

# Commercial Loan Annual Credit Review

WEBINAR OR ON-DEMAND WEB LINK  
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**Tuesday, November 8, 2011**

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

Financial regulators expect financial institutions to have a process in place (staffed by skilled individuals) that serves as an “early warning” system to adequately identify deteriorating credit risk in loans. The annual credit review of commercial borrowers is the critical element of this process.

Obtaining and analyzing current financial statements is an important part of this process, along with guarantor analysis, site visits, market and industry review, collateral coverage determination, and the appropriateness of loan structuring. This presentation will focus on regulatory expectations and provide insight on documenting the adequacy of the annual credit review process.

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



## HIGHLIGHTS

- Current financial information
  - All parties
  - Importance of K-1's
  - Know contingent liabilities of borrowers
- Cash flow analysis
  - Which DSCR to use – EBITDA or UCA?
  - Primary entity or global?
- Liquidity analysis
- Trend analysis
- Monitoring the guarantor
  - Changes in the guarantor's financial condition
  - Periodic inspections of the collateral
  - Communications with a guarantor
- Site visits
- Recalculate collateral coverage
- Adequacy of loan structure
  - Working capital lines of credit
  - Matching repayment to existing cash flow
- Reviewing watch list loans

## **WHO SHOULD ATTEND?**

This informative session is directed to commercial loan officers, credit analysts, loan review staff, and chief lending officers.

### **MEET THE PRESENTER**

**Wayne Linder, Senior Consultant,  
Young & Associates, Inc.**



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