

# Allowance For Loan & Lease Losses (ALLL)

## “ALL” Aboard, “ALL” Stressed Out or Somewhere in the Middle?

Tuesday, July 14, 2009 \* Atlanta, JHTC @ CBA Headquarters  
Thursday, August 13, 2009 \* Brunswick, Holiday Inn



Last year, through our partnership with representatives from the CPA firm Nichols, Cauley & Associates, LLC, CBA presented several successful ALLL seminars to address the regulatory guidance from Interagency Statement (FIL 105-2006), FAS 5 and FAS 114. Although the feedback from the participants was very positive, a lot has happened in a year and we believe there are still areas that need further discussion and clarification.

CBA is pleased to partner once again with Nichols, Cauley & Associates to offer two ALLL seminars in two convenient locations, Atlanta and Brunswick. During these full day interactive seminars, the speakers will deliver a discussion of the standards to include real life examples of interpretations which meet the audience’s needs to improve the ALLL calculations. In addition, to further enhance the program, we invite you to submit questions that you would like discussed during the two seminars. Please email your questions to Jodi Swilley at Jodi@cbaofga.com no later than one week before the scheduled seminar. The more specific the question, the better!

Register today and join your peers for a continuation of the “no holds barred” discussion of this relevant topic. This course will entertain “ALLL.”

### Topics to be Covered:

- Troubled Debt Restructurings (TDR’s)
- Impairment Analysis
  - Collateral Dependent Loans
  - Cash flow analysis
  - Guarantees
  - Regulator point of view – charge-off versus reserve
- Qualitative Factors – How to incorporate in your migration analysis.
- Controls over your ALLL process and Impairments
- Importance of Loan reviews
- Migration Analysis
- Questions Submitted by Participants and much more!

### Prices

- MEMBER: \$175 first attendee/\$155 for each additional person from same institution.
- NON-MEMBER: \$300 per person (Prepayment required)

### Who Should Attend:

Credit officers, senior lenders and other bankers involved in the ALLL process or related oversight. If you participated in the 2008 ALLL seminars, come join us again to see why this topic is still a “hot topic” within the industry.

## Registration Form

Select the date and location you wish to attend:

Atlanta, July 14

Brunswick, August 13

Bank/Company: \_\_\_\_\_  
 Billing Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

- Please Invoice  
 Check Enclosed

The cancellation policy located for this program may be found on the **Things to Know** page, the CBA website or by contacting CBA.

**How to Register:** For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the attached form and fax or mail to CBA. Contact the CBA Education department with any questions or comments.  
 www.cbaofga.com • education@cbaofga.com • Phone: (770) 541-4490 • (800) 648-8215  
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