CURRENT EXPECTED CREDIT LOSSES in focus

— TWO LIVE WEBINAR SESSIONS —

WEDNESDAY, NOVEMBER 15, 2017

sponsored by **BANKERS' BANK OF THE WEST**

GET ENGAGED IN CECL PREP:

Where to start?

MORNING SESSION ▪ DURATION 45 MINUTES
STARTING 10^{00} AM MST (11^{00} AM CST)
NOVEMBER 15

CECL remains a hot topic in the financial services industry. Many banks are getting so much information, they're confused about where to start.

Jeff Benson
Bankers' Bank
of the West

Join us for this complimentary webinar, co-presented by Bankers' Bank of the West and its partner, PCBB, to get a jumpstart on your CECL preparations. In this session, we'll discuss the critical steps to getting started with CECL, including specific nuances relevant to the life of the loan. In this presentation, we'll answer the questions:

- What are the similarities and key differences between the current ALLL approach and that of CECL?
- What are the key steps for a successful start to CECL preparation?
- How do market indicators affect CECL and capital reserves?
- What are the appropriate lookback periods needed when inventorying and collecting data?

CHOOSING THE BEST METHODS:

What's right for my bank?

AFTERNOON SESSION ▪ DURATION ONE HOUR
STARTING 2^{00} PM MST (3^{00} PM CST)
NOVEMBER 15

Have you started preparing for CECL? Just 11% of the CFOs polled recently felt their bank was ready for CECL.

Join us for a complimentary hour-long session co-presented by Bankers' Bank of the West and its partner, PCBB. We'll work through live examples of different methods and evaluate the pros and cons. In addition, we'll answer these important questions:

- Do I have enough data to support each of the methods?
- How will each method work as economic and performance conditions change?
- Which method is appropriate for each loan group?
- How can I make the transition to a different method?

Doug Hensley

ABOUT THE WEBINARS

Both November 15 webinars will be led by Doug Hensley, senior vice president and head of the consulting solutions division of PCBB.

Doug's background includes more than three decades of experience in portfolio, financial and risk management with bank and governmental organizations. He specializes in credit and rate risk measurement and management, including loan portfolio stress testing, allowance for loss and lease loss methodologies and measurements, and ALCO services.

TO SIGN UP

Send the following information VIA EMAIL to conferences@bbwest.com:

1. **Your FIRST and LAST NAME.**
2. **Name of YOUR BANK.**
3. **Your JOB TITLE.**
4. **EMAIL ADDRESS for receiving instructions on joining the webinar(s).**
5. **WHICH webinar: Morning? Afternoon? Both?**
6. **WHAT QUESTION would you like answered during the webinar?**