



Credit Risk Management Best Practices (Virtual)

This program has been changed to a virtual program via Zoom.

February 24, 2021 ▪ 9:00am - 4:00pm

An effective credit risk management function is more than just credit analysis and loan review. This function should create a pre and post funding framework that allows for value creation as well as risk reduction. In this comprehensive seminar, Ancin Cooley with Synergy Bank Consulting Inc., will provide insight and instruction beyond the fundamentals typically covered.

Prefunding:

- Risk appetite development and implementation
- Loan Policy parameters that drive growth and control risk
- Opportunity Assessments
- Pricing for risk
- Credit Analysis Tips for C&I and CRE
- Appraisal Function Management
- Dealing with Financial and Collateral exceptions
- Reporting Structures
- Loan Committee Best Practices

Post Funding:

- Dealing with Financial and Collateral exceptions
- Best practices for Asset based lenders
- Annual Reviews and Loan Review aren't the same thing
- Loan Review Best Practices
- Special discussion on ALLL considerations during a pandemic

Workshop Instructor



Ancin Cooley, New Orleans native, is the Founder and Principal of Synergy Bank Consulting, Inc. Synergy provides a range of risk management services to financial institutions, which include loan reviews, CECL Preparation, internal audits, SBA Audits/Process Development and strategic planning. As principal, Ancin manages a growing portfolio of clients throughout the United States. He brings more than 10 years of experience to the industry. Ancin honed his skills while working as a regulatory examiner for the US Treasury. As examiner, he performed safety and soundness examinations for community and mid-size institutions ranging from \$100 million to \$8 billion in total assets. After leaving regulatory work, Ancin worked for a regional accounting firm where he led internal audits, as well as loan and pre-regulatory examiner reviews.

