

Bank Directors Conference

Navigating the Post Crisis Banking World

Tuesday, June 25, 2013



Cost:

IBANYS Members: \$275

Non-Members: \$325

Registration fees include: all meeting materials, meals & breaks

Location:

DoubleTree Hotel
Syracuse
6301 State Route 298
E. Syracuse, NY 13057

Who should attend:

- CEOs
- Bank Directors
- Chief Financial Officers
- Bank Presidents
- Senior Managers

Agenda:

8:30 — 9:00 a.m.
Registration/Continental Breakfast

9:00— 9:45 a.m.
A Capital Markets Update — What Can We Expect in 2013

This session will provide an assessment of the trends driving the economy and the impact on community banking with a particular emphasis on the future interest rate environment.

Steve Miller, Chief Risk Officer
First Principles Capital Management

9:45 -10:30 a.m.
The Investment Portfolio — Community Banking's' Biggest Challenge

All of us have seen the benefit of a long-term trend of falling interest rates as it relates to our investment portfolios. In fact, this portfolio has been a great counter to the low rates we see in our loan portfolios. Unfortunately, we are all at a place in history that has never been seen before and a clear challenge awaits all of us with our investments when rates do begin to rise. This session will focus on these challenges and provide solutions to managing this rising rate environment.

Bob Colvin, Senior Advisor
First Principle Capital Management

10:30 -10:45 a.m.
Refreshment/Networking Break

10:45—11:30 p.m.
Capital Plans and Raising Capital for Community Banks in Today's Challenging Market

This session discusses the issues confronting directors in today's challenging environment and strategies for boards to meet increasing expectations of shareholders, regulators and employees. Topics include a discussion on BASEL III and its implications on capital, sources of new capital, and recommendations for a capital plan that will pass regulator scrutiny.

Peter Weinstock, Partner
Hunton & Williams LLP

11:30—12:15 p.m.
Mergers & Acquisitions — How Boards Can Prepare for this Upcoming Activity

One of the unfortunate side effects of this banking downturn is the fact that many institutions will now have to deal with the issue of merging or acquiring in order to succeed in the future. Strategy in all things is a necessity but never more so than when deciding the future of your institution. This session will discuss this M&A activity and provide insight into best practices for managing this crucial issue for community bank Directors.

Kendrick de Koning, Founder & Sr. Managing Partner—BBW Capital Advisors Consulting Group

12:15—1:00 p.m. Luncheon & Networking

1:00 — 1:45 p.m.

Fee Income — How Will We Replace that Which We Have Lost

With net interest margin under attack in 2013, we will have to find new and profitable sources of fee income. This session will focus on creating those sources so that we find new income for 2013 and beyond.

Phil Pratt, Senior Sales Consultant,
StrategyCorps

1:45 —2:30 p.m.

Enterprise Risk Management: Managing Risk Throughout the Institution & What Directors Need to Know

An effective ERM process is needed in community banks and regulatory authorities want to see it in place. Consequently, community bank directors and executive management must understand the basic principles and how to implement an appropriate ERM process in their banks. This session will define ERM, examine the evolution of ERM and explore its place and proper implementation for community banks. This session will also discuss the number one issue for many regulators today - the issue of rising interest rates and the impact of this on Bank Capital.

Al Forrester, CEO
FICast Data Corporation

2:30 —2:45 p.m.
Refreshment/Networking Break

2:45—3:30 p.m.
The Committee Process — How the Board Fulfills It's Role

At the core of the director's roles and responsibilities is their understanding of the business of banking and how they manage their responsibilities through the Board Committee Process. These Committees provide the major guidance needed for good Board direction and understanding how each works is fundamental to good Board oversight. Our session will review the various Board Committees to ascertain how Board Members use these committees to set risk parameters for their institutions and maintain control of those risk limits.

Karl Nelson, CEO — KPN Consulting

3:30—4:00 p.m.
Ratio-based Strategic Risk Indexing
Jarius DeWalt, Senior Credit Strategist
Paradigm Asset Management Co., LLC

As Federal Regulators aggressively emphasize the role bank Directors play in assessing and managing strategic risk, Directors must ensure that they are appropriately and adequately armed. It is incumbent on the Directors to fully understand the credit, investment, market rate, liquidity, interest rate, and reputational risk faced by their institution in order to pose credible questions and provide informed guidance to management on risk assessment, execution and contingency planning. Risk-based Strategic Risk Indexing (RSRI) is a comprehensive risk management framework which allows the board and management to more effectively and efficiently establish strategic risk tolerance parameters.

4:00 p.m. Adjournment

Bank Directors Conference Registration

How to Register:

Mail: IBANYS
19 Dove Street, Suite 101
Albany, NY 12210

Fax: (518) 436-4648
OR
E-mail: lindag@ibanys.net

Date: Tuesday, June 25, 2013
Location: DoubleTree Hotel Syracuse
6301 State Route 298
East Syacuse, NY 13057
P: (315).432-0200

Bank/Organization: _____

Address: _____

City/State/Zip: _____

Phone: _____ **Fax:** _____

Email: _____

Attendee Name: _____ **Title:** _____

Attendee Name: _____ **Title:** _____

Attendee Name: _____ **Title:** _____

Attendee Name: _____ **Title:** _____

Member: \$275 per person **Non -Member: \$325 per person**

Enclosed is a check for \$_____ for _____ registrants, OR

Visa/Mastercard number (circle one): _____

Cardholder Name: _____ **Expiration Date:** _____

CVV (last 3 numbers located on back of card) _____



Questions?

Contact: Linda Gregware:
lindag@ibanys.net or (518) 436-4646

Registration deadline:

June 21, 2013