

# Minimising Problem Loans

## *A One-Day Workshop to Accelerate Commercial Lending Performance*

*Join your industry peers and enhance your professional development*

Institutional concerns about commercial credit skills are on the rise due to economic uncertainties, incidents of corporate misconduct, overemphasis on loan portfolio growth during boom years and increasing interest rates.

Effective risk management begins with sound underwriting practices, including loan structuring and documentation. After the loan is settled, accountability for its ultimate repayment rests with individuals who need to monitor, evaluate and take action on credit issues.

### Attend our one-day workshop and gain the skills needed to:

- Identify potential credit risks related to loan structuring, underwriting and documentation.
- Gather information required to monitor borrower relationships for changes in risk, including determining the appropriate level of monitoring and identifying information required.
- Evaluate changes in credit risk that require action, including assessing internal and external factors and recognising and evaluating early warning signals.
- Select appropriate solutions to solve emerging credit problems by using strategies that optimise the outcome for the institution.
- Recognise lending situations that entail legal risk or exposure to lender liability.
- Identify the potential impact of problem loans on the institution.

### Topics to be covered:

- The principles of credit analysis and context of loan management as part of Omega Performance's exclusive Decision Strategy™, a step-by-step process for investigating, analysing and interpreting borrower information.
- Loan review, loan management, performance monitoring and early warning signals with applicable case studies.
- Problem recognition and analysis in order to determine an appropriate strategy (workout/restructure, refinance, liquidation).
- Legal issues concerning:
  - Acceleration
  - Cancellation/halting advances
  - Waiving loan covenants
  - Guarantees
  - Bankruptcy
  - Fraudulent conveyance
  - Excessive control
  - Due diligence
  - Environmental laws

#### **This workshop is for:**

Commercial Lenders, Relationship Managers and Credit Managers, Business Lenders, Credit Analysts, Risk Management professionals and Loan Administration staff.

### Location and Date:

**Sydney:**  
26 February 2009  
OR  
27 August 2009

**Melbourne:**  
24 February 2009  
OR  
26 August 2009

**Auckland:**  
17 February 2009  
OR  
20 August 2009

**Omega  
Performance  
improves business  
by empowering  
people with the  
knowledge, skills  
and behaviour  
to achieve  
outstanding  
results.**

**Minimising Problem Loans**  
9:00 AM – 4:00 PM  
Fee: \$795 plus GST per participant

**Omega**  
PERFORMANCE

## About our facilitators:

- **Jim Cassidy**, Omega Performance Consultant for Asia/Pacific, is a key facilitator of Omega's credit programs throughout Australia. Prior to joining Omega, Jim worked in the credit training area where he and his team trained over 1,800 business banking employees. Jim has over 15 years of experience in frontline lending positions, both in retail and commercial lending.
- **Ken Gibson**, Omega Performance Consultant for Asia/Pacific, has 20 years of experience in education and learning and development. He has held various managerial positions within the banking industry in the areas of organisational learning and development and commercial banking as well as managerial lending positions in both retail and commercial banking. Ken is a skilled facilitator in the areas of sales, management, credit, personal development and formal accounting streams.

## VENUE

- Sydney, Australia**  
Thursday 26 February 2009 or  
Thursday 27 August 2009
- Melbourne, Australia**  
Tuesday 24 February 2009 or  
Wednesday 26 August 2009
- Auckland, New Zealand**  
Tuesday 17 February 2009 or  
Thursday 20 August 2009

## REGISTER NOW

To reserve your place in the workshop either:



Georgina Terizis  
+61 2 9236 8400



Web: <http://www.omega-performance.com/rsvp/Australia-MPL09.asp>

Email: [AP.info@omega-performance.com](mailto:AP.info@omega-performance.com)

## Omega Performance *Improving Business*

Omega Performance improves business by empowering people with the knowledge, skills and behaviour to achieve outstanding results.

Since our founding in 1976, Omega Performance has enabled more than 2 million people in over 2,500 financial services organisations around the globe to make immediate and lasting changes in how they perform.

Omega Performance's consulting, performance improvement, and coaching solutions span leadership, commercial and consumer lending, commercial and consumer sales, sales management, customer service, wealth management and private banking and contact centres.

We pair our deep financial services industry expertise with a keen understanding of your organisation's particular performance issues to ensure a results-focused solution. With a network of over 250 consultants, facilitators, instructional design experts and developers around the world, Omega is able to provide in-depth local expertise supported by an extensive global network.

Omega's continuous research into the future of the financial services industry has helped shape innovative performance improvement strategies within many of the world's major financial services companies. While our culture of thought leadership encourages us to explore new concepts and solutions, our strategic focus never varies: delivering competitive advantage for your organisation's business success.

Headquartered in Charlotte, North Carolina, USA, Omega Performance also serves clients from major offices in over a dozen countries around the world.

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[www.omega-performance.com](http://www.omega-performance.com)

**Cancellation Policy:** Should you be unable to attend, a substitute delegate is always welcome at no extra charge. Alternatively, a full refund will be made for cancellations received in writing (letter, fax, email) up to two weeks prior to the event. Regrettably, no refunds can be made less than 15 days before the event. For any event cancelled by Omega Performance, registration fees are fully refundable.

**Privacy policy:** The personal information shown on this brochure provided by you will be held on a database.

**Team Discounts:** For three or more participants please call +61 2 9236 8400 for details.

**Program:** Omega Performance reserves the right to alter the venue &/or speakers.