

*The Wisconsin RMA Chapter presents a special workshop:*

## So... You've Calculated 55 Different Ratios... Now What?

**Friday, MAY 19, 2017, 8:30 a.m. – Noon**  
**Kalahari Conference Center – Wisconsin Dells, WI**

*Presented by the RMA Wisconsin Chapter*

*This is the in depth training about ratios that most lenders never receive!*

### **Seminar Description**

Ratios are often used as part of the credit underwriting process. They are meant to be indicators of business performance and financial status. However, the meaning and use of ratios is not always correctly applied. Or, the benefit of using ratios is not always achieved. This work shop will enhance understanding of ratios and increase the understanding of them as analytical tools. Topics covered include:

- Using ratios to improve understanding of financial results
- The value of ratios and trend analysis
- Ratios can be used to pinpoint strengths and weakness
- The power of comparative ratio analysis
- Making ratios more meaningful
- Liquidity Ratios
- Operational/Efficiency Ratios
- Leverage Ratios
- Profitability Ratios
- Avoiding ratio misinterpretations (the current ratio does not always represent liquidity)
- Ratios as indicators not answers
- Getting behind the ratios
- Creating your own ratios

The following may find this workshop beneficial:

- Lenders who wish to improve their understanding of the use and interpretation of ratios, including avoiding misinterpretation
- Credit analysts who would like to have a better understanding of using ratios in the credit underwriting process

- Senior lenders who would like a review of the use of ratios

### **Speaker - Gary D. Maples**

President, River Edge Consulting LLC,  
Sheboygan Falls, Wisconsin

Gary currently provides

- consulting services (in the lending/credit administration areas)
- expert witness services
- and all types of credit training.

Previously Gary was a District Bank President with thirty years experience in commercial lending, credit analysis, loan and credit administration, loan workouts and bank management.

Other Teaching Experience includes: WI, IA, IL, KS, KT, MI, MN, NY, OH, and PA Bankers Assoc.; KS/NE Schools of Banking; Pacific Coast Banking School; Stonier Graduate School of Banking; Graduate School of Banking at the UW; Czech and Romanian Banking Institutes; ABA's National Graduate Lending School.

## General Information

8:30 a.m.: Registration

9:00 a.m. - Noon: Seminar

**Fee:** \$155

**Continuing Education: 3 CRC CEUs**

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### **REGISTRATION FORM: Different Ratios – May 19, 2017**

Name: \_\_\_\_\_ Title: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Bank: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

Total: \$ \_\_\_\_\_ (Based on fee listed above)

**To Register: Fill out the form above and mail with payment to:**

**UWSP/Continuing Education  
2100 Main St. 032 Main Bldg  
Stevens Point, Wisconsin 54481**

**Or register online at:**

**<http://www.uwsp.edu/conted/confwrkshp/pages/lenders.aspx>**