



Bank Directors Conference

Tuesday, June 24, 2014

Where:

DoubleTree Hotel Syracuse
6301 State Rout 298
E. Syracuse, NY 13057
(315 432-0200)

Registration Fees:

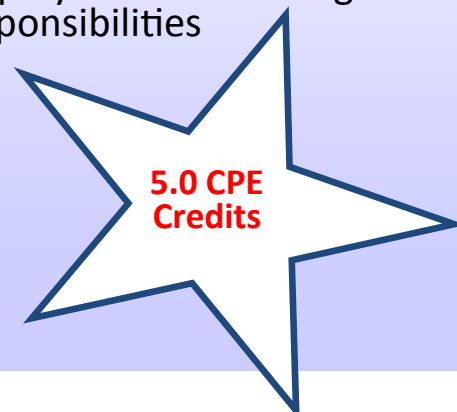
Members: \$275
Non-members: \$325

(see page 3 to register)

IBANYS has been authorized by the NYS Department of Education to award continuing professional education (CPE) credits..

Who should attend:

- ⇒ CEOs
- ⇒ Bank Directors
- ⇒ Chief Financial Officers
- ⇒ Sr. Lending Officers
- ⇒ Senior Managers
- ⇒ Employees with lending responsibilities



Bank Directors Conference

OVERVIEW

Bank Directors' responsibilities and liabilities have greatly expanded over the last few years as we suffered through our second banking crisis in modern times. That crisis coupled with an unprecedented interest rate environment continues to challenge our industry as we work through an economic recovery. Our conference is designed to examine those issues that are high on the radar for both regulators and banking executives and our focus is on information that will both aid directors in their understanding of their critical role but also provide guidance on how we might achieve success in

Agenda:

8:30 **Registration/Continental Breakfast**

9:00 **Stress Testing For Capital Adequacy – Defining Your Own Future**

Kamal Mustafa, Chairman & CEO, Invictus Consulting Group

Portfolio Stress Testing estimates Potential Credit Losses in a portfolio under stressed market conditions, and then assesses the impact of those Losses on the bank's capital position. This session will dive into a Regulatory overview of stress testing, discuss how the Regulatory community is using stress testing as a primary way of approving capital and strategic plans, and end with how you can use stress testing to your advantage to stay out of one-size-fits all capital basket.

10:00 **Maximizing Your Investment Portfolio Returns in the Current Environment**

Steve Miller, Chief Risk Officer, First Principles Capital Management

With yields persistently low and the yield curve relatively flat, this continues to be a challenging environment for bankers trying to maintain interest margins. Interest expense is low, but floored, while income continues to compress. One of the biggest challenges is maintaining yield in the investment portfolio. This session will look at how bankers are allocating their investments in an effort to retain yield and discuss strategies along with associated risks.

11:00 **Networking Break**

11:10 **Capital Plans & Capital Raising In Today's Shifting Regulatory Environment**

Peter Weinstock, Partner, Hunton & Williams

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.

12:00 **Lunch**

1:15 **Compensation Best Practices**

Flynt Gallagher, President, Meyer-Chatfield Compensation Advisors

Economic uncertainty, new regulatory mandates, and heightened scrutiny of executive compensation practices make it increasingly challenging for banks to attract, motivate, and retain key talent. In this current economic environment, all banks should be focused on the new regulatory requirements associated with incentive compensation to ensure sound risk management practices. This series will focus on compensation trends, talent acquisition/attraction, and retention strategies specifically for the community banking industry.

2:15 **Networking Break**

2:30 **ERM & The Committee Process – What Directors Need to Know**

Speaker TBD

Enhanced risk management is a key regulator focus following our second banking crisis in modern times. The concept we see most associated with this idea is Enterprise Risk Management or ERM. This session will define ERM, examine the evolution of ERM and explore its place and proper implementation for community banks.

3:30 **Adjourn**

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Registration Form: Complete the information below and mail, fax or email to:



Mail: IBANYS

19 Dove Street, Suite 101
Albany, NY 12210

Fax: (518) 436-4648

OR

E-mail: lindag@ibanys.net

Date: **Tuesday, June 24, 2014**

Location: **DoubleTree Hotel Syracuse**
6301 State Route 298
East Syracuse, 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:

Wednesday, June 18, 2014

****No refunds will be given after Wednesday, June 18, 2014**