Commercial Loan Annual Credit Review

Wednesday, NOVEMBER 13, 2013
2:00 pm – 3:30 pm Central

Financial regulators expect financial institutions to have a process in place (staffed by skilled individuals) that serves as an "early warning" system to adequately identify deteriorating credit risk in loans. The annual credit review of commercial borrowers is the critical element of this process.

Obtaining and analyzing current financial statements is an important part of this process, along with guarantor analysis, site visits, market and industry review, collateral coverage determination, and the appropriateness of loan structuring. This webinar will focus on regulatory expectations and provide insight on documenting the adequacy of the annual credit review process.

HIGHLIGHTS

- Current financial information
  - All parties
  - Importance of K-1s
  - Know contingent liabilities of borrowers
  - Dealing with tax return extensions
- Cash flow analysis
  - Which DSCR to use – EBITDA or UCA?
  - Primary entity or global?
  - Loans to owners
- Liquidity analysis
- Trend analysis
- Monitoring the guarantor
  - Changes in the guarantor's financial condition
  - Periodic inspections of the collateral
  - Communications with a guarantor
- Site visits
- Recalculate collateral coverage
- Adequacy of loan structure
  - Working capital lines of credit
  - Matching repayment to existing cash flow
- Reviewing watch list loans
- Narrative write-up

- **TAKE-AWAY TOOLKIT**
  - Employee training log
  - Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?
This informative session is directed to credit analysts, commercial loan officers, loan review staff, chief lending officers, credit risk officers, and ALLL personnel.

ABOUT THE PRESENTER – S. Wayne Linder, Young & Associates, Inc.
With over 30 years as a banking veteran, Wayne Linder was formerly the CEO of a community bank. At Young & Associates, Inc., Wayne works as a senior lending and management consultant. He performs loan reviews; assists financial institutions under regulatory enforcement agreements; performs management and board of director

assessments; and develops and implements written policies throughout all areas of the financial institution. Wayne is a popular seminar speaker with both national and international experience. In addition to his many published articles, he is the author of *Loan Review Deskbook.*

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR
The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK & FREE CD ROM*
Can't attend the live webinar? The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date. **As an added bonus, *you will also receive a FREE audio/visual CD ROM.**** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)
Options 1 and 2 described above ***CD ROM for PC use only**

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TO REGISTER

- By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- **On Line: Click Here Your Log-In ID Number is the same as your bank's FDIC Cert. Number.**

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