

## **Stabilization Essentials: Comprehensive Risk Management in Light of the Financial Crisis**

Prior to joining A.M. Best, **Khanh Vuong** spent nearly 18 years in the banking industry, holding numerous senior management positions that included such diverse functions as credit risk management and policy development; regulatory, audit and compliance; and asset-liability management planning. His experience also covered various banking lines of business from asset-based lending to private banking and real estate lending. Mr. Vuong's experience has spanned a number of significant industry cycles and banking crises. These events included the deregulation of the banking industry in the early 1980s, the large bank failures and the Less Developed Country crisis of the mid-1980s, the real estate market crash of the 1980s and early 1990s, the Asian Currency Crisis of the late 1990s, and the present global banking and credit crisis. Mr. Vuong currently heads the Bank Rating Group within A. M. Best Company, directing a team of seasoned analysts who provide interactive credit ratings on U.S. banks. He has authored research on key trends and issues in the U.S. banking industry and rating methodology development for A.M. Best, such as 'A.M. Best's Rating Methodology for Banks' and 'Analyzing Finance Companies'. Mr. Khanh Vuong received his Bachelor's of Science degree from New York University, School of Business Administration, and his Master's of Business Administration from the New York University, Sterns Business School. He completed an advanced credit training program from the Manufacturers Hanover Trust Company.

Prior to joining A.M. Best, **Diane Goodheart** spent over 15 years in the financial services industry, holding analytical positions ranging from small-cap equity analysis to bank supervision. Ms. Goodheart has a special interest in bank lending, as well as an interest in policy; including accounting standards, prudential regulation, and the CDFI program, and the impact of specific policies on the financial services industry. Ms. Goodheart currently is a Senior Financial Analyst with the Bank Rating Group within A. M. Best Company, as part of a team of seasoned analysts who provide interactive credit ratings on U.S. banks. She has authored research on key trends and issues in the U.S. banking industry. She also co-authored a CDFI methodology writing for A.M. Best, 'Rating U.S. CDFI Banking Organizations.' Ms. Goodheart is a CPA and received a Master's of Business Administration from Northwestern University.

**Donna Nails** is an independent consultant providing consulting services on risk management and asset quality to banks internationally. Most recently, Ms Nails held the position of Special Projects Manager for the Chief Financial Officer at ShoreBank Corporation. Previously, Ms. Nails was the Deputy Director of the Corporate Risk Management Department at ShoreBank Corporation. Within this position, Ms. Nails' responsibilities include monitoring loan quality, portfolio trends, and policy compliance within \$1.4 billion bank holding company. Prepare and present quarterly assessment of liquidity trends, asset quality, and operational performance to the corporation's Audit Committee. Oversee loan and peer reviews of member banks, non-bank companies, nonprofit affiliates and foreign programs (consolidated loan portfolio exceeds \$800 million). Additionally, Ms. Nails is one of the analyst involved in the initial analyses for the CDFI Assessment and Rating system (CARS) systems lead by the Opportunity Finance Network (formerly National Community Capital Association). Her international experience includes work in Pakistan, India, Kenya, Egypt, Moldova, Ukraine, and Papua New Guinea. Prior to assuming her role within the Corporate Risk Management department, Ms. Nails worked within the Business Banking department of ShoreBank Chicago as a Commercial Lender. Ms. Nails holds a BA from the University of Illinois, a MBA from DePaul University, and recently graduated from the ABA Stonier National Graduate School of Banking.