



# Wyoming Bankers Association Contingent Liabilities: Three Lines of Defense for Lenders

September 19, 2016

12:30 - 2:30 p.m. Mountain Time

A contingent liability is a potential liability...it depends on a future event occurring or not occurring. Bankers must fully vet the adverse consequences of contingent liabilities to the financial condition of a borrower/guarantor/owner because of the risks of a potential problem loan and/or diminished support for a borrowing business or real estate project/property.

This webinar will begin with a review of the various types of contingent liabilities and why they are important. We will then look at three "lines of defense" for determining and assessing contingent liabilities:

- **Full disclosure** - including simple things like personal financial statement formats and other financial documents that contain clues to other contingent liabilities
- **Developing a secondary or realistic liability which can emerge in the short term** - going beyond the face amount of the guarantee (or other item), including:
  - Understanding the full guarantee structure (guarantee percentage vs. ownership percentage)
  - Underlying cash flow and debt service coverage (DSC) of company or project/property as indicator of potential payment default, then any related collateral and/or reserves
- **Understanding all related parties and the business balance sheet items among the parties**
- Various current receivables
- Long-term or due from owners and how they arise
- Other amounts due to owners (liabilities) and various levels or types of subordinated debt or liabilities

### Speaker

**Richard Hamm** has been training bankers for more than 24 years, specializing in all phases of commercial lending and credit, including portfolio and risk management, commercial real estate and appraisals and selling and negotiating skills. He has also been involved in director training, loan policy formation, bank formation and strategic planning. He owns/operates Advantage Consulting & Training after a 22-year banking career including senior positions in lending and credit.

### Audience

Commercial and business lenders, community bank lenders, private bankers, credit analysts and portfolio managers, credit officers, loan review specialists and others involved in the consumer and commercial lending process.

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