

25 FINANCIAL STATEMENT ANALYSIS

***Please Check your location.

JAN. 29 | TULSA JAN. 30 | OKC

OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.

Earlybird fee by Jan. 15 \$290

Regular fee after Jan. 15 \$300

Non-members: \$600

The fee includes instruction, materials, breaks and lunch.

Cancellation requests must be made in writing and be received by 1/15/25 to receive a full refund. A 50-percent refund will be given on all cancellations received by 1/22/25. No refunds will be given on requests received after 1/22/25; however, substitutions may be made.

BANK/CO. _____

PHONE _____

FAX _____

P.O. BOX _____ CITY _____

ZIP _____

NAME _____

TITLE _____

EMAIL _____

NAME _____

TITLE _____

EMAIL _____

NAME _____

TITLE _____

EMAIL _____

PAY BY CREDIT CARD:

For security reasons, please e-mail your registration form and credit card information to:

secure e-mail: secure@oba.com

BILL TO VISA MASTERCARD AMEX DISCOVER

CARDHOLDER NAME _____

CARD # _____

EXPIRATION DATE _____ CVC# _____

SIGNATURE _____

PAY BY CHECK:

Mail this form with payment to:

Oklahoma Bankers Association

P.O. Box 960173

Oklahoma City, OK 73196-0173

LOCATION

Harris Event Center at the OBA
643 N.E. 41st St., Oklahoma City
405-424-5252

Tulsa Marriott Southern Hills
1902 E. 71st St., Tulsa
918-493-7000

ACCOMMODATIONS

Tulsa
Tulsa Marriott Southern Hills
1902 E. 71st St., Tulsa
918-493-7000
Call 918-523-3591 to get the OBA corporate rate of \$159-189

Oklahoma City
Residence Inn Bricktown
400 E. Reno Ave.
Oklahoma City, OK 73104
405-601-1700
Use Code OKB for rate of \$122, use code OKBA
Free breakfast, Self parking \$18/day.

Embassy Suites, OKC Medical Center
741 N Phillips Ave
405-239-3900
Ask for the OBA business rate of \$152
Made to order breakfast, Self parking \$14/day

** Hotel Rates are Subject to Change**

QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at janisr@oba.com
If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs to the OBA. We will contact you to discuss accommodations.



2025 Financial Statement Analysis



JANUARY 29-TULSA
JANUARY 30-OKC



TULSA



OKC



COURSE DESCRIPTION

The purpose of this program is to provide bankers with a thorough understanding of the key elements of the commercial borrower's cash flow and relate these elements to the requirements of safe and sound loan structure. The primary purpose of this program is to provide the resources necessary to ensure both the bank's lending and collateral position as well as the health of the commercial borrower's balance sheet.

WHO SHOULD ATTEND

New Commercial Lenders, Credit Analysts and Loan Review Staff.

TOPICS

- Key Cash Variables
- Operating Cycle Concepts and Cash Flow
- Cash Flow Available for Debt Service
- Calculations of Repayment Capacity
- Projection of Financing Requirements
- Determining When to Term Out Revolving Debt
- Loan Structure Issues
- Loan Structure Mistakes
- The Key Elements of Commercial Loan Agreements

SCHEDULE

8:30 am	Registration
9:00 am	Program begins
10:30 am	Break
10:45 am	Program resumes
Noon	Lunch
1:00 pm	Program resumes
3:00-3:30 pm	Adjourn

SPEAKER

Ron Rushing is the President of Rushing Consulting Group, LLC in Sparta, Missouri. During his banking career he has served as a safety and soundness examiner, a commercial loan officer, director of loan review/internal audit and Chief Credit Officer. He is a frequent speaker for state banking associations on topics including commercial lending, credit risk management, cash flow/financial statement analysis and loan documentation.

REGISTRATION

To qualify for the early bird fee of \$290, you must register by 1/15/25. The fee after 1/15/25 is \$300.

Non-member fee is \$600.

The fee is per person; instruction, materials, lunch and breaks are provided.