

Loan Stress Testing for Today's Banking Reality

WEBINAR OR ON-DEMAND WEB LINK
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Thursday, February 2, 2012

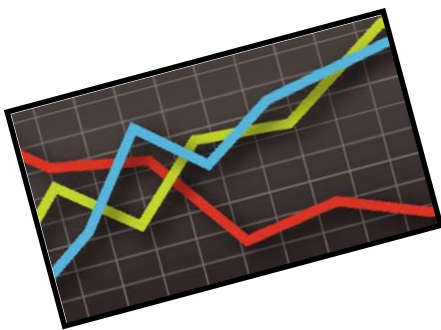
12 - 1:30 pm PT
1 - 2:30 pm MT
2 - 3:30 pm CT
3 - 4:30 pm ET

The stress testing process significantly increases awareness of risk and the need for risk management principles. This presentation will assist community banks with understanding financial regulators' expectations regarding stress testing.

Stress Testing of Individual Loans: Implicit in the financial statement analysis is an assumption that the borrower's financial condition will remain the same or improve. Lessons learned from the current recession are that the economic conditions can change dramatically and that these assumptions will not be correct. Regulators want to see a stress testing process that analyzes the borrower's ability to withstand adverse conditions.

Stress Testing Portfolio Segments: Stress testing explores the impact of an event (or combination of events) on the performance of various loan pools. It assists financial institutions with identifying and measuring the level of credit risk in different segments of their loan portfolio, including an estimation of the portfolio's susceptibility to deteriorating economic, market, and business conditions.

Continuing Education: Attendance verification for CE credits provided upon request.



HIGHLIGHTS

- Regulatory guidance on stress testing
- Stress testing individual loans
 - During initial underwriting of a loan
 - Commercial loan annual reviews
 - Loan modifications and restructures
 - Watch/problem loans
- Stress testing portfolio segments
 - Setting concentration limits
 - ASC 450 analysis for ALLL
- Methodology
 - What can be done without purchasing a sensitivity mode?
 - Creating a reasonable scenario

WHO SHOULD ATTEND?

This informative session is best suited for credit analysts, commercial loan officers, residential mortgage underwriters, and credit risk managers.

MEET THE PRESENTER

**S. Wayne Linder,
Young & Associates, Inc.**



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Community Bankers Association of Oklahoma REGISTRATION FORM

Date of Seminar	Name of Seminar	Live Webinar \$230	On-Demand Link & Free CD Rom \$230	Both Live Webinar & On-Demand Link (includes free CR Rom) \$350	TOTAL
					\$

***CD Rom for pc use only**

Name: _____ Bank: _____

Street Address: _____

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Phone: _____ Fax: _____

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**Hook up instructions and seminar materials will be emailed approximately
7 days prior to the seminar.**

**REGISTRATION AND PAYMENT INSTRUCTIONS – Please note invoices are not provided.
Mail registration form and check made payable to:**

Financial Education and Development, Inc., P.O. Box 1780, Helena, MT 59624

Fax registration form, including credit card number to (406) 442-2357.

Important Note if Paying by Credit Card: This form will serve as your receipt. Charges will show up on your credit card statement from Financial Education and Development, Inc.

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***NOTE: It is best to have all payments and registrations to us 10 days prior to the seminar to ensure timely receipt of hook up instructions and handout materials. We will do our best to accommodate late registrations.**

FOR QUESTIONS EMAIL: CBAO@financialedinc.com

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