



Loan Portfolio Concentrations & Stress Testing Seminar

Tuesday, November 6, 2007

9:00am – 4:30pm

Credit Risk Management, LLC Offices, Raleigh NC

Loan concentrations! Stress Testing! Hot topics for community banks and the regulators in today's banking environment.

CRM's one day seminar will provide guidance on how to address both issues in your bank and provide sample reports and policies as take a ways from the seminar.

Over recent years, Commercial Real Estate loan growth has been at unprecedented levels at community banks, which has caught the attention of regulators. Regulators' concerns are further exacerbated with the recent examinations showing relaxed underwriting standards due to increased competition for CRE loans. In response, the regulators issued their interagency guidance entitled *Concentrations in Commercial Real Estate Lending, Sound Risk Management Practices*.

Has your bank moved to adapt its policies and procedures, produced detailed reports via a robust Management Information System, developed contingency plans to reduce any concentration risks, developed market and industry analyses, performed rudimentary stress tests, and adjusted underwriting standards to meet all the detailed requirements as specified within the interagency guidance?

CRM understands the need to be reactive in banking today, and is proactive in assisting our clients in updating their policies and procedures. Banks must start to comply with more stringent regulatory guidance regarding any loan portfolio concentration.

This seminar provides assistance for determining if your Bank has concentrations within the loan portfolio. Customized policies and supporting worksheets will be provided to address concentrations. Areas to be discussed in the seminar are:

- Board and management oversight
- Determining concentration limits based on loan and product type
- Identifying, managing, and reporting of concentrations
- Developing contingency plans to reduce concentration risks
- Market and industry analysis
- Credit underwriting standards
- Stress testing
- Maintaining capital adequacy

BONUS – In addition to the program presentation and reference materials, you will be provided with an electronic file containing a sample of Loan Concentration Management policy and sample reports that can be utilized to detect and monitor loan concentrations within your portfolio.

Registration - The workshop fee is \$275/person for existing Credit Risk Management, LLC credit manual clients; \$400/person for non-Credit Risk Management, LLC credit manual client.

Seats are still available, but they will go quickly and overall space is limited. For additional information, please visit our website www.creditriskmgt.com/training.html and select "Register On Line – click here"

***Other Credit Risk Management Training this year: (mark your calendars)**

- **Consumer Lending – September 11-12, 2007**
- **Understanding Real Estate Appraisals – September 20-21, 2007**
- **Commercial & Industrial Lending – September 25-27, 2007**
- **Compliance and Documentation – October 17-18, 2007**
- **Current Trends in Fair Lending – November 7, 2007**
- **Lending to Non-Profit & Religious Organizations – November 8, 2007**
- **Credit Underwriting with Toolbar Applications – December 4-6, 2007**

Registration: To enroll, register on-line at <http://www.creditriskmgt.com/go.php>. We will invoice you once we have received your registration form. A packet will be sent to each participant that includes directions as well as hotel and restaurant information. Please contact us with any questions.

- Email: CRMTrainingMailbox@creditriskmgt.com
- Fax: 919-846-5760
- Phone: 919-846-1601
- Website: www.creditriskmgt.com