

Financial Institutions Risk Analysis



NEW YORK

October 10-12, 2007

Course offers participants:

- ◆ A thorough understanding of Standard & Poor's ratings criteria and methodology
- ◆ Direct access to Standard & Poor's leading analysts and industry professionals
- ◆ The ability to acquire the necessary skill sets to develop their own framework of analysis
- ◆ Valuable insight into key current credit-related issues

Who Should Attend:

This course is designed for intermediate-level analysts, credit risk managers and other financial professionals who want to enhance their knowledge of credit risk analysis.

The Financial Institutions Risk Analysis course is an instructor-led offering designed to help financial professionals build analytical and financial decision-making skills and to provide exposure to leading credit issues. This course blends lecture, discussion, exercises and case studies in a dynamic learning environment where your team can gain a thorough understanding of Standard & Poor's rating methodologies and criteria as well as major financial issues such as Basel II.

COURSE AGENDA

DAY 1

Ratings Nomenclature

Sovereign Risk: The Impact on Bank Ratings

Bank Rating Methodology - Introduction

Economic and Industry Risk Methodology

Management/Strategy/Rating Methodology and Examples

Other Business Risk Rating Factors

Case Study: Rating Workshop - Business Risk

Case Study: Group Presentations

Case Study: Standard & Poor's Analyst Business Risk

DAY 2

Accounting and Financial Planning

Asset Quality Methodology and Examples

Earnings and Capital Rating Methodology and Examples

Funding and Liquidity

Other Financial Risk Rating Factors

Case Study: Rating Workshop - Financial Risk

DAY 3

Case Study: Group Presentations

Case Study: Standard & Poor's Analyst

Hybrid Capital

Securitization

Credit Derivatives

Basel II

Support Factors in Ratings

Standard & Poor's Ratio Analysis

Standard & Poor's Analyst Wrap-Up and Q&A

Standard & Poor's has one of the most highly experienced team of analysts and industry professionals worldwide.

PRINCIPAL FACULTY

The company's senior analysts offer course participants a mix of academic excellence, real-world experience, and practical applications.

The faculty conducts courses using a variety of methods including lecture, case study, small group discussion and stimulations in a multimedia environment to enhance the learning experience.

Charles D. Rauch

Managing Director
New York

Charles D. Rauch is a managing director in Standard & Poor's Financial Institutions Ratings Group. He is the team leader for the asset manager, exchange & clearinghouse, independent trust bank, and credit union practices. In this capacity, Charles developed Standard & Poor's methodology for rating exchanges & clearinghouses and has written extensively about this sector. He is a member of the Financial Institutions Ratings Group's global criteria committee, in which he helped develop the capital standards for trust-preferred securities and the backup policies for commercial paper issued by bank holding companies. Charles joined Standard & Poor's in 1990 after spending four years as a securities analyst at fixed income research firm McCarthy, Crisanti & Maffie. Previously, he worked in the equity research division of Morgan Stanley.

Charles holds a B.A. in Economics from Boston College, an M.S.F.S. from Georgetown University, and an M.B.A. in Finance from New York University.

DATE:

October 10-12, 2007

LOCATION:

New York City

**COURSE
DETAILS**

PRICE:

US\$2,700

VENUE:

Standard & Poor's
Conference Center

55 Water Street
37th Floor
New York, NY 10041

**Registration/Questions/
Inquiries may be sent to:**

John Newcomb
212.438.2060

Daphne Pena
212.438.2774

MAIL:

55 Water Street
46 Floor
New York, NY 10041; USA

FAX:

1.212.438.6515

E-MAIL:

credit_training@
standardandpoors.com

To Register:

Please complete and fax the registration form included to 1.212.438.6515 or if you prefer to register online visit www.standardandpoors.com, under Research & Knowledge, select Training.

Venue Procedure:

All participants are required to present two forms of identification (i.e. driver's license, corporation, passport) in order to gain access to the 55 Water Street location. At least one of these two identifications must include a current photo. Upon arrival at the visitor's entrance, participants will be screened for identification by Standard & Poor's Security who will then direct you to the Standard & Poor's concierge desk in the lobby.

Course Schedule:

Registration on Day 1 will begin at 8:30 a.m., instruction will commence at 9:00 a.m and will end at 5:00 p.m. On Day 2 and Day 3, instruction will commence at 9:00 a.m and end at 5:00 p.m. A light continental breakfast, lunch, and morning and afternoon refreshments are provided daily.

Course Materials:

Course materials will be distributed on the first day of the program. Participants should bring a calculator to class daily. Participants will also be assigned homework – mainly involving the review of materials for case studies – which is expected to be completed outside of class hours.

Attire:

Participants are encouraged to wear business casual attire.

Accommodations:

Participants are responsible for making their own hotel reservations and other accommodation arrangements. For a list of suggested hotels within close proximity of our 55 Water Street office contact Standard & Poor's at 1.212.438.2060.

Discounts:

Participants may qualify for a 10% discount if they meet any of the following (discounts can not be combined with any other offer):

- Three or more attendees from the same organization will receive the discount off the listed course fees, provided registration for all individuals is done at one time and for the same course on the same date.
- Individuals registering for two or more different topics will also receive the discount, provided registration for all courses are done at the same time.
- Credit & Risk Training alumni will receive the discount for any future course attended within one year from the 1st course completion date.

Cancellations:

Fees will be fully refunded (less a \$350 administration fee) for cancellations received at least 30 days prior to the course start date. A refund of 50% will be given for cancellations received 16-29 days prior to the course start date. We regret no refunds will be given for cancellations received after that time, and all cancellations must be made in writing. Participants unable to attend a course for which they are registered are welcome to send a substitute in their place. Standard & Poor's reserves the right without further liability to cancel a program at any time, in which case all course fees will be refunded.



Credit & Risk Training

COURSE REGISTRATION FORM

**STANDARD
& POOR'S**

TO REGISTER PLEASE COMPLETE THIS REGISTRATION FORM AND FAX TO NEW YORK: 1.212.438.6515

I wish to attend the following course (Please check the appropriate box).

FINANCIAL INSTITUTIONS RISK ANALYSIS

October 10-12, 2007

New York

\$2,700

How did you hear about the course?

Advertisement

Colleague

Manager

Email

S&P Website

3rd Party Website

CreditWeek

RatingsDirect

S&P event

Other – please specify _____

Delegate Details (Please print)

First name (Mr/Ms/Mrs/Miss): _____ Surname: _____

Job title: _____ Department: _____

Company name: _____

Company address: _____

City: _____ State: _____ Post/zipcode: _____ Country: _____

E-mail: _____

Telephone: _____ Fax: _____

Signature: _____ Date: _____

Payment Details (Please print)

Please invoice my company

Please charge my credit card

American Express

MasterCard

Visa

Card number: _____ Expiration date (MM/YY): _____

Name as on card: _____ *Per transaction limit: _____

Billing address: _____ City/state: _____ Postcode/zipcode: _____ Country: _____

Telephone: _____

Cardholder signature: _____ Date: _____

**Please check that the course fee and applicable tax does not exceed your credit card per transaction limit.*

Check and Wire Transfers

- ◆ Payment required in US\$ bank check for all courses; made payable to Standard & Poor's.
- ◆ Please indicate attendee's name and course date on the back of the check.
- ◆ Please contact Standard & Poor's for wire transfer details

Cancellation Policy

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For more information regarding administrative policies such as registration, complaint and refund, please contact John Newcomb at credit_training@standardandpoors.com.

Discount Policy

Attendees may qualify for a 10% discount if they meet any of the following (discounts can not be combined with any other offer):

- ◆ Three or more attendees from the same organization will receive 10% discount off the listed course fees, provided registration for all individuals are done at one time and for the same course on the same date.
- ◆ Individuals registering for two or more different topics will receive a 10% discount, provided registration for all courses are done at the same time.
- ◆ Credit & Risk Training alumni will receive a 10% discount for any future course attended within one year from the 1st course completion date.

Transfer Policy

Attendees who wish to change their originally registered course to another course date or topic area will be allowed to do so, room permitting. Every course change will incur a US\$350 fee. Excluded from this fee are attendee substitutions, from the same company for the same course and date.

A list of course participants' contact information will be distributed to all attendees at each course.

- Please check this box if you don't want to be included on this class contact list and would like to limit access to your contact data to the McGraw-Hill companies.

Privacy Notice

We use billing and contact data collected from you for billing and order fulfillment purposes, for product development and/or enhancement purposes, and to inform you about products or services from Standard & Poor's and other reputable companies within The McGraw-Hill Companies, that may be of interest to you. All information is processed and stored in a secure database within the U.S. If you would prefer not to have your information shared as outlined in this notice, or if you wish to review your information for accuracy, or for more information on our privacy practices, please contact us at credit_training@standardandpoors.com

If you do not wish to receive further solicitations of this type from Standard & Poor's, send an e-mail to credit_training@standardandpoors.com, write: Standard & Poor's Credit & Risk Training, 55 Water Street, 39th Floor, New York, NY 10041, or call 1-212-438-6512. View our Corporate Privacy Policy at www.mcgraw-hill.com/privacy.html. To learn more about how Standard & Poor's applies this policy, you can contact Deirdre Gregg at credit_training@standardandpoors.com.

Early course registration is strongly encouraged, as interest in these classes is extremely high and class size is limited. We will continually post new course schedule information as details become available.



To view our schedule of course and curriculum log on to www.standardandpoors.com

Standard & Poor's Credit & Risk Training is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org

Prerequisite: Knowledge of business and financial analysis, CPE Credit Awarded: 21