

**Balance Sheet Analysis Techniques and Methods
for Detecting Off-Balance Sheet
Items**

PURPOSE

The aim is for participants to learn balance sheet reading techniques and reinforce their knowledge of methods for detecting off-balance sheet items. By the end of the course, participants will have gained significant knowledge in these areas.

WHO CAN PARTICIPATE?

This training will be of greater benefit to those working in the banking sector. The seminar is aimed at those who wish to learn balance sheet reading techniques. Both marketing and operations staff can participate in this training. Each topic is supported by examples encountered in practice.

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CONTENT

A Bird's Eye View of Financial Statements

Balance Sheet

Income Statement

Trial Balance

Fraudulent Practices in the Balance Sheet

Current Assets

Fixed Assets

Short-Term Liabilities Long-Term

Liabilities Equity

Key Considerations in Activity Cycle Analysis

Financing Requirement Period

Determining the Amount of Financing Needed

Determining the Adequacy of Net Working Capital

Determining Credit Products and Terms

Sector Analyses

Business Line Analyses

Sample sector and business line analyses

Methods for Identifying Informal Economy Activities and Setting Limits

Estimated Turnover Analysis Method

Electricity Consumption Method

Determination of Gross Working Capital and Its Importance in Credit

Allocation Credit Limit Determination Methods

Specialised Credits in Foreign Trade

Non-Cash Loans in Foreign

Currency Cash Loans in

Foreign Currency Payment

Methods

Limit Determination Methods

Training Date	Friday, 6 March 2026 Saturday, 7 March 2026
Virtual Classroom Application	Microsoft Teams
Virtual Classroom	
Start-End Time	10:00 - 16:00

INSTRUCTOR



Tanju Eski

LPR MANAGEMENT, TRAINING & CONSULTING

CURRICULUM

He worked in New York, USA, for approximately 15 years between 1992-1995 and 2000-2010. He developed his expertise in the US market. Between 1996 and 2000, he was responsible for the Corporate Marketing and Foreign Operations Departments at Pamukbank T.A.Ş. General Management, and also took on active responsibility for the bank's restructuring in collaboration with Mc Kinsey Co. He was responsible for the recruitment, training and coordination of marketing staff working in the Marketing Department's Branch, Regional and Head Office units. He monitored the marketing activities of financial products for Turkey's leading corporate companies, setting the Bank's numerical targets and ensuring they were declared and implemented across all units. In the Foreign Operations Department, he was responsible for managing the units where foreign operations were carried out, conducting performance evaluations of all employees, providing operational and regulatory support to the bank's foreign operations units, and advising companies on export and import transactions. He served as an Inspector at Yapı ve Kredi Bankası A.Ş. between 1987 and 1992. He studied business administration at Baruch College in New York, USA. He holds a master's degree in money and banking from the Faculty of Economics at Istanbul University. He graduated from the Department of Business Administration at the Faculty of Political Sciences at Ankara University in 1986. He is fluent in English.