

Regulators & Impaired Loans

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

Wednesday, September 9, 2009

12 - 1:30 pm PT
1 - 2:30 pm MT
2 - 3:30 pm CT
3 - 4:30 pm ET

Recognizing a loan that has become impaired and properly measuring the dollar amount of the impairment are critical in the eyes of the financial regulators. This presentation will address these issues and the supporting documentation regulators expect.

Continuing Education: Attendance verification for CE credits provided upon request.



HIGHLIGHTS

Identifying Asset Quality Issues

- Borrower's current performance
- Project performance
- Paying capacity of guarantors
- Support provided by collateral
 - Use of appraisal: engagement letter and scope of work
 - Appraisals in a distressed market

Assignment of Risk Grade Impaired Loans

- Definition of an impaired loan
- GAAP application for past due loans
- Measuring impairment
 - Collateral dependent: which value should be used?
 - Use of discounted cash flow value: cap rate and time period
 - Observable market value
- Estimating impairment in a groups of loans

WHO SHOULD ATTEND?

This informative session would best suit senior management, board members, auditors, loan review personnel, risk managers, loan officers, and credit analysts.

MEET THE PRESENTER

**S. Wayne Linder,
Young & Associates, Inc**



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