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## PRESS RELEASE

### CB RESOURCE WEBINAR ON BASEL III IMPACT INCLUDES CUSTOMIZED CAPITAL IMPACT REPORT

San Juan Capistrano, CA, Aug 8, 2012 – (BUSINESS WIRE) – [CB Resource, Inc.](#) (CBR) in partnership with [Vavrinek, Trine, Day & Co., LLP](#) (VTD) today announced that they will be hosting a [webinar](#) on August 23, 2012 addressing the impact of the proposed Basel III capital requirements on community banks. What makes this webinar on Basel III unique is that CBR will provide each bank that participates with a customized report reflecting the capital ratio impact of Basel III on their bank. In addition to the customized report, during the webinar we will review key Basel III provisions, with a focus on the impact to community banks.

“We believe that every community bank is anxious to determine how the proposed Basel III capital requirements would impact their institution, if the new rules were imposed today,” stated [Jeff Rigsby](#), President and CEO of CB Resource, Inc. He continued, “In addition to providing the customized impact report, the webinar through case studies and other examples, will provide a “deep dive” into how Basel III will impact community banks.”

#### Webinar will include:

- [Customized Report](#): reflecting Basel III’s impact on your bank’s capital ratios based on current financials:
  - Impact determined at two critical points; when risk-weighting changes become effective and when all changes are fully phased-in.
  - Volatility analysis performed which will include stress testing of fully phased-in “baseline” capital ratios at +100, +200 and +300 basis point increases in interest rates and also for increases in 90+ delinquent and nonaccrual loans.
  - Includes impact of lease accounting proposal which will require capitalization of most operating leases.
- [Executive Summary](#): of the key provisions impacting community banks.
- [Impact and Observations](#): provided to help bankers gain understanding beyond just the basic rule changes.
- [Case Studies and Live Examples](#): will provide further insight into how the proposed rules will work and which rule changes have the most impact.
- [Volatility Buffer](#): caused primarily by inclusion of AFS unrealized gains and losses in regulatory capital will be explored along with the potential for a pending accounting rule change to limit remedies that would otherwise be available.
- [Q&A](#): respond to questions that have the greatest impact on your bank.

The [webinar](#) will be held on August 23, 2012 from 10.00 AM – 11.30 AM PDT. The featured presenters will be [Kent Fisher](#), Partner at Vavrinek, Trine, Day & Co., LLP and [Bob Adkins](#), CFO of CB Resource, Inc. Mr. Rigsby will be the moderator. The fee for the webinar is \$300. Attendee recommendations include community bank senior executives (CEOs, Presidents, CFOs, COOs, CCOs, CROs) and directors. The capacity for the webinar is limited to 200 participants.

To Register Click [HERE](#) or for more information Click [HERE](#)

#### Contact:

Bob Adkins  
Chief Financial Officer  
949.542.4464  
[badkins@cb-resource.com](mailto:badkins@cb-resource.com)

## About CB Resource, Inc.

CB Resource Inc., is a national firm committed to providing community bank senior executives and their boards with the best [information](#), [tools](#), and [advisory services](#), designed to advance bank performance and yield maximum shareholder and customer value.