



PRESENTS

2009 Identifying and First Steps in Managing Problems Loans

In partnership with the Arkansas & Tennessee Bankers Associations

The Crescent Center 6075
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Memphis, TN 38119
(901) 684-1010

July 30, 2009

Mississippi Bankers Association
P.O. Box 37
Jackson, MS 39205
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www.msbankers.com

Seminar Description:

The increase in market interest rates and a slowing economy are starting to expose weaknesses with some bank borrowers. While credit quality appears to be good, especially when viewed in the context of historical non-performing loans and losses, banks are starting to experience some credit problems. Now is the time when smart bankers take the opportunity to “prune” their businesses or encouraging them to find another bank.

This course will focus first on the three deadly sins that cause large numbers of problems loans in banks. Students will then learn how to identify potential problem borrowers and industries. Identifying a potential problem loan must be followed by a meeting with the borrower. The course will outline the “first steps” to prepare for the meeting and discuss the objectives of the first and subsequent meetings. Students will work through a structured process to evaluate alternatives and reach a decision on the approach which provides the most money-present valued, in the least time, with the least cost and least risk. A series of exercises and case studies will be used to demonstrate application of the concepts.

Learning Objectives

At the end of this course, participants should be able to do the following:

- Describe a proactive process to avoid problem loans and mitigate the potential for loss
 - Identify three deadly sins that lead to large numbers of problem loans in banks
 - Describe the causes of problem loans
 - Identify potential problem areas
 - Perform the first steps to prepare for a meeting with a problem borrower
 - Outline the objectives of the first meeting with a problem borrower
 - Evaluate the alternatives available to resolve a problem loan
 - Develop a workout plan
 - Understand how to prepare for a bankruptcy
 - Outline steps to avoid lender liability
 - Apply the concepts in a case study

Speaker

John Barrickman, president, New Horizons Financial Group, Atlanta, GA, has extensive experience teaching and lecturing on economics, credit analysis, and commercial lending and over 35 years of banking experience. Barrickman is an instructor for a number of banks and professional organizations and serves on the faculty of three of the six graduate schools of banking around the country.

Who Should Attend:

The program content is designed for line lenders with two or more years of lending experience and credit personnel who are responsible for identifying problem loans, who take the first steps to protect the bank’s position, and who begin the processes to resolve the problem. This workshop is not designed for workout specialists who will manage protracted workouts, liquidations, bankruptcies, or litigation.

Schedule

8:30 a.m.	Registration
9:00 a.m.	Program begins
Noon	Lunch
1:00 p.m.	Program resumes
4:00 p.m.	Adjourn

Fees:

Fee covers instruction, instructional materials, refreshment breaks, and lunch. For your comfort, please bring a jacket or sweater. If you have a disability that may affect your participation in this program, please send MBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations. Cancellations received in the MBA office 7 business days prior to the scheduled program will be refunded in full. Cancellations received less than 7 business days prior to the program. Substitutions are welcome. Walk-ins are not guaranteed a seat at the seminar.

MBA Members: \$250 each registrant
At-the-Door Members: \$275 each registrant

Non-Members: \$475 each registrant
At-the-Door Non-Members: \$500 each registrant

Continuing Education Credit:

Submitted for 7 hours of credit from the Institute of Certified Bankers (ICB); area to be determined. Please make application directly with ICB.



	SEMINAR REGISTRATION FORM	(For Office Use Only) Date Processed: _____ Amount Paid: _____ Check # _____
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Seminar Name and Location: **Identifying and First Steps in Managing Problem Loans**

Bank Name: _____

Street Address: _____ City, State, ZIP: _____

Phone: _____ Fax: _____

Registrant Name: _____ Email (if N/A, fax #): _____

Registrant Name: _____ Email (if N/A, fax #): _____

Registrant Name: _____ Email (if N/A, fax #): _____

Each individual registrant will receive a confirmation of registration via email or fax. Please contact the MBA if you do not receive a confirmation within 48 hours.

Please register by FAX to 601-355-6461 attn: Wendy Guillot, or mail to MBA, PO Box 37, Jackson MS 39205.