

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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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 erläuterten Beispielen sowie Übungsaufgaben 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.

Produktion und Controlling Frank Keuper, 2013-03-08 Im Bereich der Produktion werden ausgewählte Fragen des Produktionsmanagements und der Dienstleistungsproduktion diskutiert. Der Themenschwerpunkt Controlling untersucht u.a. ausgewählte Controlling-Instrumente für Finanzdienstleister und Consulting-Unternehmen sowie für öffentliche Unternehmen und Verwaltungen.

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, potentielle und instrumentelle verdeutlicht werden, die auch im Rahmen einer künftigen Internationalisierung der Unternehmenspolitik genutzt werden können.

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 **Managing Financial Institutions** Mona J. Gardner, Dixie L. Mills, 1988 **University Research in Business and Economics**, 1984 **The Journal of Commercial Bank Lending**, 1978 **Air Transportation** Alexander T. Wells, 2007-01-01 Now in its sixth edition, *Air Transportation* by John Wensveen is a proven textbook that offers a comprehensive introduction to the theory and practice of air transportation management. In addition to explaining the fundamentals, this book now takes the reader to the leading edge of the discipline using past and present trends to forecast future challenges the industry may face and encouraging the reader to really think about the decisions a manager implements. The Sixth Edition contains updated material on airline passenger marketing, labor relations, financing and heightened security precautions. Arranged in sharply focused parts and accessible sections, the exposition is clear and reader friendly. *Air Transportation* is suitable for almost all aviation programs that feature business and management modular courses and distance learning programmes or for self-directed study and continuing personal professional development.

The Accounting Educators' Journal, 1992 **Basel III and Bank-Lending: Evidence from the United States and Europe** Mr. Sami Ben Naceur, Caroline Roulet, 2017-11-15 Using data on commercial banks in the United States and Europe, this paper analyses the impact of the new Basel III capital and liquidity regulation on bank lending following the 2008 financial crisis. We find that U.S. banks reinforce their risk absorption capacities when expanding their credit activities. Capital ratios have significant negative impacts on bank retail and other lending growth for large European banks in the context of deleveraging and the credit crunch in Europe over the post 2008 financial crisis period. Additionally, liquidity indicators have positive but perverse effects on bank lending growth, which supports the need to consider heterogeneous banks' characteristics and behaviors when implementing new regulatory policies.

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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Local Tax Benefits at a Distance Takaaki Hoda,Richard B. Dasher,2021-09-04 This book discusses the concepts types models and patterns of Japan s Hometown Tax Donation Payment system to provide a clear picture of this newly developed unique and innovative fund raising tool used by municipalities It also sheds light on the influences that reciprocal gifts provided by each municipality to donors have on local economies by reviewing empirical works and surveys targeting local business owners and local financial institutions A distinguishing feature of the book is that it introduces a new social finance mechanism that is unique to the Japanese market and could provide policy implications for small and medium sized enterprises SMEs as well as regional development Furthermore the book explores the efficacy of the demand pull approach to support strengthening SMEs especially in rural areas Finally the book identifies some lessons learned from the system with a view toward advancing research on this phenomenon and making the system efficient and sustainable As a whole the book can provide ample benefits to novices academics researchers and policymakers interested in Hometown Tax Donation Payment an innovative social finance tool This is an open access book

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 theory philosophy and development of the practice of risk management by Outlining the evolution of risk management and how the discipline has adapted to address the future of managing risk Covering the full range of risk management issues including firm portfolio and credit risk management Examining the various aspects of measuring risk and the practical aspects of managing risk Including key writings from

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