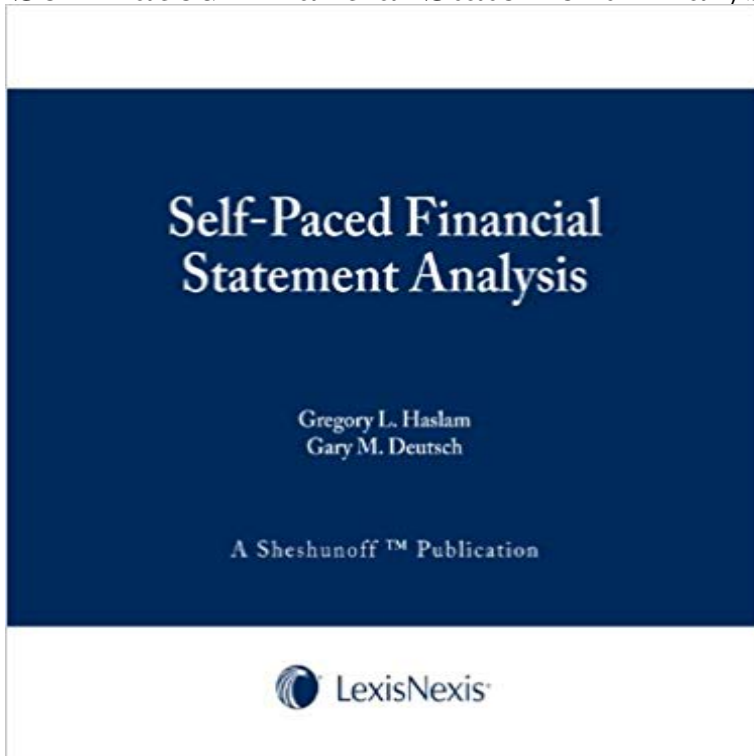


## Self-Paced Financial Statement Analysis



Sound credit analysis is the basis of a healthy loan portfolio and good credit risk management. Even the best computer program can't replace the need for a solid understanding of this task. The ability of your lending staff to foresee cash flow trends and ask the right questions can mean the difference between good loan credits and frequent restructurings and defaults. Trainees learn how to interpret the information a borrower provides and how to work with financial statements. The self-paced format has been proven to be the most effective way for trainees to learn and retain complex information, and lots of examples and self tests make it easy to be sure the information is really understood. Each section has its own series of self tests with questions and answers, so users can be sure they've got the details right. You'll find coverage of all these key topics: Sources of financial and related information Spreading of financial statements Using ratios and trend analysis Using pro-forma ratios and projections Understanding real cash flow Sustainable growth rates and break-even analysis The impact of character, collateral, and conditions on financial analysis After working their way through the chapters, your staff may take the final exam and, in passing it, receive certification showing completion of the financial statement analysis course. This eBook features links to Lexis Advance for further legal research options.

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