

FINANCIAL RATIOS PERCEIVED AS IMPORTANT BY LOAN OFFICERS

Although many ratios can be calculated, loan officers believe that some are more important than others. One survey showed that a firm's debt/equity ratio was viewed as the most useful ratio, followed by the current ratio.

Ratio	Significance Rating	Primary Measure
Debt/Equity	8.71	Debt
Current ratio	8.25	Liquidity
Cash flows/current maturities of long-term debt	8.08	Debt
Fixed charge coverage	7.58	Debt
Net profit margin after tax	7.56	Profitability
Times interest earned	7.50	Debt
Net profit margin before taxes	7.43	Profitability
Degree of financial leverage	7.33	Debt
Inventory turnover (days)	7.25	Liquidity
Accounts receivable turnover (days)	7.08	Liquidity
Quick ratio	6.79	Liquidity
Cash flow/total debt	6.71	Debt
Return on assets after tax	6.69	Profitability
Accounts receivable turnover (times)	6.58	Liquidity
Return on equity after tax	6.30	Profitability

Significance: 0-2 Low Importance; 7-9 High Importance. Source: Charles Gibson "Financial Ratios as Perceived by Commercial Loan Officers," *Akron Business & Economic Review*, Vol. 14, No. 2, Summer, 1983, pp. 23-27.

Financial Ratios As Perceived By Commercial Loan Departments

Ronald Bogaschewsky, Uwe Götze



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Jahresabschlüsse im internationalen Vergleich, 2013-03-08 Anhand eines selbstentwickelten empirischen Ansatzes weist der Autor nach da zwischen den aktuellen Rechnungslegungsvorschriften in den USA und Deutschland so erhebliche Unterschiede bestehen da transnationale Vergleiche irreführend sein können

Unternehmensplanung und Controlling Ronald Bogaschewsky, Uwe Götze, 2013-07-02 Das Buch umfasst 18 wissenschaftliche Abhandlungen zum Thema Unternehmensplanung und Controlling Dabei werden verschiedene Schwerpunkte gesetzt Im ersten Teil werden allgemeine Grundfragen der Unternehmensplanung und des Controlling aufgegriffen Der zweite Teil beinhaltet spezifische Problemstellungen der Finanzwirtschaft einschließlich der Investitionsrechnung während der dritte Teil aus Beiträgen zur Planung und zum Controlling in den Bereichen Beschaffung Produktion und Logistik besteht Ein weiterer interessanter Aspekt wird im vierten Teil behandelt Konzepte zur Vermittlung von Wissen über Unternehmensplanung und Controlling im Rahmen der kaufmännischen Ausbildung und des Studiums

Rechnungslegung und Rechnungslegungspolitik Carl-Christian Freidank, Patrick Velte, 2014-02-03 Das Lehrbuch richtet sich an Studierende der Wirtschaftswissenschaften die an einer grundlegenden Einführung in die Rechnungslegung und Rechnungslegungspolitik nach Handels und Steuerrecht sowie internationalen Regelungen interessiert sind Die behandelten Themenbereiche decken den elementaren Lehrstoff ab der an Universitäten Fachhochschulen Dualen Hochschulen sowie Verwaltungs- und Wirtschaftsakademien im Bachelor Master und Diplomstudiengang vermittelt wird Neben der reinen Buchführungs- und Abschluss Technik bei Einzelkaufmännisch geführten Unternehmen Personen und Kapitalgesellschaften stellt das Buch die wichtigsten handels- und steuerrechtlichen sowie internationalen Rechnungslegungsvorschriften dar Ferner wird auf Besonderheiten der Buchführung und des Abschlusses von Handels- und Industrieunternehmen eingegangen Darüber hinaus gibt die Abhandlung einen Überblick über Ziele Konzeptionen Instrumente und Modelle der Rechnungslegungspolitik von Kapitalgesellschaften Die einzelnen Themenbereiche werden durch eine Vielzahl von Abbildungen und erläuternden Beispielen sowie Prüfungsklausuren verdeutlicht In der Neuauflage wurden die zahlreichen Änderungen des Handels- und Steuerrechts durch das Bilanzrechtsmodernisierungsgesetz BilMoG sowie der Reformprojekte nach IFRS berücksichtigt Ferner erfolgte eine didaktische Verbesserung durch eine vergleichende Analyse zwischen Handels- und Steuerrecht sowie IFRS Zudem wurde eine wesentliche thematische Erweiterung z.B. durch eine theoretische Fundierung der Rechnungslegung vorgenommen

Rechnungslegungspolitik S. Rössler, Carl-Christian Freidank, 2013-03-14 Die zunehmende Beschäftigung mit handels- und steuerrechtlichen Aspekten der Rechnungslegungspolitik und die wachsende Bedeutung der internationalen Rechnungslegung waren die Hauptgründe für die Herausgabe dieses Buches Zum einen wird versucht die bis zum gegenwärtigen Zeitpunkt vorgelegten Forschungsergebnisse in ausgewählten Bereichen der Rechnungslegungspolitik systematisch zu präsentieren Zum anderen zeigen die 28 Beiträge den Entwicklungsprozess von der traditionellen Bilanzpolitik zu einer

umfassenden Rechnungslegungspolitik die in das Ziel und Informationssystem des Unternehmens eingebettet ist auf Hierdurch sollen u a Gestaltungsstrategien potentiale und instrumente verdeutlicht werden die auch im Rahmen einer k nftigen Internationalisierung der Unternehmenspolitik genutzt werden k nnen *Produktion und Controlling* Frank Keuper,2013-03-08 Im Bereich der Produktion werden ausgew hlte Fragen des Produktionsmanagements und der Dienstleistungsproduktion diskutiert Der Themenschwerpunkt Controlling untersucht u a ausgew hlte Controlling Instrumente f r Finanzdienstleister und Consulting Unternehmen sowie f r ffentliche Unternehmen und Verwaltungen

Financial Statement Analysis Charles H. Gibson,1998 Gibson does not oversimplify financial statements Rather it involves readers with the material by using real world examples with emphasis on the analysis and interpretation of the end result of financial reporting financial statements Statistical Reference Index ,1983 *Corporate Governance und Controlling* Carl-Christian Freidank,2013-03-07 Die weltweiten Bestrebungen zur besseren Gestaltung von Regelungen f r die Unternehmensf hrung und Unternehmens berwachung ben einen bedeutenden Reformeinfluss auf das Gebiet des Controlling aus das sich in den letzten Jahren auf allen Wissenschafts und Praxisebenen der Betriebswirtschaftslehre als klar abgegrenztes Konzept etabliert hat Wichtige Auswirkungen der aktuellen Corporate Governance Diskussion auf das Konzept des Controlling werden in diesem Buch aus unterschiedlichen Blickrichtungen der Betriebswirtschaftslehre untersucht Es geht darum zu kl ren wie sich vor diesem Hintergrund die Rolle des Controlling aus Sicht der betriebswirtschaftlichen Theorie und Praxis gegenw rtig darstellt und k nftig weiterentwickeln wird Diagnostic Expertise in Organizational Environments Mark W. Wiggins,Thomas Loveday,2017-03-02 Diagnostic Expertise in Organizational Environments provides a state of the art foundation for a new paradigm in expertise research and practice Skilled diagnosis is essential for accurate and efficient performance across a range of organizational contexts including aviation finance rail forensic investigation firefighting and medicine However it is also a complex process subject to the abilities and experience of individual operators the culture and practices of organizations the relationships between operators and the availability and usefulness of technology As a consequence diagnostic skills can be difficult to learn maintain and evaluate This volume is a comprehensive approach that examines diagnostic expertise at the level of the individual practitioner in the social context and at the organizational level The chapter authors comprise both academics and highly skilled practitioners so that there is a clear transition from understanding the problem of diagnostic skills to the implementation of solutions either through redesign training and or selection It will appeal to those academics and practitioners interested and involved in this field and also prove useful to students of psychology cognitive science education and or computer interaction **Air Transportation** Mr. Rohit Manglik,2024-07-02 EduGorilla Publication is a trusted name in the education sector committed to empowering learners with high quality study materials and resources Specializing in competitive exams and academic support EduGorilla provides comprehensive and well structured content tailored to meet the needs of students across various streams and levels

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Risk Management Walter V. "Bud" Haslett, Jr.,2010-09-28 Key readings in risk management from CFA Institute the preeminent organization representing financial analysts Risk management may have been the single most important topic in finance over the past two decades To appreciate its complexity one must understand the art as well as the science behind it Risk Management Foundations for a Changing Financial World provides investment professionals with a solid framework for understanding the

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A Reformulation Of Keynesian Economics Jagdish Handa, 2015-07-16 John Maynard Keynes

response to the extreme distress of the early years of the Great Depression produced The General Theory which represented an overhaul of the macroeconomics inherited by his generation The economic upheaval including the Great Recession since 2008 raised serious doubts about the relevance of economics as it had come to be formulated and taught by the beginning of this century While numerous books and articles have addressed the current distress of economies through contributions to specific parts of macroeconomics none has offered an attractive alternative that represents a general overhaul of the macroeconomics inherited by the current generation A Reformulation of Keynesian Economic does so and provides a modern integrated version of macroeconomics for the modern economies as they function This book s many insights and innovations include discarding the classical concepts of the long run and the short run in favour of the behavioural concepts of the planning period the long term and the short term the operating period discarding the exogenous production function in favour of an endogenous one distinguishing between the short term and the long term production functions replacing the dynamic stochastic notional general equilibrium DSGE approach for the short term by a more general one that permits effective equilibrium and disequilibrium in specific markets and a reformulation of the financial sector analysis and of the Keynesian business cycle theory This thoroughgoing revision of macroeconomics is must read for macroeconomists policymakers and graduate students It can even be used as a textbook by instructors who question the inherited orthodoxy built around the DSGE model and are looking for an alternative formulation of macroeconomics

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Table of Contents Financial Ratios As Perceived By Commercial Loan Departments

1. Understanding the eBook Financial Ratios As Perceived By Commercial Loan Departments
 - The Rise of Digital Reading Financial Ratios As Perceived By Commercial Loan Departments
 - Advantages of eBooks Over Traditional Books
2. Identifying Financial Ratios As Perceived By Commercial Loan Departments
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Financial Ratios As Perceived By Commercial Loan Departments
 - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Ratios As Perceived By Commercial Loan Departments
 - Personalized Recommendations
 - Financial Ratios As Perceived By Commercial Loan Departments User Reviews and Ratings

Financial Ratios As Perceived By Commercial Loan Departments

- Financial Ratios As Perceived By Commercial Loan Departments and Bestseller Lists
- 5. Accessing Financial Ratios As Perceived By Commercial Loan Departments Free and Paid eBooks
 - Financial Ratios As Perceived By Commercial Loan Departments Public Domain eBooks
 - Financial Ratios As Perceived By Commercial Loan Departments eBook Subscription Services
 - Financial Ratios As Perceived By Commercial Loan Departments Budget-Friendly Options
- 6. Navigating Financial Ratios As Perceived By Commercial Loan Departments eBook Formats
 - ePub, PDF, MOBI, and More
 - Financial Ratios As Perceived By Commercial Loan Departments Compatibility with Devices
 - Financial Ratios As Perceived By Commercial Loan Departments Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Financial Ratios As Perceived By Commercial Loan Departments
 - Highlighting and Note-Taking Financial Ratios As Perceived By Commercial Loan Departments
 - Interactive Elements Financial Ratios As Perceived By Commercial Loan Departments
- 8. Staying Engaged with Financial Ratios As Perceived By Commercial Loan Departments
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Financial Ratios As Perceived By Commercial Loan Departments
- 9. Balancing eBooks and Physical Books Financial Ratios As Perceived By Commercial Loan Departments
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Financial Ratios As Perceived By Commercial Loan Departments
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Financial Ratios As Perceived By Commercial Loan Departments
 - Setting Reading Goals Financial Ratios As Perceived By Commercial Loan Departments
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Financial Ratios As Perceived By Commercial Loan Departments
 - Fact-Checking eBook Content of Financial Ratios As Perceived By Commercial Loan Departments
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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