



2016 Lending Conference

Co-sponsored by IBANYS & T.Gschwender & Associates

Woodcliff Hotel & Spa
Fairport, NY
June 28-29, 2016



Scheduled Speakers

The industry experts you'll hear from include:

- Elizabeth Williams, Managing Director—Special Projects, CEIS Review
- Craig Poms, SVP & Bank Partnership Partner, LSQ Funding
- Emily Bogan, Director of Consulting, Sageworks
- Federal Home Loan Bank of New York
- Robert Perry, Managing Director, ALM First
- Bryan Doxford, SVP & Program Manager—Community Lending, NYBDC
- David Ruffin, Co-Founder & Managing Partner, Credit Risk Management Analytics
- Armistead Boyd VP of Product Marketing, nCino
- Bharpur "Bo" Singh, President & Owner, T. Gschwender & Associates
- Lori Bettinger, Executive Vice President, Alliance Partners
- Daria Milburn, Chief Environmental Risk Officer, LCS, Inc.
- Karl Nelson, Founder & CEO, KPN Consulting

OVERVIEW

In today's rate environment and current market conditions, the lending and credit process presents both opportunities and challenges to community banks. Whether the issue is mortgage lending, consumer lending, commercial lending or small business lending, community banks face stiff competition and increased regulatory oversight and compliance mandates. This program is designed to examine some of the lending avenues available to local independent banks, and how they can impact the bottom line.

Who Should Attend?

- ⇒ **Loan Officers**
- ⇒ **Mortgage Officers**
- ⇒ **Consumer Lending Officers**
- ⇒ **Commercial Lending Officers**
- ⇒ **Credit Officers**
- ⇒ **CFOs & other senior management team members involved in the credit & lending process**

Earn up to 12 CPE Hours

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

Independent Bankers Association of New York State

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LENDING CONFERENCE

June 28-29, 2016

WOODCLIFF HOTEL & SPA
FAIRPORT, NY

AGENDA

Tuesday, June 28

11:00 a.m. — **REGISTRATION**

11:30—12:30 p.m. — **NETWORKING LUNCH & OPENING REMARKS**

John Witkowski, President & CEO, IBANYS

12:30—1:20 p.m. —

Stress Testing: How to Use Results and Current Areas of Regulatory Focus

Many banks have made progress in implementing a stress test program, but making use of the results remains a work-in-progress. We will discuss ways to use the results of the stress analysis to improve risk management practices and to make sure you are making the most of your investment in stress testing. We will also cover current areas of focus for regulators.

Elizabeth Williams, Managing Director—Special Projects, CEIS Review

1:20 – 2:10 p.m.

C&I Lending: Should You or Shouldn't You

The regulators talk about diversification from real estate and C&I lending would be the most logical choice. However, C&I lending poses different risks and many banks do not have the lenders or credit officers with the proper training or experience. How do you decide whether to diversify into C&I and, if so, what types of C&I loans should you target?

Craig Poms, SVP & Bank Partnership Director, LSQ Funding

2:10—2:20 p.m.— **NETWORKING BREAK**

2:20 – 3:10 p.m.

The New ALLL— A CECL Primer for Lenders

The role that loan loss provisioning plays in our daily lives as bankers was never so pronounced as during the latest recession and banking crisis. It seems that both management and Boards learn a lot about this issue always at the wrong time! For us, the ALLL methodology simply follows the path of more forward-looking as opposed to historic analysis that so many of our risks today are undergoing. Our session is designed to look at today's ALLL process and describe what we know so far about the upcoming CECL process.

Emily Bogan, Director of Consulting, Sageworks

3:10—4:00 p.m.

Tapping into Membership to Combat Emerging Competition

As the housing markets transform in a post-crisis world of regulation and new competitors, members are fighting the good fight to win high-quality credits in their footprint in order to expand their franchise value. The fight is getting harder and the Federal Home Loan Bank of New York stands ready to support the membership in a variety of changing ways.

Speaker: TBA— Federal Home Loan Bank of New York

4:00 – 4:10 p.m. — **NETWORKING BREAK**

4:10 – 5:00 p.m.

Mortgage Pipeline Management Best Practices

The recent turmoil and competitiveness in the mortgage market has pushed risk management and profitability strategies to the forefront of concern, necessitating practices such as mortgage pipeline management. Large mortgage originators likely have a large volume of loan commitments, or explicit agreements to lend money to a borrower, and thus may have significant exposure to a change in pricing from the time of initial commitment to the sale of the loan to the agencies. Good mortgage pipeline management is a core element of the mortgage banking business. When a bank originates a mortgage loan, it creates two commodities: a loan and the right to service the loan. Institutions typically manage their mortgage pipelines using one of two strategies: a forward sale commitment or hedging the pipeline in the securitized market.

Robert Perry, Managing Director, ALM Fist

5:00 – 5:50 p.m.

Disruption in the Online Lending Marketplace: Creating Value for Your Business Customers and Your Bank

Bryan Doxford, SVP & Program Manager— Community Lending, New York Business Development Corporation

5:50 p.m. — **ADJOURN**

6:00 – 7:00 p.m. — **COCKTAIL RECEPTION**

7:00 – 9:00 p.m. — **DINNER**

Wednesday, June 29

7:30 – 8:30 a.m. — **NETWORKING BREAKFAST**

8:30 – 9:20 a.m.

The Role of Risk Tolerance and Risk Culture in Managing Portfolio Credit Risk

This session will cover portfolio risk management, which is a critical requirement necessary to minimize loss exposure for a bank. Balancing business development and portfolio management is a necessary requirement in today's business banking world. Regulators expect banks to have a robust risk management process in place. As part of regulatory oversight they will be evaluating a bank and bankers' approach to credit risk management. The session will cover specific process and procedures items that are expected as part of portfolio risk management in order to maintain good portfolio quality.

David Ruffin, Co-Founder & Managing Partner, Credit Risk Management Analytics

9:20 – 10:10 a.m.

Friend or Foe, The Rise of Peer Lenders and What it Means for Banks

By and large, banks have struggled to respond to the sudden explosion of peer-to-peer lenders who generated \$6.6 billion in U.S. loans last year. Are they competition? Are they strategic partners? Will they move upstream? This presentation will examine peer-to-peer lending, describe how their business models are evolving and discuss how banks have thus far responded and, going forward, how banks can differentiate themselves and compete against these disruptive lending models.

Armistead Boyd, VP of Product Marketing, nCino

10:10 – 10:20 a.m. — **NETWORKING BREAK**

10:20 – 11:10 a.m.

Managing Credit Risk

T. Gschwender & Associates, Inc. will go over some key components in effectively managing credit risk. Items to be discussed include having a structured risk rating system, identifying which commercial real estate loans to monitor more closely, effective concentration reports, monitoring loans approved with exceptions, and best way to monitor risk in the portfolio so you will know if the next loan in the pipeline should be approved.

Charpur "Bo" Singh, President & Owner, T. Gschwender & Associates

11:10 – 12:00 p.m.

The Loan Participation Puzzle: The Key to Diversification

Middle market C&I loans, typically to mid-sized borrowers with earnings ranging from \$10 to \$50 million, remain attractive in today's market relative to other loan types. As middle market C&I loans are typically floating rate, they provide protection from potential interest rate risk and offer diversification for banks concerned about real estate concentrations. A solid understanding of both the market and the terms of any participation arrangement is essential to making these types of loans work in a manner that is beneficial to your institution. This session will cover some of the major topics in middle market C&I loans as well as accessing these loans through participations.

Lori Bettinger, Executive Vice President, Alliance Partners

12:00—12:30 p.m. — **NETWORKING LUNCH**

12:30 – 1:30 p.m.

Understanding Environmental Risk

This session will discuss the following: regulatory guidelines; available resources for gathering environmental data; first steps of environmental due diligence process; when is a Phase I Necessary? When are "lesser" forms of environmental due diligence necessary; when is a Phase II needed?; and what to look for in environmental reports.

Daria Milburn, Chief Environmental Risk Officer, LCS, Inc.

1:30 – 2:20 p.m.

Navigating the Headwinds of Change: Lessons Learned from the Great Recession

For the second time in our generation, our industry has experienced significant failures. And, as was true the last time, these failures can be traced to credit problems. What did we do wrong this time and how do we avoid credit mistakes in the future? This session will discuss this latest crisis and offer suggestions for avoiding the third credit crisis of our generation.

Karl Nelson, Founder & CEO, KPN Consulting

2:30 p.m. — **ADJOURN**



Registration Fees: Includes all course materials and meals

2016 Lending Conference

June 28-29, 2016

Woodcliff Hotel & Spa

199 Woodcliff Drive

Fairport, NY 14450

- Member \$425 per person
- Non-member: \$495 per person

Bank/Organization: _____

Address: _____

City/State/Zip: _____

Phone: _____ Fax: _____

Email: _____

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

Enclosed is payment amount \$ _____ for _____ # of attendee(s)

Please charge my credit card: amount \$ _____ for _____ # of attendee(s)

Visa/MasterCard number : _____

Billing address of card: _____

Cardholder Name: _____ Expiration Date: _____

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

Have a question?

Contact:

**Linda Gregware
lindag@ibanys.net
(518) 436-4646**

A block of rooms have been reserved at the Woodcliff Hotel & Spa. Reservations can be made by contacting the Woodcliff Hotel and Spa directly at 1-800-365-3065. **Refer to group: Independent Bankers Lending Conference. Room cut-off: May 30 2016. (We cannot guarantee room availability and pricing after this date.)**

Single/Double rate: \$159 ++

Cancellations must be made **48 hours** prior to day of arrival.

**Registration
deadline:
June 17, 2016**

**No refunds after June
17, 2016.**

Please send completed registration form to:

Independent Bankers Association of New York State
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Fax: 518.436.4648 or email— lindag@ibanys.net