



# Credit Analysis & Underwriting Series: Creating Effective Credit Memos & Loan Narratives

Wednesday, March 28, 2018 3:00 - 4:30 pm EST

## Program Content

Creating consistently effective credit memos is critical to making solid credit decisions. This is the primary, and often only, document that loan committees review before determining whether to approve a loan. It is also the primary source used by regulators and others to evaluate the quality of your bank's commercial loan underwriting. This webinar will provide recommendations regarding the appropriate content and format for credit memos, address the principles that should drive credit memo creation, and explain the roles of various staff in creation and review. Although community banks vary in size, organizational structure, and processes, this webinar will provide advice that is adaptable to any bank.

## Covered Topics

- Overview of what an effective credit memo/loan presentation should accomplish
  - Credit memo basic content and omissions that often lead to examiner criticism
  - Effectively presenting information to the reader
- General principles regarding the roles of credit analysts, loan officers, and others in the process
- Ensuring the narrative and analysis add value to the credit memo
- Information that should and shouldn't be included in the written narrative
- Building off the credit memo process to conduct and document annual reviews of existing borrowers

## Take-Away Toolkit

- ◇ Examples of effective (and less-effective) credit memos, each focusing on one aspect of a hypothetical credit memo to demonstrate how the approach can shape a reader's conclusion
- ◇ Credit memo content checklist
- ◇ Employee training log
- ◇ Quiz you can administer to measure staff learning and a separate answer key

## Who Should Attend

This informative session is designed for credit analysts, analyst managers, heads of credit administration, and commercial lenders. Chief lending officers and chief credit officers directly engaged in overseeing the bank's credit analysis will also benefit.

## About the Presenter – Tommy Troyer, Young & Associates, Inc.

**Tommy Troyer** is the Executive Vice President of Young & Associates, Inc. and manages the company's lending division. In addition to presenting webinars and seminars, he contributes to capital planning, strategic planning, and other management consulting services. He also focuses on topics related to credit risk management, and assists clients with loan reviews, ALLL reviews, credit process reviews, and other lending-related services.

Tommy joined Young & Associates, Inc. from the Bank Supervision Group at the Federal Reserve Bank of New York, where he focused on credit risk management practices at supervised institutions. His work focused on the ALLL, stress testing, and risk monitoring and reporting practices. Prior to his time in bank supervision, Tommy worked in the Federal Reserve Bank of New York's Research Group. Tommy holds a Bachelor's in Economics from Wittenberg University.

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## Registration Form - March 28, 2018

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