

## Stressing Capital & Capital Contingency

Thursday, January 7, 2010

3:00 pm – 4:30 pm Eastern

**WEBINAR – ON-DEMAND WEB LINK – FREE CD ROM**

In this volatile economic environment, it is critical that banks understand the impact of significant stress on the bank's capital adequacy. It is especially important for directors to understand the consequences of less-than-satisfactory capital. After the capital is stressed, the bank should prepare a capital contingency plan to consider options for improving capital if the stress ever occurs. It is always better to consider these options proactively rather than after the event. Learn an easy-to-follow methodology for completing the stress, and options for raising capital.

### HIGHLIGHTS

- The importance of stressing capital
- How to easily stress capital
- How regulators view differing levels of capital
- Characteristics of failed banks in 2009
- Pros and cons of capital raising methodologies based on current successes and/or failures

### WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to learn techniques for stressing capital and developing a capital contingency plan based on your bank's needs. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

### WHO SHOULD ATTEND?

This informative session is designed for management and board members who want to be proactive in dealing with bank capital issues.

**PLEASE NOTE:** Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

### ABOUT THE PRESENTER – Gary J. Young, CEO, Young & Associates, Inc.

Gary J. Young is Chief Executive Officer of Young & Associates, Inc. During 30 years in bank consulting and 42 years in the banking industry, he has assisted hundreds of community banks from coast-to-coast with improving shareholder value and profit, establishing effective strategic plans, regulatory concerns, budgeting, asset/liability management, expansion planning, and mergers and acquisitions. Gary is a popular speaker due to his practical and valuable insight and has conducted seminars throughout the United States and in Europe. Gary is on the board of two community banks, manages a bank investment fund, and is a co-founder of Capital Market Securities, Inc., which assists community banks with mergers and acquisitions.

