

LENDING: MANAGING THE COMMUNITY BANK'S LOAN REVIEW FUNCTION AND THE ALLOWANCE FOR LOAN AND LEASE LOSSES

FACILITATED BY JOHN COCHRAN

LOVELAND

MONDAY, NOVEMBER 15, 2010 ~ 9:00 a.m. to 4:00 p.m.

Embassy Suites Hotel, 4705 Clydesdale Parkway

This **NEW** 6-hour program focuses on best practices for managing the community bank's loan review function and the allowance for loan and lease losses. Both the primary outcomes and current regulator expectations for loan review will be discussed. This seminar will also answer the question: "What is an appropriately stated Allowance for Loan and Lease Loss Account?" Provision methodologies for FAS 5 and FAS 114 will also be reviewed, as well as the regulatory expectations for the Allowance.

SPECIAL ATTENTION WILL BE GIVEN TO THE FOLLOWING AREAS:

- ◆ Regulatory guidance for managing the loan review function
- ◆ The **SEVEN** objectives of loan review
- ◆ What the Regulators are finding wrong with loan review and the proactive measures banks can take now
- ◆ Regulatory guidance for managing the Allowance for Loan and Lease Loss Account
- ◆ The **NINE** considerations for an appropriately funded Allowance
- ◆ What the Regulators are finding wrong with Allowance Funding Methodologies and the proactive measures banks can take now

WORKSHOP LEARNING RESOURCES:

Handout materials will include a variety of lending resources, including:

- ◆ Regulatory resources and citations for Loan Review and the Allowance for Loan and Lease Loss Account
- ◆ A sample template for conducting loan review and documenting the review in the borrower's credit file
- ◆ A sample template for documenting specific FAS 114 provisions to the Allowance
- ◆ A sample template for segmenting the bank's loan portfolio to document FAS 5 provisions to the Allowance

WHO SHOULD ATTEND?

Community bankers who have lending and loan review responsibilities as well as members of the bank's credit administration staff who manage the Allowance for Loan and Lease Losses will benefit from attending this **NEW** program.

JOHN COCHRAN John Cochran & Associates, Jefferson City, Missouri presents a variety of lending seminars to many state banking associations and individual client banks. Additionally, he serves on the faculty of several commercial lending schools. When not teaching, John provides consulting and loan review services to client banks. During his banking career, he served in a number of lending capacities including compliance and loan review officer, consumer and commercial lending, chief lending officer, and president and chief executive officer of a community bank.

\$250* Member Early / \$275* Member Regular

**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

REGISTRATION FORM (Course #N6397-J1)

FAX: 303-629-1591 ◆ ONLINE: www.CFTWS.org ◆ MAIL: 1009 Grant Street., Suite 102, Denver, CO 80203

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Tuition Payment Option: *Bill Organization Check (payable to CFTWS) Visa/M/C

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Cardholder's Name _____ Signature _____

REGISTRATION GUIDELINE:

*REGISTER by **NOVEMBER 1, 2010** to receive the "Early" Tuition Rate. NO REFUNDS will be given after NOVEMBER 1st, although a substitute may attend. Cancellations received in writing prior to November 1st will be subject to a \$75 withdrawal fee. (Non-member \$500/\$525)