



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Troubled Debt Restructuring Issues: The Accountant's Perspective

Thursday, March 8, 2012

2 - 3:30 p.m.

Troubled debt restructuring and six regulator concerns about TDR policies and procedures is the focus of this webinar. Regulatory descriptions regarding experiencing financial difficulty and granting concessions are provided. In addition, proper risk classification, reporting status, accrual status, impairment analysis, examples of impairment determination, and accounting for payments and expenditures are also covered.

HIGHLIGHTS

- Classifications – Types of modifications
- Troubled debt restructured loans – Both retail and commercial
 - Granting a concession
 - Experiencing financial difficulty
 - Examples of TDRs
- Collateral-dependent loans
- Comprehensive review of a borrower's financial condition
- Identification of repayment source
- Determination of collateral value
 - Market analysis
 - Appraisal requirements
 - Cost to sell
- Credit classification
 - Reporting status
 - Accrual status
 - Proper risk classification
- Impairment analysis
- Report of condition and income
- Posting payments
- Accounting of expenditures

WHO SHOULD ATTEND?

This presentation should be attended by presidents, CEOs, CFOs, senior loan officers, auditors, and loan review personnel.

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; 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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