

Reviewing Your Loans and Mending Fences Before the Regulators Arrive



A web-based seminar

Tuesday, March 2nd, 2010, 10:00 AM–12:00 PM Central

Program Content:

In today's current economic environment, managing the Commercial and Consumer Loan Portfolio is paramount in order to maintain a safe and sound financial institution. The five regulatory agencies are becoming more demanding in their review of banks in light of the recent large bank failure that occurred on the west coast and the increased number of banks currently on their "Trouble Bank" list.

It has not been since the real estate market crisis experienced during the late 1980's that bankers are forced to manage in such a tough market. We are now seeing the return of a similar real estate market collapse caused by stagnate newly constructed and existing real estate sales; subprime mortgage loans that are re-pricing and causing financial strain on consumers; higher fuel prices and its impact on the financial institution's loan portfolio; increasing consumer debts and a return to the pre 2005 bankruptcy law rate of bankruptcy filings.

Managing the loan portfolio in the face of these factors requires a different approach than in normal times. This two-hour program is designed for anyone with management responsibilities of a part or the entire financial institution's Loan Portfolio.

The program begins with a discussion of those Macro Economic, Industry, Business and Management factors that must be considered as part of loan portfolio management then followed by examining the quality of credit file documentation, which includes an assessment of the Credit Memorandum and Loan Documentation; then, followed by a discussion on effective management tools required to navigate the financial institution through today's challenges.

Covered Topics:

- Requirements for writing an Effective Credit Memorandum
- Review of Essential Loan Documentation Procedures to ensure the Financial Institution's Collateral Position is legally enforceable
- Review Financial Statement Analysis Techniques, Ratio Analysis and Cash Flow Analysis for Commercial and Industrial Loans and Commercial Real Estate Loans in order to determine creditworthiness
- Review effective methods of performing an Internal Loan Review prior to the arrival of the Regulators
- Review the importance of having an effective Loan Risk Rating System utilizing a clear, measurable and objective Loan Grading System
- Methodology required for calculating the allowance for loan and lease losses in accordance with FASB 5 and FASB 114 among other guidance

Presenter:

Jeffery W. Johnson is a training professional in the financial industry by leading various seminars covering important topics relating to issues in financial institutions. He teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual financial institutions nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.

Mr. Johnson earned a B.A. Degree in Accounting from Morehouse College in Atlanta; a MBA in Finance from John Carroll University in University Heights, Ohio; Banking diploma from Prochnow School of Banking at the University of Wisconsin and a Graduate Certificate in Bank Management from the Wharton School of Business at the University of Pennsylvania.

Who Should Attend:

This course is designed for anyone with management responsibilities of a

part or the entire financial institution's Loan Portfolio including: Senior Credit Officers/Risk Managers, Senior Loan Officers, Commercial & Consumer Loan Officers, Loan Review Officers, Directors, CEOs & Presidents. Necessary tools to perform analysis of HMDA and fair lending data.

Registration Fee:

\$255 per web connection, per session. Additional branches will receive a reduced rate of \$150!

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an audio CD plus a special password to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an audio CD, handout materials and a password to view the information online.

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**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- Website "seat" \$255 member rate
- Additional "seat" for a branch \$150 member rate
- Only audio CD and materials \$255 member rate
- Web connection and audio CD plus materials \$375 member rate

Ways to Register:

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