

Managing Balance Sheet Issues in Times of Uncertainty

A **LIVE** WEBINAR EVENT!

May 28, 2008

1:00 - 4:30 pm EDT



A **BANK
WEBINAR**
EVENT

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BANK DIRECTOR
MAGAZINE

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Managing Balance Sheet Issues in Times of Uncertainty

WEBINAR HIGHLIGHTS

Learn How to Effectively Manage Your Bank's Balance Sheet

Gain expert advice on issues surrounding capital planning, credit quality, and loan growth. Your bank's management team and board of directors can't afford to miss out on this guidance as you plan your strategy against this year's various industry forces.

Convenient Group Education Opportunity

Avoid the expense and hassle of travel! Obtain the education you need right from your home or office. Special registration discounts are available for groups of three or more people attending from the same bank. Bring your management team and board together to spark ideas and create productive discussions within your team!

Get Your Questions Answered

The sessions will be presented live over the Internet, with streaming audio. Participants will view the presentations online as the sessions run. Questions can be submitted during the event, via the Internet, and speakers will also poll the audience throughout, ensuring a highly interactive experience.

Guest Speakers



D. BEN BERRY
Chairman, President, and CEO
Gateway Financial Holdings Inc.



MERRILL W. SHERMAN
President and CEO
Bancorp Rhode Island Inc.

AGENDA

Wednesday, May 28, 2008

1:00 p.m. - 1:10 p.m.

➤ Welcome

Jack Milligan, *Associate Publisher, Bank Director magazine*

1:10 p.m. - 2:10 p.m.

➤ Challenges and Opportunities in a Changing Market

Raymond E. Chandonnet, *Principal, Sandler O'Neill + Partners L.P.*

Fred D. Price Sr., *Managing Principal, Sandler O'Neill + Partners L.P.*

Donald E. White, *Managing Director, Sandler O'Neill + Partners L.P.*

The steepening yield curve and deteriorating credit environment will present bank CEOs and boards of directors with significant challenges—and opportunities—over the next 12 months. Declining loan quality is likely to ripple through the broader economy, and each institution needs to develop a plan to address both current and various projected credit quality scenarios. Recent changes in the yield curve also require that management and the board reassess their institution's interest rate risk. This session will look at these issues and also focus on capital planning, including the impact of stock buybacks and dividend payouts, and current trends in market valuations.

2:15 p.m. - 3:15 p.m.

➤ Panning for Gold: How to Expand Your Core Deposits

Alan Friesen, *President and CEO, Haberfeld Associates*

L. Jackson McConnell Jr., *Chairman, President and CEO, Pinnacle Financial Corporation*

The U.S. banking industry has entered into one of the most challenging environments for deposit generation in years. As the growth in non-interest bearing deposits has leveled off, banks have been forced to look to more expensive forms of funding, which places pressure on net interest margin. This session will examine a variety of strategies to maximize low cost core funding and protect your bank's profitability.

3:20 p.m. - 4:20 p.m.

➤ Two Banks' Strategies: Managing the Balance Sheet in Difficult Times

D. Ben Berry, *Chairman, President and CEO, Gateway Financial Holdings Inc.*

Merrill W. Sherman, *President and CEO, Bancorp Rhode Island Inc.*

Learn how senior management teams at two commercial banks are approaching the current environment from the perspective of balance sheet management. In this highly instructive session, they will share their strategies for managing credit quality, finding quality loan growth, and growing their institutions' deposit base.

4:20 p.m. - 4:30 p.m.

➤ Closing Remarks

TK Kerstetter, *President and CEO, Board Member Inc. / Bank Director magazine*

WEBINAR REGISTRATION

Visit www.bankdirector.com/conferences | Call (800) 452-9875 | Fax (615) 309-3256

The webinar link, login, and password will be provided upon payment.

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WEBINAR RATES

\$295 Individual Rate **\$595 Group Rate**

The group rate is for three or more participants from the same institution. Please provide names of all participants and note if participating from multiple locations, in which case *Bank Director* will provide each individual with a unique login and password.

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_____ NAME	_____ E-MAIL ADDRESS
_____ NAME	_____ E-MAIL ADDRESS

(If more than 4 additional participants, please copy form and fill out just this section and fax back with registration.)

BILLING INFORMATION

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YES, I am an attorney and I need Continuing Legal Education credits for this event in the following state(s): _____