

Stress Testing Your Loan Portfolio

DISTANCE LEARNING

Thursday, April 15, 2010 • 3:00 pm – 4:30 pm Eastern

Stress testing examines the impact of an event (or combination of events) on revenue streams and portfolio value. The stress testing process significantly increases awareness of risk and the need for risk management principles. This webinar will assist credit union management in getting started with this proactive loan-testing approach deemed necessary by the regulators.

HIGHLIGHTS

- Introduction to stress testing
 - What can be done without purchasing a sensitivity model?
 - Creating a reasonable scenario
 - Setting controls and risk limits based on results
 - Using results as support documentation for ALLL
- Regulatory guidance on stress testing
- Stress testing individual loans
- Stress testing portfolio segments
 - Portfolio segmentation
 - Data to capture on management information system

ABOUT THE PRESENTER – S. Wayne Linder, Young & Associates, Inc.

A twenty-year banking veteran, Wayne Linder was formerly the CEO of a community bank. At Young & Associates, Inc., Wayne works as a lending and management consultant. He performs loan reviews, fair lending reviews, and regulatory compliance audits. He also facilitates strategic planning retreats; assists financial institutions under regulatory enforcement agreements; performs management and board of director assessments; and develops and implements written policies throughout all areas of the financial institution.

Wayne is a popular seminar speaker with both national and international experience. In addition to his many published articles, he is the author of *Loan Review Deskbook*.

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