

# Preparing for Your Next Safety & Soundness Exam

WEBINAR – ON DEMAND WEB LINK & FREE CD ROM

**Tuesday, August 3, 2010**

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

Join us to learn about credit risk and be prepared for your financial institution's next safety and soundness examination. The topics addressed are the current issues being reviewed in depth by the financial regulators.

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



## HIGHLIGHTS

- Emphasis on cash flow leading to debt service coverage ratio (DSCR)
- Guarantor analysis
- Global DSCR calculation
- Reappraisal policy
- Stress testing individual loan
- Action plans for watch list loans
- Troubled debt restructures (TDR)
- ALLL
- Stress testing portfolio segment
- Stress impact on capital

## WHO SHOULD ATTEND?

This informative session is directed to senior management, chief financial officers, senior loan officers, risk managers, audit personnel, loan review staff, and loan operations managers.

**MEET THE PRESENTER**

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



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