

**Commercial Loan Analysis
Course Outline
One-Day Intensive Training**

- I. Overview
 - A. Why financial statements are important
 - B. Basic terminology/definitions
 - C. GAAP
 - D. Income statement, Balance sheet, Cash Flow introduction
 - E. Accrual vs. Cash Accounting

- II. Understanding what Financials can tell you
 - A. Income Statement
 - B. Owners Equity
 - C. Balance Sheet
 - D. Statement of Cash Flow
 - E. Eye on Fundamentals
 - F. Swing factors and how they affect Cash Flow

- III. Using Financials to make key Decisions
 - A. Ratio Analysis
 - B. Key Ratios
 - C. Break Even
 - D. Forecasting
 - E. Recognizing and responding to Key Factors

- IV. Putting it all Together (Case Studies)
 - A. Review of actual statements
 - B. Applying Analytical Techniques
 - C. What do you think?