

Virginia Association of Community Banks

Stress Testing Your Loan Portfolio

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Tuesday, February 9, 2010

3:00 pm – 4:30 pm Eastern

Stress testing examines the impact of an event (or combination of events) on revenue streams and portfolio value. The stress-testing process significantly increases awareness of risk and the need for risk management principles. This webinar will assist community banks in getting started with this proactive loan-testing approach deemed necessary by the regulators.

HIGHLIGHTS

- Introduction to stress testing
 - What can be done without purchasing a sensitivity model?
 - Creating a reasonable scenario
 - Setting controls and risk limits based on results
 - Using results as support documentation for ALLL
- Regulatory guidance on stress testing
- Stress testing individual loans and portfolio segments

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to introduce and help community banks with regulator-required stress testing. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session will be beneficial for credit analysts, commercial loan officers, and credit risk managers.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – S. Wayne Linder, Young & Associates, Inc.

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

Wayne 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*.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The **LIVE WEBINAR** registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK** AND FREE CD ROM*

Can't attend the live webinar? The **ON-DEMAND WEB LINK**** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.*** The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK** (INCLUDES FREE CD-ROM*)

Includes options 1 and 2 above

AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE

*CD Rom for PC use only

**All materials are subject to copyright and intended for your bank's use only.

Registration Form:	<i>Stress Testing Your Loan Portfolio</i>	February 9, 2010
		VACB 7204 Glen Forest Dr. Ste. 101 Richmond, VA 23226 (804) 673-8250 (804) 673-8251-Fax Email: kmallinger@vacb.org Web: www.vacb.org

Company/Bank Name		

Contact Name	Title	

Billing Address		<input type="checkbox"/> Check Enclosed: Amount: \$_____
_____		<input type="checkbox"/> Visa <input type="checkbox"/> Master Card Expires ___/___/___
City/State/ZIP		Credit Card Number: _____

Email Address	Phone	
Program Type (All Pricing is for Members. Non-Member Fees are Double)		
<input type="checkbox"/> Live Webinar (\$250) <input type="checkbox"/> On Demand Link w/free CD (\$250)		
<input type="checkbox"/> Both Live Webinar with On-Demand Link & Free CD (\$275)		

Cancellation Policy: Cancellations must be received within three or more business days prior to the day of an educational program to receive 100% credit. If less than three days prior, a 20% cancellation fee will apply. There are no refunds on the day of a program, substitutions, however, are welcome.