According to Accounting Standards Codification 310-10-35-2 through 30 (formerly, Financial Accounting Standard Board “FASB” 114), a loan is impaired when, based on current information and events, it is probable that a creditor will be unable to collect all amounts due (principal and interest) according to the original contractual terms of the loan agreement. It is implicit in these conditions that it must be probable that one or more future events will occur confirming the fact of the loss.

In any economic environment, bankers find themselves with a portfolio of loans that are considered “impaired”, and as such, they require special treatment. In managing impaired loans, there are several requirements that must be employed as follows:

1. Proper “accounting” for impaired loans in the Allowance for Loans and Lease Losses under ASC 310-10-35-2-30 and what will be required under the proposed method for reserving for loans called “Current Economic Credit Loses (CECL)”.
2. Proper loan grading.
3. Determining if loans should be placed on a non-accrual status and if they should be considered a Trouble Debt Restructure.
4. Employing proven commercial loan collection strategies and techniques to increase the probability of being repaid from sources other than the liquidation of collateral.

In accomplishing the first requirement, the federal regulators issued the “Policy Statement on Prudent Commercial Real Estate Loan Workouts” in 2009. This guidance will be addressed in addition to:

- Determining the amount of impairment utilizing the three impairment amount methodologies under ASC 310-10-35-2-30
- Making supportable adjustments to the allowance for loans and lease losses in managing impaired loans
- Understanding accounting practices required to manage a Troubled Debt Restructure

In accomplishing the second requirement for employing proven commercial loan collection strategies and techniques the following topics will be covered:

- Recognizing the early signs of loans that may become impaired
- Assessing the collateral position of all creditors and their impact on your borrower
- Utilizing financial covenants in a loan agreement effectively
- Avoiding pitfalls that might impede enforcement of rights

Who Will Benefit

Directors, Loan Officers, Auditors, Compliance Officers, Credit Analysts and Credit Officers, Loan Administration Officers, Loan Support Personnel, and Branch Managers

Registration Fee

$250, per LBA member
$450, per non-member

Workshop Instructor

Jeffrey Johnson is Executive Vice President and Senior Consultant at Bankers Management, Inc. in College Park, Georgia, and has more than 24 years' experience in the banking field. Most of Johnson's career has been spent on the sales, lending, and credit analysis side of banking. He has managed several loan portfolios at regional and community banks, representing a cross-section of loan types. Johnson is lead instructor at CBAI's Commercial Lending Institute and is a faculty member at the CBAI's Midwest School for Community Bankers. He also conducts extensive training for the Community Bankers Associations of Georgia, Illinois, and other community bank counterparts. He is a graduate of Morehouse College, Atlanta; John Carroll University, University Heights, Ohio; and Prochnow Graduate School of Banking, Madison, Wisconsin. Johnson received his graduate certificate in bank management from Wharton School of Business at the University of Pennsylvania, Philadelphia.
## Registration Form

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### 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 :
  - [ ] $175 (member fee)
  - [ ] $375 (non-member fee)
  (includes shipping and handling)

Manuals will be shipped after the seminar.

### Location

- **The Bankers Center**
  - 5555 Bankers Avenue
  - Baton Rouge, LA 70808

### Agenda

- **8:45 a.m.**  
  Registration

- **9:00 a.m.**  
  Program Begins

- **12:00 p.m.**  
  Lunch

- **4:00 p.m.**  
  Program Adjourns

### Registration Fee

- $250, per LBA member
- $450, per non-member

- [ ] This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

  ____________________________________________

Please Note: Manual not eligible for SBET funding.

### 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 $125 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 $122.”

- **Candlewood Suites**
  - 5353 Bankers Avenue, Baton Rouge, LA 70808
  For reservations, call (225) 925-3353 and ask for the “Louisiana Bankers Association special room rate of $89 by mentioning the rate code IX3UX.”

Make reservations online by clicking here.