

Stress Testing Your Loan Portfolio

Tuesday, February 9, 2010

3:00 pm – 4:30 pm Eastern

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Stress testing examines the impact of an event (or combination of events) on revenue streams and portfolio value. The stress-testing process significantly increases awareness of risk and the need for risk management principles. This webinar will assist community banks in getting started with this proactive loan-testing approach deemed necessary by the regulators.

HIGHLIGHTS

- Introduction to stress testing
 - What can be done without purchasing a sensitivity model?
 - Creating a reasonable scenario
 - Setting controls and risk limits based on results
 - Using results as support documentation for ALLL
- Regulatory guidance on stress testing
- Stress testing individual loans and portfolio segments

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to introduce and help community banks with regulator-required stress testing. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session will be beneficial for credit analysts, commercial loan officers, and credit risk managers.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – S. Wayne Linder, Young & Associates, Inc.

A twenty-year banking veteran, Wayne Linder was formerly the CEO of a community bank. At Young & Associates, Inc., Wayne works as a lending and management consultant. He performs loan reviews, fair lending reviews, and regulatory compliance audits. He also facilitates strategic planning retreats; 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*.