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# Financial Management School I: Financial Analysis

*Presented by:  
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## **Session I      LOOKING BEHIND YOUR FINANCIAL STATEMENTS**

- A. Basic Financial Statements
  - 1. Statement of Financial Condition
  - 2. Statement of Income

## **Session II      EFFECTIVELY USING RATIO AND TREND ANALYSIS**

- A. Definition
- B. Types
- C. Comparison to National Averages

## **Session III      APPLICATION**

- A. Sample Case: RST Credit Union
- B. Application to Individual Credit Union
  - 1. Ratio Calculations
  - 2. Ratio Interpretation
  - 3. Written Analysis will be completed
- C. Interpretation of Ratio and Trend Analysis
  - 1. Analysis of selected credit unions by Jim Aho, with comments and questions from participants. (Note: the name of individual credit unions reviewed will not be disclosed unless approved by the classroom participant).
  - 2. Discussion of spread management.

## **Summary:      WRAP-UP**

- A. What is the most important aspect of this school that I will take back to my credit union?
- B. Other Feedback