

# 2026 Numbers Talk & Bankers Need to Listen!

February 19 — Johnston

Presented by: Michael Wear

This one-day seminar will provide lending professionals with practical tools to understand business cash flow variables: including gross margins, operating cycle ratios, and cash flow statement components. As a graduate banking school program, the program's focus is on interpreting ratios and causes of cash flow weakness, instead of just calculating ratios.

Participants will understand what the borrower's financial statements are saying and the implications on debt service and business success/survival. This practical interactive seminar will include actual lending stories, allow participants to ask questions and interact with other bankers, as well as discuss solutions using real life cases.

## Course Topics

- Types of financial statements & quality of information
- How to calculate traditional cash flow with adjustments for special circumstances
- What truly comprises gross margin & what causes it to change
- Global cash flows: models and mistakes
- How to analyze any ratio & determine cause(s) of change
- Uniform Cash Flow Analysis, including how to analyze in less than 5 minutes
- How to calculate & interpret key lending ratios: current, quick, working capital, accounts receivable days, inventory days, financial & operating leverage

## Who Should Attend?

Commercial lending and risk management staff: lenders, credit analysts, loan administration, and loan review personnel. As this is an advanced-level program, Participants should have at least 3 years' experience, or have successfully taken introductory lending courses or foundational commercial lending courses previously.

## REGISTRATION

### Registration Fee:

\$275 – IBA Member (*per person*)  
 \$550 – IBA Non-member (*per person*)

### Registration Includes:

Continental breakfast, program materials, lunch, refreshment breaks.

### Cancellation Policy:

Refunds will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed at any time prior to seminar date.

### Register online:

[www.iowabankers.com](http://www.iowabankers.com)  
 (Events tab – scroll to date)

### Or mail registration form with payment to:

Iowa Bankers Association,  
 Attn: Registrar, PO Box 6200  
 Johnston, IA 50131

**For online registration and information about additional IBA training and development see [www.iowabankers.com](http://www.iowabankers.com)**

IBA Event Code #443

2026 Numbers Talk & Bankers Need to Listen Seminar

Bank \_\_\_\_\_

1. Name \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

2. Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

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## About the Speaker



**Michael Wear**

During his 41-year banking career, Mike served in commercial lending and senior credit management positions with Omaha, Nebraska-area community banks. Wear retired as a Senior Analyst in the Credit Risk Administration department of First National Bank of Omaha, a \$23 billion community bank, specializing in underwriting larger (\$10M-100M) commercial real estate loans throughout the country. In addition, he developed curriculum and conducted multi-tier training programs in credit analytics on an enterprise-wide basis. He is the owner of 39 Acres Corporation, specializing in banker training and bank consulting services in credit risk underwriting and loan portfolio risk management. He is a faculty member and section leader for Loan Portfolio Management for the Graduate School of Banking at the University of Wisconsin-Madison as well as GSB's Sales & Marketing School and IT Management School Former adjunct professor for the University of Nebraska-Omaha. He authored articles for banking publications and served as a textbook editor/reviewer for the American Bankers Association.


## Agenda

<b>8:30 a.m.</b>	Registration & Continental Breakfast
<b>9:00 a.m.</b>	Program
<b>Noon</b>	Lunch
<b>1:00 p.m.</b>	Program
<b>3:00 p.m.</b>	Adjourn

## Date & Location

**Johnston - Thursday, Feb. 19**

Iowa Bankers Association  
8901 Northpark Drive  
Johnston, IA 50131


 515-286-4300

## Lodging Accommodations

Seminar participants may contact the hotel listed below to arrange lodging accommodations. A room block has not been reserved. Online reservations offer the lowest room rate.

**Hilton Garden Inn**


8600 Northpark Drive  
Johnston, Iowa 50131

 515-270-8890

## Questions

Contact Hannah Sloan at:

 [HSloan@iowabankers.com](mailto:HSloan@iowabankers.com)

 515-286-2915