



Sunflower Webinar Series



Credit Risk Management in the COVID-19 Recession

A preview for the KBA Annual Conference for Lenders

3-part 30 minute webinar series

September 2 & 3, 2020

“It’s not too late, but it’s later than you think.” Looking beyond the PPP Loan Program, we need to think and act NOW to address expected continued weakness in our commercial loan portfolios in this post-quarantine economy. This webinar series shows you ways to do this with illustrations from real-life credit risk management lessons learned from ‘in the trenches’ during previous recessions.

You will also receive helpful templates and resources to use at your bank. At 30 minutes each, these webinars are fast-paced and packed full of practical tips and information.

PART 1 - CREDIT MEMOS - September 2, 10:00 am

- What should we require and expect of lenders and analysts: to be sure they have asked the ‘right’ questions, vetted the responses to the extent possible, and factored the borrower’s answers into our recommendations?
- How does a recession change this process? How can our credit memos be improved?

PART 2 - LOAN GRADING - September 2, 2:00 pm

- How can we reduce the vulnerability of our loan grading system (AKA risk ratings, asset quality scores) in a recession....does it still adequately measure risk, given falling collateral values and uncontrollable external factors that impact our loan repayment?
- How do we factor industry weakness, when the borrower’s historical financials are still supportive?

PART 3 - GOVERNMENT LOAN GUARANTIES - September 3—3:00 pm

- As the PPP Loan Program was short-term relief, how can we help our commercial borrowers long-term, WHILE protecting the bank’s capital and Loss Given Default?
- What are the ‘rules’ to refinance our own debt into a government-guaranteed facility?

Presenter

Mike Wear, CRC, Owner, 39 Acres Corporation



Mr. Wear specializes in banker training and bank consulting services in credit risk underwriting and loan portfolio risk management. Over his 41 year banking career, he previously served in commercial lending and senior credit management positions with Omaha-area community banks. Mike is the Loan Portfolio Management Section Leader and serves as a member of the faculty at the Graduate School of Banking at the University of Wisconsin in Madison, as well as GSB’s specialty schools.

This webinar consists of three 30 minutes sessions. Upon purchase of the webinar, you will receive a link to connect to the live webinars.

3 Sessions	Live Webinar	On Demand
Per bank location	<input type="checkbox"/> \$99	<input type="checkbox"/> \$99

Mike will be presenting during the KBA Annual Conference for Lenders on Loan Portfolio Management tools and strategies and Closing the Experience Gap.

REGISTRATION FORM

Credit Risk Management in the COVID-19 Recession

Name _____
 Bank _____
 Street Address _____
 City/State/Zip _____
 Phone _____ FAX _____
 E-mail _____

Three Ways to Register:

- Online: Visit www.ksbankers.com (Educational Resources)
- Fax: Fax to 785-272-8392 and follow with payment.
- Mail: Kansas Bankers Association, P.O. Box 4407, Topeka, KS, 66604

Method of Payment:

- Check made payable to Kansas Bankers Association
- Online registration using a credit card is available at www.ksbankers.com. (KBA members *only*).