



Office of Thrift Supervision
Department of the Treasury

Central Region

1 South Wacker Drive, Suite 2000, Chicago, IL 60606
Telephone: (312) 917-5000 • Fax (312) 917-5001

September 25, 2008

MEMORANDUM TO: Chief Executive Officers and Chief Lending Officers

FROM: Thomas A. Barnes
Regional Director 

SUBJECT: Credit Forum on November 5, 2008

The Central Region will be hosting a *Credit Forum* for thrift senior management. This seminar is designed to benefit CEOs and senior lenders responsible for managing the institution's loan portfolio, including troubled credits, and determining capital and allowance for loan and lease losses adequacy. Please consider this letter as our invitation to all members of your staff who would be interested in attending this seminar. Senior staff from the Central Region will be present, including myself. I encourage you to attend.

The seminar will be held in Chicago on Wednesday, November 5, 2008 beginning with registration and a continental breakfast at 8:00 a.m. The first session will commence at 8:30 a.m. and the seminar will conclude at 3:00 p.m. This will be the only Credit Forum scheduled for the remainder of 2008 that will be held in the Central Region. Registration information and a list of seminar topics are enclosed. The registration fee of \$125 includes continental breakfast, lunch and all materials. Casual business attire is appropriate.

Early registration is encouraged, as space is limited. Please return the registration form and payment no later than October 24, 2008. We look forward to seeing you and others from your institution at the seminar. If you have any questions, please contact Ellen Chamopoulos, Executive Assistant, at (312) 917-5069 or ellen.chamopoulos@ots.treas.gov.

OTS Central Region Credit Forum

Meeting Information

- Time:** 8:30 a.m. – 3:00 p.m. (continental breakfast at 8:00 a.m.)
- Location and Date:** **Donald E. Stephens Convention Center**
5555 N. River Road
Rosemont, IL 60018
847-692-2220
Wednesday, November 5, 2008
- Hotel reservation:** Participants are responsible for hotel reservations. For a list of hotels near the Convention Center see:
http://www.rosemont.com/hotels/index_hotels.php
- Registration:** Complete and return the registration form and payment by October 24, 2008.
- Confirmation:** You will receive confirmation of your registration by email. (Please include your email address on your registration form.)
- Registration Fee:** \$125 per person (includes continental breakfast, lunch and materials). A cancellation fee of \$30 will be charged for cancellations made within five days of the seminar date.
- Attire:** Casual business attire.
- Questions:** Ellen Chamopoulos, Executive Assistant at (312) 917-5069 or ellen.chamopoulos@ots.treas.gov.

OTS Central Region Credit Forum

Registration Form

Note: Because of space limitations, early registration is encouraged.

Name(s): _____ Title(s): _____

Institution: _____

Address: _____

Phone: _____ Email: _____

(necessary for email confirmation)

Seminar Date: Wednesday, November 5, 2008

Seminar Location: Donald E. Stephens Convention Center
5555 N. River Road
Rosemont, IL 60018
847-692-2220

Lunch preference (please make one selection for each attendee):

Lemon Chicken _____ Grilled Salmon _____ Pasta Primavera _____

Please enclose a check for \$125.00 per person, payable to the "Office of Thrift Supervision."
Send your check and this form no later than October 24, 2008 to:

Office of Thrift Supervision
Attention: Christina Bowman
1 South Wacker Drive, Suite 2000
Chicago, IL 60606
christina.bowman@ots.treas.gov

Note: Registration for these seminars may be accomplished only by submitting this form along with payment.

OTS Central Region Credit Forum

Seminar Topics

Credit Underwriting, Risk Rating, and Loan Review

Stephen C. Race, Operating Manager, SR Consulting, LLC
Kansas City, Missouri

Mr. Race's firm specializes in assisting banks in the assessment of asset quality and adequacy of the allowance for loan and lease losses. He is knowledgeable of a wide range of lending activities, including credit card, consumer, commercial, agricultural, and subprime lending. Mr. Race also has 27 years of regulatory experience.

Accounting Issues for Troubled Credit

Cynthia Piech, OTS Regional Accountant

Ms. Piech will discuss accounting for nonaccrual loans and troubled debt restructurings, the acquisition, holding, and disposition of real estate owned, and allowance for loan and lease losses.

CEO and Senior Lender Banker Panel

Matthew Gambis, CEO, Diamond Bank, FSB, Chicago, Illinois
Bart Solon, CEO, Partners Bank, Glen Carbon, Illinois
David Potter, SVP, North Shore Bank, FSB, Brookfield, Wisconsin

This banker panel will discuss the current credit cycle, opportunities available in it and how it is affecting other bank areas such as liquidity and earnings. Additionally, they will offer ideas on best practices for mitigating risk and senior management oversight, followed by a question and answer session.

Economic Capital for the Community Bank

Paul Widuch, SVP, Northern Trust Company, Chicago, Illinois
Roberta Renz, Examiner, Conglomerate Operations, OTS Washington Office

Mr. Widuch and Ms. Renz will discuss capital allocation for loan portfolio credit risk, including concentration risk. They will discuss a capital adequacy assessment process versus a modeling approach and how a credit risk rating system that differentiates loss probability is employed in the process.

Problem Loan Workouts

James Brennan, EVP and General Counsel, BankFinancial, FSB, Olympia Fields, Illinois
F. Morgan Gasior, CEO, BankFinancial, FSB, Olympia Fields, Illinois

Mr. Brennan and Mr. Gasior, both bankers and attorneys, will discuss workouts on problem loans and lender liability.