

5th Annual

# Risk Management for CRE

Mitigating risk and troubled assets while analyzing the future of the CRE market and formulating a growth strategy

September 13-14, 2011  
Chicago, IL

“Balancing mitigation of recent losses while sparking renewed growth in the CRE portfolio.”

[More Registration Details. Click Here!](#)



Evaluating and assessing risk for the next generation of CRE portfolios with a keen eye for undeveloped opportunities.

## Attending this Premier marcusevans Conference will Enable You to:

- Analyze the current status of the CRE market
- Utilize stress testing further and see how it is used by different banks in the industry
- Examine concentration risk and capital requirements in your portfolio
- Clarify regulatory positions on CRE issues
- Evaluate the benefits of loan workouts and troubled debt restructuring
- Forecast the future of the CRE market and ensure that the past doesn't repeat itself when a strong market comes again

## Who Should Attend:

marcusevans invites C-Level Executives, Managing Directors, EVPs, SVPs, VPs, Directors, Heads and other Senior Executives of:

- Commercial Real Estate
- Commercial Credit Risk
- Risk Management
- Loan Workouts
- Troubled Debt Restructuring
- Concentration Risk
- Mortgage Risk Management
- Credit Portfolio Management

## Featuring Case Studies from Leading Industry Experts:

**Kevin Hwang**  
Director, CMBS Risk Management  
**Citigroup**

**John Anfinrud**  
Senior Vice President, Commercial Real Estate  
**U.S. Bank**

**Bob Walker**  
Senior Supervisory Financial Analyst  
**Board of Governors of the Federal Reserve System**

**Brian Gordon**  
Senior Professional for Wholesale Credit, Risk Specialists Division  
**The Federal Reserve Bank of Chicago**

**Bruce Tidwell**  
Senior Vice President, Regional Credit Officer  
**SunTrust**

**Kirk Booher**  
Senior Vice President  
**BB&T Real Estate Funding**

**Shaun Murphy**  
Managing Director  
**CapitalSource Bank**

**Dell Futch**  
Senior Vice President/Manager – Credit Portfolio Management  
**Regions Bank**

**Alex Arteaga**  
Senior Vice President, Real Estate Credit Portfolio Management  
**Regions Bank**

**Jeff Weaver**  
Executive Vice President & Group Head, Portfolio Management  
**Key Bank**

**David Worley**  
Chief Risk Officer, Housing & Community Development  
**Fannie Mae**

**Bill Baxter**  
Senior Examination Specialist  
**Federal Deposit Insurance Corporation**

**Molly A. Clouston**  
National Bank Examiner, Large Bank Supervision  
**Office of the Comptroller of the Currency**

**Lori Hernandez**  
Vice President  
**Northern Trust**

**John Budyak**  
Managing Director - Special Assets  
**Talmer Bank and Trust**

**Chris Marrison**  
Chief Executive Officer  
**Risk Integrated**

**Edward S. Robertson, CFA**  
Managing Director  
**Clayton Commercial Services**

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8:00 Registration

8:45 Opening Remarks by Chairperson

#### INTERPRETING POSITIVE MOVEMENT IN THE CRE MARKETPLACE

9:00

##### Implementing Stress Testing on a Portfolio Basis to Analyze CRE Assets

- Determining what scenarios need to be included in the evaluation
- Interpreting what risk factors need to be utilized in the model
- Figuring out how often it is necessary to stress test the portfolio
- Assessing what to do with the data when the analysis is complete

**Brian Gordon**, Senior Professional for Wholesale Credit, Risk Specialists Division  
**The Federal Reserve Bank of Chicago**

9:45

##### Analyzing Growth in Different Property Types and Different Geographic Areas

- Analyzing growth in different property types
- Figuring out when lagging property types will catch up
- Determining where in the country growth is fastest and slowest to evaluate investment opportunities
- Examining factors that contribute to growth across America to be able to anticipate where the market will grow

**Kirk Booher**, Senior Vice President  
**BB&T Real Estate Financing**

10:30 Networking Break

11:00

##### How to Use Risk Quantification in Managing CRE Portfolios

- Finding common ground between different sized banks
- Validating a stress testing model that provides consistent results
- Examining the needs of different sized CRE portfolios
- Using what worked on the biggest CRE portfolios

**Chris Marrison**, Chief Executive Officer

**Risk Integrated**

11:45

##### Examining How Stress Testing has Become More Intensive and Involved in Commercial Real Estate

- Assessing improvements in stress testing and how the process has become more efficient
- Examining lessons learned from the CRE downturn
- Determining how the models have become more complex
- Demonstrating how stress testing has helped banks evaluate Commercial Real Estate portfolios

**Jeff Weaver**, Executive Vice President & Group Head, Portfolio Management  
**Key Bank**

12:30 Lunch

#### EFFECTIVELY UTILIZING STRESS TESTING TO ANALYZE AND MITIGATE RISK FROM A PORTFOLIO PERSPECTIVE

1:30

##### Strategizing How to Deal With a Market that is Still Relatively Stagnant in Order to Build the CRE Portfolio

- Finding new Commercial Real Estate assets to replace loan runoffs
- Evaluating demand in this bounce back compared to others
- Being selective in choosing new projects and investments
- Shifting focus to finding new business from dealing with bad assets

[More Registration Details. Click Here!](#)

#### MARKETING INFO

A limited amount of exhibition space is available at the conference. Sponsorship opportunities covering luncheon, evening functions, and documentation also exist. For further details, please inquire to **Angelina Moya** at [angelinam@marcusevansch.com](mailto:angelinam@marcusevansch.com) or 312 540 3000 ext 6655.

2:15

##### Due Diligence on Your Commercial Loan Portfolio ... For Owners, Buyers and Sellers

- Evaluating key risk parameters in your commercial loan portfolio
- Value added commercial loan due diligence
- Testing risk metrics on your commercial database
- Validating your loan risk ratings
- Loan sampling based on key risk parameters
- Validating CRE broker price opinions

**Edward S. Robertson, CFA**, Managing Director  
**Clayton Commercial Services**

3:00 Networking Break

#### UTILIZING LOAN WORKOUTS AND TROUBLED DEBT RESTRUCTURING TO MITIGATE RISK IN CRE PORTFOLIOS

3:30

##### Identifying When a Loan Becomes a TDR and Taking Appropriate Steps to Prevent Default

- Determining what concessions can force a loan to be designated a TDR under federal regulation
- Finding the appropriate concessions to mitigate default risk
- Dealing with the public relations problem of having TDRs on your books
- Evaluating how a TDR affects overall portfolio risk

**David Worley**, Chief Risk Officer, Housing & Community Development  
**Fannie Mae**

4:15

##### Determining When a Loan Workout is Effective and Appropriate to Reduce Risk

- Evaluating when a workout is more useful than taking a foreclosure
- Finding when it is appropriate under federal regulation
- Determining how a workout will affect the loan long-term
- Assessing how a workout helps or harms overall risk management

**John Budyak**, Managing Director - Special Assets

**Talmer Bank and Trust**

5:00 Closing Remarks

5:15 Close of Day One

#### WHY YOU SHOULD ATTEND

Commercial Real Estate portfolios are still dealing with problem assets from the downturn, but as the CRE market has begun to at least flatten and even recover in some areas the focus is shifting from concentrating solely on loss mitigation to also beginning to grow the portfolio. As growth continues, it remains important to stay within the often complex and nebulous regulatory guidelines and work with federal regulators to ensure the bank stays in full compliance.

This conference aims to bring together regulators and top-level executives specializing in risk management and commercial real estate from banks all over the country to discuss the many aspects of risk management in Commercial Real Estate and look at current and potential future market conditions.

#### TESTIMONIALS

"Overall the seminar was very good and I would look to attend in the future."  
**PNC Bank**

"It was great to hear from the regulators on the panel as well as in separate presentations. This helped solve some of the mystery behind what they expect from the banks."  
**M&T Bank**

#### PRODUCER INFO

I would like to thank all of the people involved in making this program a success. A special note of thanks goes to the speakers and presenters at the conference who have shared their skills and expert knowledge amongst leading professionals and delegates. **Jeremy Anders**, Conference Producer, [jeremya@marcusevansch.com](mailto:jeremya@marcusevansch.com).

8:30 Registration

8:55 Chairperson's Opening Remarks

ASSESSING CAPITAL REQUIREMENTS ON CRE PORTFOLIOS

9:00

Inspecting Portfolios to Deal With and Mitigate Concentration Risk in the Current Marketplace

- Determining the riskiest concentrations
• Figuring out how to mitigate concentration risk when chasing yield in tight markets
• Complying with regulators properly in all matters related to concentration risk
• Determining how to properly analyze your portfolio to determine concentration risk

Dell Futch, Senior Vice President/Manager – Credit Portfolio Management Regions Bank

Alex Arteaga, Senior Vice President, Real Estate Credit Portfolio Management Regions Bank

10:00

Examining Asset Swaps as Ways to Reduce Capital Restrictions

- Defining what a Commercial Real Estate swap is
• Showing why it can appear to be a good idea to clear the balance sheet
• Demonstrating why it almost always is only a cosmetic solution, not a real one
• Assessing who actually benefits from these swaps

Shaun Murphy, Managing Director CapitalSource Bank

Bob Walker, Senior Supervisory Financial Analyst Board of Governors of the Federal Reserve System

10:45 Networking Break

BUILDING STRONG RELATIONSHIPS BETWEEN REGULATORS AND BANKS

11:15 Panel Discussion

Clarifying Regulator Expectations for Risk in Commercial Real Estate Portfolios

- Showing what regulators want to see in loan workouts
• Assessing what regulation calls for in terms of stress testing and evaluating portfolio risk
• Determining what regulators say about Basel II requirements
• Looking at regulation in other areas including concentration risk and capital requirements

Bob Walker, Senior Supervisory Financial Analyst Board of Governors of the Federal Reserve System

Bill Baxter, Senior Examination Specialist FDIC

Molly A. Clouston, National Bank Examiner Large Bank Supervision, OCC

12:00 Lunch

FORECASTING THE FUTURE OF THE COMMERCIAL REAL ESTATE MARKET

1:00

Exploring Underwriting Standards as a Means to Change Risk Exposure

- Looking at how underwriting standards become much more rigid after the downturn
• Evaluating how they have begun to change as banks begin to look to grow again
• Determining how far banks should be willing to go in competition for good deals
• Assessing how loose is too loose?

Kevin Hwang, Director, CMBS Risk Management Citigroup

1:45

How to Grow Portfolios in a Bifurcated Market

- Evaluating a market where the rich are getting richer and the poor are falling off the map
• Finding the areas and concentrations that are growing, or should begin growing soon
• Determining where the opportunities are in areas with little growth
• Dealing with competition to land coveted good loans

John Anfinrud, Senior Vice President, Commercial Real Estate U.S. Bank

2:30 Networking Break

3:00

Extrapolating the Future of the Commercial Real Estate Market

- Forecasting what the market will look like five years from now
• Determining when growth will begin in areas that have not begun to recover
• Assessing if there are any areas that will see no growth or limited growth even when times get better
• Building a plan to grow your portfolio with the market

Lori Hernandez, Vice President Northern Trust

3:45

Learning From the Downturn to Ensure the Past Does Not Repeat Itself

- Learning from mistakes made when the market was surging
• Returning to basic foundations of solid banking principles
• Writing tough standards now when losses are fresh in everyone's minds
• Planning with the possibility of another downturn in mind

Bruce Tidwell, Senior Vice President, Regional Credit Officer SunTrust

4:30 Closing Remarks

4:45 Close of Conference

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