

APRIL 12-13, 2023

UNDERSTANDING BANK PROFITABILITY

VIRTUAL/LIVE TRAINING



Independent Banks of South Carolina



BARRET
SCHOOL OF BANKING

A highly interactive seminar allowing the participant to use their bank's balance sheet and income statement to calculate various financial ratios and to show how changes in various line items impact key ratios, the culture, and overall bank profitability.

Topics include:

- “The Language of Banking” – terms and ratios bankers use in managing the financial performance of the bank.
- Peer group financial analysis utilizing the UBPR. Ratios discussed include the Efficiency Ratio, Return on Assets, Return on Equity, and Net Interest Margin.
- Improving profitability through competitive advantage strategies, differentiation, and technology.
- Best practices across the industry in improving profitability.

Audience:

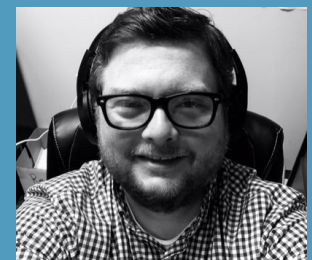
- Branch and department managers
- Recently hired outside directors
- Emerging leaders within the bank

Instructors



Charles Potts

SVP and Chief Innovation
Officer of ICBA



Byron Earnheart

Programming Director at
the Barret School
of Banking

Cost: \$295

Register: <https://barretbanking.org/landings/understanding-bank-profitability-2/>

Helping build a **#superherocommunitybanker**