



Loan Review/ALLL

- Examine current regulatory expectations
- Discuss the loan reviewer's role in ALLL
- Learn best practices for risk grading
- Address findings and conclusion



March 9, 2010
Springfield

March 10, 2010
Naperville

Introduction

This cutting edge seminar examines current regulatory expectations for your community bank's loan review function (policies, scope, frequency, independence), the loan reviewer's role in the ALLL process, risk grading, documentation review, as well as addressing findings and conclusions. ALLL cases from real community banking are used to reinforce concepts and keep learning at its highest.

Who Should Attend?

Anyone involved in the lending function including directors, presidents, senior loan officers, and all lenders would benefit from attending this seminar.

This one-day seminar provides
six hours of credit
toward the prestigious
Certified Community Lender
designation

About the Presenters

Matt Bollinger, CPA, senior manager, and Financial Institutions Committee Member at Lingren, Callihan, Van Osdol & Co., Ltd., (LCV) Sterling, IL, has primarily focused his practice within the financial institution field providing services such as loan reviews, financial statement audits, internal audits, directors' exams, and asset/liability management reviews. He joined LCV in 2000 and was promoted in 2006 to senior manager. Prior to joining LCV, Bollinger worked as a credit analyst and a commercial lending officer for a nationally known multi-branch bank. As a credit analyst, he carried out underwriting and loan review duties for a \$120-million commercial lending division. As a commercial lending officer, he managed a \$45-million portfolio. Bollinger is a graduate of the University of Illinois with a bachelor of science degree in business administration. He is also a graduate of Northern Illinois University with a Bachelor of Science Degree in accounting. He is a member of the AICPA, the Illinois CPA Society, Community Bankers Association of Illinois, and is a member the Community Bankers Advisory Network.



Bollinger



Cooley

Ancin Cooley, CIA, CISA, senior bank consultant at LCV, has primarily focused his practice on providing financial institutions with services such as loan reviews, information technology audits, internal audits, directors' exams, and regulatory compliance reviews. Cooley previously worked for the Office of the Comptroller of the Currency (OCC) as an examiner, before joining LCV in 2008. During his tenure at the OCC, he performed safety and soundness examinations at community banks that ranged from \$100 million to \$1 billion dollars in total assets. Cooley is a graduate of Morehouse College with a B.S. in finance. He holds both the Certified Internal Auditor (CIA) and Certified Information Systems Auditor (CISA) designations. He is currently pursuing his CPA designation. He is also a member of the Institute of Internal Auditors.

Key Topics

Purpose

- Current Environment
- Regulatory Expectations

Loan Review Structure

- Charter/Policy
- Scope and Frequency
- Reporting-Independence
- Objectives/Responsibilities

Loan Review's role in the ALLL Process

- Determining Scope/Coverage
- Field Work
(file review, communication with loan officer)
- Reporting

Allowance for Loan and Lease Losses

- Regulatory Considerations
- FAS 5 Review
- Impairments Analysis
- Best Practices

Risk Grading

- Risk Grading Systems and Your ALLL
- Regulatory Guidelines for Risk Grading
- Responsibility for Risk Grading
- Best Practices for Determining Loan Grades

ALLL Case Studies – Mock Exercises

- Impairments Analysis Sample Loan #1
- Impairments Analysis Sample Loan #2
- FAS 5 Review

Documentation Review

- Reviewing Qualitative Factors
- Appraisal Guidelines
- Loan Agreements and Covenants
- Financial Statements

Addressing Finding and Conclusions

- Global Issues
- Root Causes
- Recommendations
- Report Findings



Registration Fees

*Early bird registration fees apply to those individuals registering one month prior to the date of the program. Persons registering after this date must pay the regular registration fee. Late registrants cannot be guaranteed admission if seminars reach capacity.

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

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Regular Pricing

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CDD members receive a 10% discount.

****Only financial institutions/firms eligible for CBAI membership.**

Please note that CBAI does not issue confirmations, with the exception of on-line registrations, but feel free to call the Association headquarters to confirm your registration.

Registration Form

LOAN REVIEW/ALLL

MARCH 9-10, 2010

Please specify preferred date and location.

___ March 9, 2010, CBAI Headquarters, Springfield

___ March 10, 2010, Holiday Inn Select, Naperville

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

Name/Title _____

E-Mail _____

___ I have special needs, please contact me before the seminar.

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Fax it in:

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Click it in:

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Call it in:

(800) 736-2224 (Illinois only)



Dates and Locations

March 9, 2010

CBAI Headquarters, Education Center
901 Community Drive, Springfield, IL
217/529-2265

March 10, 2010

Holiday Inn Select
1801 Naper Boulevard, Naperville, IL
630/505-4900

Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

For More Information

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Sandra McAvoy, Vice President

Valerie Johnston, Vice President

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