



Effective Loan Pricing

It should be apparent from events in the last three years that many financial institutions were not effectively pricing the risk in the loans they were generating. Don't be surprised if in a future safety and soundness exam that your regulator begins asking for documentation supporting your loan pricing decisions. Aside from the regulatory issues, many institutions using loan pricing models are focused on decision-making criteria that fails to effectively consider current levels of liquidity, lack of quality loan demand, and relatively sparse yields available on investment alternatives.

In this session, Tom Farin will lay out four alternative loan pricing models that could be used in identifying well priced loans and discuss the circumstances under which each should be applied. A number of examples of applications of these concepts will be provided. After the 90 minute X-Speak you will have an improved understanding of the role loan pricing models will and could play in your future pricing decisions.

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