



Loan Review Process in Banks

January 17, 2013 ▪ 9:00am - 4:00pm
The Bankers Center ▪ Baton Rouge LA

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 bank's loan portfolio; high unemployment rates throughout the country and a dramatic increase in bankruptcy filing since implementation of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.

Managing the loan portfolio in the face of these factors requires a different approach than in normal times. This one-day program is designed for anyone with management responsibilities of a part or the entire bank'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 bank through today's challenges.

Specific topics to be covered include:

- ◆ Expectations of Regulators as it Relates to a Bank's Loan Review Program to Ensure Safety and Soundness Principles are Maintained
- ◆ Determining Borrowers' Creditworthiness by Reviewing Financial Statement Analysis Techniques, Ratio Analysis and Cash Flow Analysis for Commercial and Industrial Loans and Commercial Real Estate Loans
- ◆ Review of Proper Loan Grading Techniques Based Upon a Clear, Objective and Measurable Standard and the Use of Credit Scoring Worksheets and Loan Grading Matrix
- ◆ How to Review Essential Loan Documentation Procedures to Ensure the Bank's Collateral Position is Properly Attached, Perfected and Legally Enforceable
- ◆ Review Effective Methods of Performing an Internal Loan Review Prior to the Arrival of the Regulators
- ◆ Methodology Required for Calculating the Allowance for Loan and Lease Losses in Accordance with Accounting Codification Standard 450-20 (formerly FASB 5) and Accounting Codification Standard 310-10-2 through 30 (formerly FASB 114) Among Other Guidance.
- ◆ Review of the Prudent Commercial Real Estate Loan Workout Strategies Guidance Released on October 31, 2009.

Who Will Benefit

This course is designed for anyone with management responsibilities of a part or the entire bank's Loan Portfolio including: senior credit officers/risk managers, senior loan officers, commercial & consumer loan officers, commercial branch officers, credit analysts, auditors, loan review officers, accounting personnel, directors, CEOs & presidents.

Registration Fee

\$225, per LBA member

\$425, per non-member

Workshop Instructor

Jeffery W. Johnson started his banking career in Atlanta where he spent years in Credit Administration, Lending (Commercial, Consumer and Real Estate), Business Development, Loan Review, Management and Training & Development. Now a training professional, Jeffery teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual banks nationwide. Jeffery earned a B.A. Degree in Accounting from Morehouse College in Atlanta, GA; MBA degree in Finance from John Carroll University in Ohio; Banking diploma from Pronchow School of Banking at the University of Wisconsin-Madison and a Graduate Certificate in Bank Management from Wharton School of Business of Pennsylvania.



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Registration Form

Name	Email Address
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Bank _____	
Address _____	
City/State/Zip _____	
Phone _____	Fax _____

Payment Options

Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express
 Card # _____ Expiration Date _____
 Credit Card Billing address _____
 Name on Card (Please Print) _____
 Signature _____ Amount to be Charged on Card _____

- I am unable to attend. Please send me _____ copies of the manual for :
 \$150 (member fee) \$350 (non-member fee)
 (includes shipping and handling)
 *Manuals will be shipped after the seminar.
- This training will be covered under SBET (Small Business Employee Training Program). Please send me necessary documentation for reimbursement.

Location

The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808

Registration Fee

\$225, per LBA member
 \$425, per non-member

Agenda

8:45 a.m.	Registration
9:00 a.m.	Program Begins
12:00 p.m.	Lunch
4:00 p.m.	Program Adjourns

Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$100 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge
 7061 Commerce Circle, Baton Rouge, LA 70809.
 For reservations, call (225) 925-9100 and ask for the "Louisiana Bankers Association special room rate of \$112."

Submit registration and view rosters in the Education Section of LBA's Website, www.lba.org.