



January 2010 Telephone Seminars & Webinars

PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS



2010 PACB  
Education Series

## Stressing Capital & Capital Contingency

Gary J. Young, CEO, Young & Associates, Inc.

January 7 • 3:00 - 4:30 PM

In this volatile economic environment, it is critical that banks understand the impact of significant stress on the bank's capital adequacy. It is especially important for directors to understand the consequences of less-than-satisfactory capital. After the capital is stressed, the bank should prepare a capital contingency plan to consider options for improving capital if the stress ever occurs. It is always better to consider these options proactively rather than after the event. Learn an easy-to-follow methodology for completing the stress, and options for raising capital.

### HIGHLIGHTS

- The importance of stressing capital
- How to easily stress capital
- How regulators view differing levels of capital
- Characteristics of failed banks in 2009
- Pros and cons of capital raising methodologies based on current successes and/or failures

### WHO SHOULD ATTEND?

Management and board members who want to be proactive in dealing with bank capital issues

The Voice for Community Banking in Pennsylvania