



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Loan Stress Testing for Today's Banking Reality

Thursday, February 2, 2012

2 - 3:30 p.m.

The stress testing process significantly increases awareness of risk and the need for risk management principles. This presentation assists community banks with understanding financial regulators' expectations regarding stress testing.

Stress Testing of Individual Loans: Implicit in the financial statement analysis is an assumption that the borrower's financial condition will remain the same or improve. Lessons learned from the current recession are that the economic conditions can change dramatically and that these assumptions are not correct. Regulators want to see a stress testing process that analyzes the borrower's ability to withstand adverse conditions.

Stress Testing Portfolio Segments: Stress testing explores the impact of an event (or combination of events) on the performance of various loan pools. It assists financial institutions with identifying and measuring the level of credit risk in different segments of their loan portfolio, including an estimation of the portfolio's susceptibility to deteriorating economic, market, and business conditions.

HIGHLIGHTS

- Regulatory guidance on stress testing
- Stress testing individual loans
 - During initial underwriting of a loan
 - Commercial loan annual reviews
 - Loan modifications and restructures
 - Watch/problem loans
- Stress testing portfolio segments
 - Setting concentration limits
 - ASC 450 analysis for ALLL
- Methodology
 - What can be done without purchasing a sensitivity mode?
 - Creating a reasonable scenario

WHO SHOULD ATTEND?

This informative session is best suited for credit analysts, commercial loan officers, residential mortgage underwriters, and credit risk managers.

ABOUT THE PRESENTER

A thirty-year banking veteran, S. Wayne Linder was formerly the CEO of a community bank. At Young & Associates, Inc., Linder 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. Linder 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*.

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