



Loan Review Best Practices

February 5, 2014 ▪ 9:00am - 4:00pm
The Bankers Center ▪ Baton Rouge, LA

Understand how recent accounting and regulatory changes impact loan review:

- Identify key elements of an effective loan review system
- Understand regulatory expectations for loan review
 - Learn how to avoid key loan review weaknesses
 - Learn how to implement the current best practices

We will discuss:

- Organizational placement
- Getting prepared to review more C&I loans
 - Communicating risk rating differences
 - Loan Review's role in stress testing
 - Report writing best practices

Morning Topics:

- Key elements of an effective loan review system
- Regulatory expectations for loan review
- Common loan review mistakes
- Loan best practices (i.e. effective targeted reviews)
- Involvement in the Workout process and decisions impacting ALLL
- Entity level reviews of centralized functions (e.g. appraisal, workout, OREO)
- Loan review's role during a regulatory exam

Afternoon Topics:

- Case studies/role play scenarios
- Assign an appropriate loan classification/disposition
- Identify administration weaknesses on individual loans
- Prepare an appropriate loan write-up
- Prepare for and conduct a loan discussion

Take Away Tool Kit:

- Example review sheets
- Example report formats
- Example stress testing policy

Registration Fee

\$225, per LBA member
\$425, per non-member

Workshop Instructor



Ancin Cooley, CIA, CISA, is the Founder and Principal of Synergy Bank Consulting Inc. Synergy provides a range of risk management services to financial institutions, which include loan reviews, IT audits, internal audits, directors' exams, and regulatory compliance reviews. As principal, Ancin manages a growing portfolio of clients throughout the United States. He brings more than 10 years of experience to the industry. Ancin honed his skills while working as an examiner for the Office of the Comptroller of the Currency (OCC). At the OCC, he performed safety and soundness examinations for community and mid-size banks ranging from \$100 million to \$8 billion in total assets. After leaving the OCC, Ancin worked for a regional accounting firm where he led internal audits, as well as loan and pre-regulatory examiner reviews. Ancin holds a Masters of Accounting and Financial Management degree from Keller Graduate School and received a Bachelor of Science in Business from Morehouse College.



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Registration Form

| | Name | Email Address |
|----------------|-------------|----------------------|
| Mr./Mrs./Ms. | _____ | _____ |
| Mr./Mrs./Ms. | _____ | _____ |
| Mr./Mrs./Ms. | _____ | _____ |
| Mr./Mrs./Ms. | _____ | _____ |
| Bank | _____ | |
| Address | _____ | |
| City/State/Zip | _____ | |
| Phone | _____ | Fax _____ |

Payment Options

- Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express

Registration Fee
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 \$425, per non-member

Card # _____ Expiration Date _____

Credit Card Billing address _____

Name on Card (Please Print) _____

Signature _____ Amount to be Charged on Card \$ _____

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| <p><input type="checkbox"/> I am unable to attend. Please send me _____ copies of the manual for :</p> <p><input type="checkbox"/> \$150 (member fee) <input type="checkbox"/> \$350 (non-member fee) (includes shipping and handling)</p> <p>*Manuals will be shipped after the seminar.</p> | <p><input type="checkbox"/> This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:</p> <p>_____</p> |
|--|---|

Location

The Bankers Center
5555 Bankers Avenue
Baton Rouge, LA 70808

Agenda

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|------------|------------------|
| 8:45 a.m. | Registration |
| 9:00 a.m. | Program Begins |
| 12:00 p.m. | Lunch |
| 4:00 p.m. | Program Adjourns |

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Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$100 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge
7061 Commerce Circle, Baton Rouge, LA 70809
For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of \$112."

**Submit registration and view rosters in the
Education Section of LBA's Website, www.lba.org.**