Regulator Issues & Update for the Credit Analyst

(90-minute webinar – available live or on-demand)

Tuesday, November 16, 2021

12:00 PM Pacific	1:00 PM Mountain
2:00 PM Central	3:00 PM Eastern

Register Here

Credit analysts perform an important function, so it's important to stay abreast of underwriting guidelines, how to determine risk, and regulators' concerns. This information intensive program will cover the issues that are turning regulators' heads and explore the effect of the pandemic on underwriting.

AFTER THIS WEBINAR YOU'LL BE ABLE TO:

- Discuss post-pandemic credit considerations such as forward-looking credit analysis and reestablishing borrower payment ability as deferment periods end
- Better understand regulator concerns regarding credit underwriting and portfolio management, including pre-pandemic concerns
- Review your bank's underwriting guidelines and processes for determining risks, including potential weaknesses in maintaining a one-size-fits-all underwriting strategy
- Recognize the need for stress testing on both a transactional and a portfolio basis, including the identification of defined concentrations within the bank's loan portfolio

WEBINAR DETAILS

This presentation will provide two general focal points. First, it will summarize regulator concerns as publicly disclosed by the Agencies leading up to the webinar date. Second, it will be centered on post-pandemic prudent underwriting practices, including forward-looking financial analysis and stress testing at both the portfolio level and for defined concentrations within the bank's loan portfolio. The presentation will conclude with a general discussion of underwriting guidelines, including the dangers of using one-size-fits-all underwriting strategies.

WHO SHOULD ATTEND?

This informative session will benefit staff responsible for providing credit risk assessment or portfolio management. It will be meaningful for credit analysts, loan officers, senior credit administrators, and senior loan officers.

TAKE-AWAY TOOLKIT

- List of regulatory guidance statements/publications regarding agency updates of credit-related issues in 2021
- Employee training log
- Interactive quiz

DON'T MISS THESE RELATED WEBINARS!
2021 Credit Analyst Series

MEET THE PRESENTER

Aaron Lewis, Young & Associates, Inc.

Aaron Lewis is a senior consultant at Young & Associates, Inc. With over 15 years in the banking industry, his expertise is now dedicated to the lending division of Young & Associates where he assists financial institutions with loan, ALLL, policy, and credit-process and compliance reviews. He also conducts seminars on credit risk and compliance.

Prior to joining Young & Associates, Aaron was the Vice President Credit Administrator of a community financial institution in southeast Michigan and managed all facets of the lending function, including originations, underwriting, ALLL analysis, servicing, and secondary market compliance. He holds a Bachelor's in finance from Michigan State University and graduated from the Graduate School of Banking, University of Wisconsin.

THREE REGISTRATION OPTIONS – WHAT YOU GET

1. Live Webinar Includes

- Unlimited connections within your institution to the Live Webinar
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Presenter's contact info for follow-up

2. On-Demand Webinar Includes

- Recording of the Live Webinar
- Available two business days following Live date
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter's contact info for follow-up

3. Purchase the **BOTH Option** to receive all the benefits listed above! Full registration descriptions can be found **here**.

If you need help with anything, please drop us an email at support@financialedinc.com or call 406.442.2585