KEY RATIO ANALYSIS
&
PERSONAL & BUSINESS TAX RETURN ANALYSIS

Community Bankers Association of Illinois®

One Mission. Community Banks.

August 6 & 7, 2026

SHAZAM Education Center
CBAI Headquarters
Springfield, IL

Ratios, ratios, and more ratios! What do they really mean? Many financial professionals including bankers use financial ratios on a regular basis, but do they always use the same ratios and more importantly, do they always interpret the ratios in the same manner?

On day one, **Key Ratio Analysis: Calculating and Interpreting the Numbers Correctly** teaches a five-step analysis plan to calculate the key ratios covering liquidity, activity, leverage, operating performance and cash flow analysis - then correctly interpret the financial condition of the business client. Upon completion, the bank employee is able to better negotiate with their business clients as well as other financial professionals.

The day also includes a review of spreading a financial statement using Moody's Lending Cloud software to better analyze the key ratios. This section includes the bankruptcy (Z-score) predictor and sustainable growth models. Two case analyses are presented to illustrate the main concepts associated with key ratio analysis. Key topics include:

- How to utilize a five-step ratio analysis plan to calculate/interpret the key ratios
- Discuss "negotiating" with other financial professionals using the ratios
- Review the Z-score and sustainable growth models
- Case analyses: Applying the concepts!

Note: Please bring a calculator or laptop with Excel for use in the seminar.

On day two, **Basic Personal & Business Tax Return Analysis** helps attendees gain an understanding of the often complex and confusing topic of TAXES! Bank personnel are required to obtain and properly interpret tax returns for consumer, mortgage and commercial lending purposes.

The objectives of personal tax return analysis consist of the following:
- Review the basic structure of the personal 1040 federal tax return (including the various schedules and K-1 forms)
- Use analysis techniques to prepare a personal cash flow from information gleaned from the 1040 and the related schedules
- Discuss recent changes in the tax code, including the OBBB (One Big Beautiful Bill), and how they affect the bank's "individual" borrowers/guarantors

The objectives of business tax return analysis consist of the following:
- Discuss the structure of a C corporation, S corporation and Partnership (including LLC) tax return
- Analyze business tax returns and prepare cash flows for these entities
- Review tax returns and technology issues, identify fraudulent returns, and describe how tax returns can be used to better market the bank's products and services
- Discuss updates in the tax code and how they apply to businesses

Who Should Attend?

Commercial lenders, consumer lenders, credit analysts, mortgage lenders, loan documentation specialists, relationship managers, branch managers, assistant branch managers, private bankers, business development officers all benefit from attending this two-day training.

MEET YOUR INSTRUCTOR

David L. Osburn is the founder of Osburn & Associates, LLC, a business training and contract CFO firm that provides seminars, webinars and keynote speeches for bankers, CPAs, attorneys, credit managers and business owners on topics such as banking/finance/credit, negotiation skills, marketing and management issues.

Osburn's contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers and contractors. His extensive professional background of over 30 years encompasses 24 years as a business trainer/contract CFO and 16 years as a bank commercial lender including the position of vice president/senior banking officer. His banking credentials include loan underwriting, loan work-out, management and business development.

Osburn has been an adjunct college professor for over 30 years teaching accounting, economics, finance, banking, marketing, management and business law. He has an MBA from Utah State University, Logan, UT, a BS in finance from Brigham Young University, Provo, UT, and is a graduate of the ABA National Commercial Lending School held at the University of Oklahoma, Norman. Additionally, Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).

REGISTRATION FEES & INFORMATION

CBAI MEMBER Registration $529*

PROSPECTIVE-MEMBER Registration $929

CBAI Member pricing is available to bank and associate members.

CANCELLATION POLICY
Registrants cancelling two days prior to the seminar receive a 100% refund; one day prior, 50%; the day of the seminar, no refund. *All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."* An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

TRAINING MATERIALS
Prior to the seminar, you will be emailed a link containing handout materials, seminar certificate, evaluation form and seminar attendee list for you to access during the program. ***(NOTE: If you have NOT received the link one day prior to the seminar, please email Tracy McQuinn at tracym@cbai.com or call 217.529.2265.)***

ACCOMODATIONS
A block of hotel rooms has been reserved at Northfield Inn & Conference Center, 3280 Northfield Drive, Springfield, IL 62702. Please contact them at 217.523.7900 and mention that you are a CBAI seminar attendee to get the special rate of $103+tax/fees. To ensure availability, reservations must be made by July 17, 2026. Reservations after this date are accepted on a "space available" basis only.

CONTINUING EDUCATION
CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation. If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE purposes. Please note, approval is subject to review and must satisfy the respective certification requirements.

SEMINAR AGENDA
The seminar will be held at CBAI Headquarters, 901 Community Drive, Springfield, IL, 62703, in the SHAZAM Education Center, beginning on Thursday, August 6, 2026, continuing through Friday, August 7, 2026. Registration begins at 8:30 a.m. on the first day. Education will be from 9 a.m. to approximately 4 p.m. each day. Continental breakfast and lunch provided.

REGISTRATION FORM

KEY RATIO ANALYSIS & PERSONAL & BUSINESS TAX RETURN ANALYSIS

August 6 & 7, 2026

SHAZAM Education Center, CBAI Headquarters, Springfield

Bank Name ______________________________ Telephone # ______________

Address ______________________________

City, State, Zip ______________________________

First Registrant Name ______________________________

First Registrant E-Mail ______________________________ Title ______________

Additional Registrant Name ______________________________

Additional Registrant E-Mail ______________________________ Title ______________

☐ I have special needs, please contact me before the seminar.

Please select your payment method: ☐ Check Enclosed ☐ Check in Mail ☐ Credit Card*

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Card Number ______________________________ Exp. Date ______________ Security Code ______________

For More Information

Tracy McQuinn, Senior Vice President of Education & Special Events

Melinda McClelland, Senior Vice President of Career Development & Training

Jennifer Nika, Vice President of Education & Special Events

Tina Wilder, Administrative Assistant

Community Bankers Association of Illinois

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