

# Documentation for the ALLL: What the Examiners Want

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

**Wednesday, December 9, 2009**

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

Documentation is one of the key items regulators look for during an examination of a financial institution's ALLL. They are looking for three things:

1. Policies and procedures that describe how an institution segments its portfolio.
2. Policies and procedures for determining how to measure the impairment of those loans that are individually evaluated, as per FAS 114.
3. A methodology for how to determine and measure the impairment in groups of loans or portfolios of loans with similar characteristics, as required under FAS 5.

This presentation will focus on developing support documentation for the ALLL analysis.

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



## HIGHLIGHTS

- Regulatory guidance:
  - Expectations of management
  - Estimation of credit losses
  - Supporting documentation
- Segmentation of Portfolio
  - Loan mix - trends
  - Concentration – products, collateral type, industry
  - High risk segments – both commercial and retail
- Analysis of risk potential
  - Market analysis
  - Assessing high risk portfolio segments
  - Stress testing portfolio segments

## **WHO SHOULD ATTEND?**

This informative session will be useful to board members, senior management, risk managers, individuals responsible for preparing the ALLL quarterly document, loan officers, and loan review and audit personnel.

### **MEET THE PRESENTER**

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



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