



Advanced Lending Techniques Through Loan Hedging

A web-based seminar

Friday, April 21, 2017, 11:00 am - 1:00 pm (EST)

Program Content:

In an unprecedented interest rate environment, we will share strategies that allow lenders to address these essential questions: How can I offer a longer fixed rate loan when competing with a national bank? How can I make my loan instantly profitable through an additional source of non-interest income? How can I embed a prepayment penalty so my prospect does not have to come out of pocket? How can I offer a construction loan with a committed fixed-rate takeout? How can I offer borrowers the most value while maximizing relationship retention rates for the bank?

Covered Topics:

- Learn how to win loans in a highly competitive environment while maximizing yield for the bank.
- Understand the key differences in a community bank's potential value proposition versus national and regional banks with fragmented business units.
- CenterState Bank will share internal strategies that have boosted ROA by 100 bps and diminished relationship runoff by 80%.

Who Should Attend:

CEO, CFO, Full lender track from Chief Lending Officer to business development officers

Presenter:

Mr. Ed Kofman is the Managing Director and Head of Loan Trading and Hedging at CenterState Bank of Florida NA. Mr. Kofman served as Managing Director at a bankers' bank. Mr. Kofman has over 20 years of experience in the financial services industry.

He served as Financial Risk Manager of Wells Fargo Bank's Capital Markets group. He was responsible for the production of capital allocation tools and risk-adjusted return on capital models at Bank of America. He served as a Credit Loan Officer and Director of Corporate Finance Group at Scotia Capital and Bank of Nova Scotia. He has corporate, securities and tax law experience and practiced corporate/commercial law.

He is also a co-author of a book titled Successful Lender's Field Guide. Mr. Kofman has Bachelor of Science from the University of Toronto and has joint MBA/JD from York University. He holds a CFA designation.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program.

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