



# 2008 Loan Review

## - New Program and Speaker

### Loan Review

**MAY 7**

Barrett Training Center, Nashville, TN

### Advanced Loan Review

**MAY 8**

Barrett Training Center, Nashville, TN



#### PROGRAM INSTRUCTOR:



Scott C. Miller is executive-in-charge of the credit risk services practice for Crowe Chizek and Company, LLC, and is based in Grand Rapids, Michigan. With eight years of experience with the company, Miller oversees professionals who provide credit risk consulting services to clients in the banking industry nationwide. His experience includes a wide range of credit consulting including:

- assisting banks with monitoring and managing credit risk
- implementing credit risk processes
- analyzing portfolio quality
- due diligence for portfolio and bank acquisitions
- implementing credit training programs
- assisting banks in improving their ALLL process

Before joining Crowe Chizek, Miller worked for several regional banks in various capacities, including credit manager of a \$14 billion financial institution, middle-market lending, asset-based lending, and loan review.

He holds a BA degree in economics and business management from Albion College.

#### DATES AND LOCATION:

**May 7 – Loan Review**

**May 8 – Advanced Loan Review**

Barrett Training Center

211 Athens Way

Nashville, TN - 800/964-5525 or 615/244-4871



**The meeting location is a designated nonsmoking facility and property**

**NOTE:** The Millennium Maxwell House Hotel has sleeping room accommodations for this program at “The Tennessee Bankers Association” preferred corporate rate of \$103. Phone 615/259-4343 to reserve rooms. Ask for the TBA rate when calling.



**To register online go to [www.TNBankers.org](http://www.TNBankers.org)**

# 2008 Loan Review – New Program and Speaker

Developing  
Tomorrow's  
Lenders  
Today

## MAY 7

### Loan Review

Barrett Training Center, Nashville, TN

#### SEMINAR DESCRIPTION:

Regulatory emphasis on an internal loan review process is heightened considerably. Today, each financial institution must have a loan review function that is equipped to judge the quality of the commercial loan portfolio, loan administration, and the credit process and effectively communicate their assessment and recommendations to management. The objective of the seminar is to assist financial institutions in achieving higher credit quality, reducing loan losses, and standing up to regulatory scrutiny.

#### PROGRAM HIGHLIGHTS:

##### Current Banking Environment

##### Purpose of Loan Review

- What is it?
- Who needs it?
- Who does it?

##### Loan Review Procedures

- Defining the objections
- Grading system
- Selection process
- Identifying and evaluating sources of repayment

- Business cash cycle
- Analyzing cash flow
- Evaluating collateral
- Evaluating loan administration

##### Loan Classification Systems

- Regulatory guidelines
- Risk rating system criteria

##### Report Writing and Interpersonal Skills

##### Case Studies

#### WHO SHOULD ATTEND:

Those who are new to the loan review process and want to gain a better understanding of the role, responsibilities, and the process of conducting loan reviews.

#### SCHEDULE:

8:30 am	Registration / Continental Breakfast
9:00 am	Program begins
Noon	Lunch
1:00 pm	Program resumes
4:00 pm	Adjourn



To register online go to [www.TNBankers.org](http://www.TNBankers.org)

## MAY 8

### Advanced Loan Review

Barrett Training Center, Nashville, TN

#### SEMINAR DESCRIPTION:

This seminar covers a broad range of commercial lending issues every loan reviewer should understand thoroughly to be successful. Case studies are used extensively to fully develop the concepts being taught. This program accelerates the development of loan review staff, enhances the quality of reviews, and improves early detection of deteriorating loans. It addresses quality on a micro basis and covers assessing credit quality on a macro basis and overall credit-risk management.

#### PROGRAM HIGHLIGHTS:

##### Credit Risk Management

- Determining risk tolerance
- Risk supervision
- Risk monitoring
- Structuring of effective risk management process

##### Role of Loan Review

- Loan policy requirement
- Early warning
- Quality control

##### Reporting Procedures

- To whom are you reporting?
- Objectives and scope
- Conclusions and recommendations

##### Allowance for Loan & Lease Losses

- Pools of similar loans (FAS 5)
  - Historical charge offs
  - Other factors
- Specific reserves (FAS 114)
  - Methods used to calculate the reserve
  - Costs of liquidation
  - Don't double dip

##### Problem Loan Management Issues

- Problem loan administration
- Action plan development

##### Regulatory Viewpoints

##### Case Studies

#### WHO SHOULD ATTEND:

Professionals who want to expand their knowledge of credit-risk management beyond file review, including more in-depth knowledge of key industries, regulatory perceptions and demands, and a review of allowance for loan- and lease-loss methodology.

#### SCHEDULE:

8:30 am	Registration / Continental Breakfast
9:00 am	Program begins
Noon	Lunch
1:00 pm	Program resumes
4:00 pm	Adjourn

# 2008 Loan Review - New Program and Speaker

## PROGRAM FEES:

**Loan Review:** Fee covers instruction, manual, refreshment breaks, and lunch on May 7.

**Advanced Loan Review:** Fee covers instruction, manual, refreshment breaks, and lunch on May 8.

Please register early. **At-the-door registrants will be assessed an additional \$25 late registration fee.**

No written confirmation of seminar registration will be sent from the TBA.

## Both Programs *same person*

	TBA Members / Associate Members	Nonmembers
Early Registration	\$380	\$760
<i>Early registration deadline is April 22, 2008</i>		
Registration	\$405	\$785
At-the-Door	\$430	\$810

## Single Program

	TBA Members / Associate Members	Nonmembers
Early Registration	\$195	\$390
<i>Early registration deadline is April 22, 2008</i>		
Registration	\$220	\$415
At-the-Door	\$245	\$440

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.



## CONTINUING EDUCATION CREDIT:

Attendants qualify for 6.5 hours of Continuing Professional Education (CPE) credit for each program in the area of Specialized Knowledge and Application. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: [www.nasba.org](http://www.nasba.org)



Submitted for 7 hours of credit each program from the Institute of Certified Bankers (ICB); area to be determined. Please make application directly with ICB.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

## DELIVERY METHOD & PROGRAM LEVEL/CONTENT:

These live, overview programs focus on the many aspects of the loan review process. During these programs the instructor will take the time to answer questions and will assist participants in working through common problems. Case studies will be a large part of the overall training process. Each participant will receive a manual to use for future reference.

## GENERAL INFORMATION:

**Attire:** Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

**Special Needs:** If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

**Cancellation Policy:** Cancellations received in the TBA office 7 business days prior to the scheduled program will be refunded in full. Due to commitments with hotels, cancellations received less than 7 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.

For more information about this program, contact:

**Debbie Brickles** - [dbrickles@TNBankers.org](mailto:dbrickles@TNBankers.org)

Vice President and Director of Training and Development

Tennessee Bankers Association

211 Athens Way, Ste 100 • Nashville, TN 37228-1381

800/964-5525 or 615/244-4871 or [www.TNBankers.org](http://www.TNBankers.org).



**2008 Loan Review** **May 7** - Loan Review **May 8** - Advanced Loan Review • Barrett Training Center, Nashville, TN

Please print or type. List name and badge nickname for each attendant.

			<b>MUST BE INCLUDED</b> <small>For educational tracking purposes only.</small>	Both Programs	Loan Review	Advanced Loan Review
Name: _____	E-mail _____	SS# _____		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name: _____	E-mail _____	SS# _____		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name: _____	E-mail _____	SS# _____		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name: _____	E-mail _____	SS# _____		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name: _____	E-mail _____	SS# _____		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Company \_\_\_\_\_ Contact \_\_\_\_\_ E-mail \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

<b>Both Programs - Same Person</b>	Members / Associate Members	Nonmembers	<b>Single Program</b>	Members / Associate Members	Nonmembers
Early Registration	\$380	\$760	Early Registration	\$195	\$390
<i>Early registration deadline is April 22, 2008</i>			<i>Early registration deadline is April 22, 2008</i>		
Registration	\$405	\$785	Registration	\$220	\$415
At-the-Door	\$430	\$810	At-the-Door	\$245	\$440

TOTAL: \_\_\_\_\_

Method of payment:  VISA  MasterCard  Check Ck# \_\_\_\_\_ Please make check payable to Tennessee Bankers Association

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Name as it appears on card (please print) \_\_\_\_\_

Card billing address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Signature \_\_\_\_\_

 **To register online go to [www.TNBankers.org](http://www.TNBankers.org)**



**Return completed form and payment to:**

**Tennessee Bankers Association**  
**Attn: Susan Conley**  
 211 Athens Way, Ste 100  
 Nashville, TN 37228-1381  
 Phone: 615/244-4871 or 800/964-5525  
 FAX: 615/324-1992