

# Credit Manager Roundtable

July 27, 2018 • 9:00am – 12:30pm • McCurdy Auction

**RMA Kansas Chapter Credit Manager Roundtable** is designed to bring bank credit management and senior credit analyst staff together to explore common problems, practices, challenges, and concerns. This event qualifies for 3 hours of RMA CRC CE.

The agenda will be finalized based on your responses to the Topic Questionnaire (attached). Consider the topics already listed, indicate the relative interest you have in each and return with your registration. Also, feel free to suggest any other topics you would like the group to consider. Your input is greatly valued!

Steve Kelly, Portfolio Manager Director, SVP of Sunflower Bank will serve as the roundtable moderator. Steve has a decade of experience in credit analysis / commercial banking & currently oversees over 24 Portfolio Managers (Credit Analysts) for Sunflower Bank over a 5-state area.



<b>DATE:</b>	<b>Friday, July 27, 2018</b>	3.0 CRC CE hours
<b>TIME:</b>	8:45: Registration 9:00: Convene with open forum discussion in a roundtable format 12:00: Sandwich Lunch (Provided) 12:30: Adjourn	
<b>LOCATION:</b>	McCurdy Auction Headquarters 12041 E. 13 <sup>th</sup> St. North, Wichita, KS 67206	
<b>COST:</b>	RMA Members: \$35 per person Non-members: \$48 per person	
<b>RSVP:</b>	By Monday, July 23 at <a href="mailto:rma.kansas@yahoo.com">rma.kansas@yahoo.com</a> or contact Steve Schoenecker, CRC, Sunflower Bank	
<b>Payment:</b>	<b>Prior to event, please submit payment with this registration form to the address below.</b> You may also submit payment at event registration. Checks should be made payable to <u>RMA Kansas Chapter</u> and mailed to: <b>Jacob Siegrist, Fidelity Bank, PO Box 1007, Wichita, KS 67201</b>	

<b>Name:</b> Title, Company: Phone: Fax: Email: RMA Member Status: <input type="checkbox"/> Member or <input type="checkbox"/> Non-member	<b>Name:</b> Title, Company: Phone: Fax: Email: RMA Member Status: <input type="checkbox"/> Member or <input type="checkbox"/> Non-member
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## RMA KANSAS CHAPTER CREDIT MANAGER ROUNDTABLE

*July 27, 2018 • 9:00am – 12:30pm • McCurdy Auction HQ*

**Name:**

**Bank:**

**Phone:**

**Email:**

TOPIC QUESTIONNAIRE - Please indicate each topic's interest and importance to you by placing a (√) in the appropriate column. **Please add at the bottom of this list any additional topics you would like the Planning Committee to consider for the final agenda.** Please email the completed form to: [RMA.Kansas@Yahoo.com](mailto:RMA.Kansas@Yahoo.com) and [Steve.Schoenecker@SunflowerBank.com](mailto:Steve.Schoenecker@SunflowerBank.com)

TOPIC	A MUST ITEM	INTERESTED IF TIME PERMITS	NOT INTERESTED
1. Loan Review Process: Internal vs. External, & how often?			
2. Commitment Requests / Loan Approval Packages – Length, Structure, Programs used to complete – External or In-House?			
3. What % of the Borrower Background / Narrative of the Deal in the Loan Approval Package the responsibility of the lender to write? When does the lenders role start/stop in the write-up?			
4. Appraisals – current regulatory guidance, internal process & procedures. Appraisal Reviews – Internal or External?			
5. UBO = Ultimate Beneficial Ownership – Discussion about how to best implement and streamline this process.			
6. Credit Analyst vs. Portfolio Manager: Is this role changing in your banks to a more 'blended / expanded' role?			
7. Global Cash Flow Analysis. Analysis of all K-1s (only), or, analysis of tax returns for ALL other entities?			
8. How does your bank handle the 'Bridge Document' for any changes that occur post approval, but pre-loan documentation?			
9. Underwriting in 2018–current & expected changes/rollbacks in banking regulations. Has your bank recently evaluated Credit Policy in light of all of the changes in the post-Obama era?			
10. Credit staff training & development & career path options in the bank. Training: How? When? Where? How Much?			
11. Loan Covenants/BBCs: Who creates the definitions & the templates? The Credit Analyst, or someone else? Who is ultimately responsible for on-going monitoring, covenant busts determination, waivers of formal loan covenants, etc.?			
12. Stress Testing Parameters: On individual borrowers/loans. Stress at the loan level or the borrower level? Which stresses?			
13. Examinations/Regulators: Hot Buttons / Current Trends.			
14. Additional Topic:			
15. Additional Topic:			