

# WEST VIRGINIA BANKERS ASSOCIATION

## CREDIT MANAGEMENT CONFERENCE

MAY 7-8, 2019

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### AGENDA AT-A-GLANCE

#### TUESDAY, MAY 7<sup>TH</sup>

8:30 – 9:00 a.m. **Registration**

9:00 – 9:55 a.m. **The Current State of Lending**

[David Ruffin, Director – Loan Advisory Group, Dixon Hughes Goodman](#)

Every bank has a loan approval process along with a loan or credit committee. But as competition to provide consumer, commercial real estate and small business loans accelerates, community banks need to make sure that sound lending policies are in place. This session will provide commentary and analysis on national and regional economic trends.

10:05 – 11:00 a.m. **Building Blocks of Effective Portfolio Credit Stress Testing**

[Shawn O'Brien, President, QwickRate](#)

Stress-testing continues to be an area of focus for regulators, regardless of institutional size. Developing an effective loan portfolio stress testing process begins with establishing specific objectives for the process and assessing the availability and reliability of loan level data. This session will cover regulatory expectations for policies and procedures that govern the process, address key assumptions utilized in the process, and best practices for utilizing the analysis to better manage credit risk within your organization.

11:10 – 12:05 p.m. **West Virginia Commercial Credit Trends**

[Hugh Jacobs, Sr Commercial Banking Product Specialist, S&P Global Market Intelligence](#)

This session will discuss the aggregate West Virginia CRE and C&I lending trends and how those compare to national trends. We will also touch on trends in specific industries, niche land use types and average sizes of mortgage originations, as well as top mortgage originators.

12:10 – 1:00 p.m. **Lunch**

1:05– 2:00 p.m. **Stop Selling and Start Connecting: Why Your Marketing Program Isn't Working!**

[Patrick Dix, VP-Public Relations, SHAZAM](#)

It's not enough to be your community's "Hometown Bank". You can't just tell a potential customer it's "your people" that make the difference. The number of years you've been in business doesn't mean anything to your potential customer. Information is coming at your customers and your potential customers faster than ever. The volume can turn to white noise if you don't stop and pay attention to how you target customers, when they see your message, where you deliver that message and how you tell your institution's story. This session explores the ways digital media is changing the way we market to customers, the new ways customers are digesting the information you serve up and how you can differentiate your message by connecting with customers instead of trying to sell to them.

2:10 – 3:05 p.m. **C&I and Balance Sheet Lending Strategies for the Latter Stages of the Business Cycle**

[Craig Poms, Regional Senior Vice President of Sales, LSQ](#)

Commercial borrowers depend on reliable access to cash for working capital. Secured working capital financing is as an attractive and sound credit product for banks to fuel commercial loan

growth. Loans secured by working assets can be structurally complex, and oversight of asset-based loans can be operationally demanding. This session will help you understand the fundamentals of asset-based financing to properly communicate structural options and risks to borrowers and bank credit committees.

**3:15– 4:10 p.m. CECL for Community Banks – The Practical Path**

[Tim McPeak, Advisory Services Group, Abrigo](#)

As the transition to CECL moves ever closer, many smaller financial institutions have started to grapple with how to apply the new standard to their ALLL process in a practical way. This session will focus on the key elements of the standard financial institutions need to consider as they plan their path forward. Specific topics will include portfolio segmentation, available loss rate methods, qualitative factors, and forecasts.

**4:20 – 5:00 p.m. Commercial Real Estate Lending – Understanding the Risks and Reward**

[Stephanie Butler, Director of Advisory Services, Baker Hill](#)

Commercial and Residential Project loans truly are the "bread and butter" for many community banks but these kinds of loans are also under increased scrutiny from our regulators. A look at the loss experience on these loans during the Great Recession offer reasons for this concern, however, this portfolio is simply too important to our profitability to discard. Our session will focus on the major reasons for problems in this kind of lending and offer solutions to enhance how we manage these project risks in the future.

**5:00 – 6:00 p.m. Reception**

[Sponsored by: TBD](#)

## WEDNESDAY, MAY 8<sup>TH</sup>

**8:30 – 9:00 a.m. Breakfast**

**9:00 – 9:55 a.m. Financial Statement Analysis: Evaluating a Borrower's Performance & Financial Condition**

[John Robertson, Senior Business Process Architect, Baker Hill](#)

This session will discuss how financial statements are used to evaluate a borrower's profitability, sources of profitability, financial condition and cash flows. At the end of this session, you will be able to perform ratio analysis of a borrower's financial statements to assess a borrower's liquidity, asset management, leverage and profitability and understand how to interpret a statement of cash flows.

**10:05 – 11:00 a.m. Growing the Bank: An Outlook on Lending Partnerships**

[Wayne Gore, Managing Director – Client Services, Alliance Partners](#)

In order to grow your bank, you want to have a clear understanding of the opportunities and challenges associated with different approaches to growing and diversifying your loan portfolio. Partnerships with new financial technology companies can offer elegant ways to expand your footprint into different lending segments, but these must be entered into with an eye towards due diligence and ongoing monitoring. This session will discuss best practices around evaluating these types of partnerships.

**11:00 a.m. Conference Adjourn**