

# COMMERCIAL CREDIT RISK MANAGEMENT: THE ESSENTIALS

**FACILITATED BY JEFFREY E. JUDY**

**DENVER**

**WEDNESDAY, JUNE 20, 2012 from 9am to 4pm  
Stern Training Center, 1009 Grant Street**

Bankers don't make loans—they make portfolio decisions, and the quality of those decisions impact bank performance over time. In a constantly changing world, credit risk management becomes a more important focus for your bank. Therefore, it is important that you manage portfolio risk at both the bank and banker level.

This **NEW** seminar is designed for community bankers who are in a position to impact credit outcomes in your bank. You will learn a framework and process for managing credit risk to give you a better understanding of the factors impacting portfolio quality at the bank level, and tools for better risk management at the transaction level.

**TOPICS INCLUDE:**

- ◆ Commercial banking and commercial credit in the marketplace
- ◆ Economic and marketplace factors that impact portfolio quality
- ◆ Strategic credit risk management framework
- ◆ Credit decision-making process and its impact on credit quality
- ◆ Assessing your bank's risk management situation

**JEFFREY A. JUDY** has devoted more than thirty years to exploring relationships between financial service providers and their customers. That experience has convinced him that both providers and users of financial services benefit from deep knowledge and thorough understanding of how that interaction works, and from knowing what goals, concerns, and methods command the attention of both sides of the relationship.

Jeff has seen every level of relationship, from his own experience as a banker, a teacher and as a consultant to bank holding companies and small community banks; as an advisor and instructor for credit operations inside large companies (e.g., equipment finance); and as a business owner himself, working closely with his associates who also operate independent businesses.

**\$285.00\* Member Early / \$310.00\* Member Regular**

**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),  
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

**REGISTRATION FORM** (Course #N5644A1S12-CBA)

**FAX: 303-629-1591 ◆ ONLINE: [www.CFTWS.org](http://www.CFTWS.org) ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203**

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Company \_\_\_\_\_

Street Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

\*Authorized Signature for Billing \_\_\_\_\_

Tuition Payment Option:  \*Bill Organization  Check (payable to CFTWS)  Visa/M/C

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder's Name \_\_\_\_\_ Signature \_\_\_\_\_

**\*REGISTRATION GUIDELINE:**

REGISTER by **JUNE 5, 2012** to receive the "Early" Tuition Rate. NO REFUNDS WILL BE GIVEN AFTER JUNE 5th ALTHOUGH A SUBSTITUTE MAY ATTEND. Cancellations received in writing prior to June 5th will be subject to a \$75 withdrawal fee. (Non-member \$570/\$595)