



Bank Directors Workshop

Role of the Board in Understanding Bank Performance and Risk Management...Plus a Regulatory Panel
April 13, 2010 – Radisson Hotel, Bismarck ND

About the Program

Bank directors have two fundamental responsibilities, loyalty to the institution and care for the institution. Loyalty is best achieved by minimizing conflicts of interest. Care is the ability to make sound decisions based on due diligence. This program will center on care. A director should have a basic understanding of bank financial statements in order to contribute in the due diligence process.



Get behind the numbers and understand the concepts that drive bank success. The morning session will stress performance, while the afternoon session will examine the board's role in risk management. In addition, a panel of regulators will provide insight into safety and soundness, capital planning, and credit issues. The financial markets have been under incredible stress over the last year, placing more emphasis on the role of boards.

Schedule

8:30-9:00 a.m.	Registration & Continental Breakfast
9:00 a.m. - Noon	Getting Behind the Numbers
12:00-12:45 p.m.	NDBA Hosted Lunch
12:45-2:00 p.m.	Regulatory Panel
2:00-4:30 p.m.	Risk Management
4:30 p.m.	Adjourn

Highlights

Morning: Getting behind the numbers

- Concept of care – due diligence requires a basic understanding of bank financial statements
- Basics of a Uniform Bank Performance Report
- Essential elements of the balance sheet
- Earning assets – investments vs. loans
- Importance of core deposits
- Capital management
- Net interest margin is the key
- The drivers of non interest income
- Operating expenses and measures of efficiency
- ROA and franchise value; ROE and shareholder value

Afternoon: Risk management, the other half of the equation

- Fundamentals of financial risk
- CAMELS related to risk
- Capital requirements
- Board dashboard for monitoring credit risk
- The importance of liquidity
- Understanding interest rate risk
- Lessons from financial crisis of 2008
- Risk/Reward – putting it all together
- The role of ALCO

Who Should Attend

This program is designed for inside and outside directors, from publicly held banks, sub S banks, privately owned institutions and mutual associations. The program would also benefit CEOs, board counsel and advisors, and other senior managers.

NDBA Registration Form

Bank Directors Workshop • April 13, 2010

Registration Information

Register early and save!

	Advance	After 3/12
First registrant	\$195	\$215
Additional registrants	\$175	\$195

Send form with payment to:

North Dakota Bankers Association
Attn: Registration
PO Box 1438
Bismarck ND 58502-1438

Or **Fax** to 701.258.0218
Or **Register online** at www.ndba.com



Questions?

Call 701.223.5303.

Bank: _____

Address: _____

City/State/Zip: _____

Phone: _____

Registrants

1. _____

Email: _____

2. _____

Email: _____

3. _____

Email: _____

4. _____

Email: _____

5. _____

Email: _____

Total Due:

Bank Directors Workshop

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Keynote Speaker



Jim Clarke is a nationally recognized asset/liability management consultant who lectures at the national school of banking sponsored by ABA and the Graduate School of Banking at Madison. Jim conducts ALM seminars and board education programs for a number of state associations. Dr. Clarke is on the board of two community banks and is a director of an investment company.

Regulatory Panel Presenters



Tim Karsky, a North Dakota native with an extensive background in the financial industry, obtained a bachelor of science degree from Northern State College in 1981. He began his banking career with the FDIC in 1982, and joined the Department of Banking and Financial Institutions in 1986 as chief examiner. Karsky returned to DFI as assistant commissioner in 1999, was appointed commissioner in July 2001 and is now chairman of the State Banking Board and State Credit Union Board.



James D. LaPierre was appointed regional director in the FDIC's Kansas City Region, division of supervision and consumer protection (DSC), in September 2005. He has oversight of all aspects of risk management and consumer compliance supervisory activities for the region, which includes the states of Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota and South Dakota. LaPierre is a 1986 honors graduate of the University of New Hampshire, where he received a bachelor of science degree in business administration.



Bert A. Otto serves as deputy comptroller for the Central District in the Office of the Comptroller of the Currency (OCC), a position he has held since 1997. He joined the OCC in 1973 as a national bank examiner in the Indianapolis Duty Station. He was promoted to field manager of the OCC's Peoria, IL, Duty Station in 1984, and became field manager of Boston Duty Station. In 1991, he became director for the Boston Field Office. In 1994, he was appointed assistant deputy comptroller for compliance at headquarters in Washington D.C.



Mark Rauzi is an assistant vice president at the Federal Reserve Bank of Minneapolis in the supervision, regulation and credit division. Rauzi joined the Minneapolis bank as an examiner trainee in 1988. He earned a degree in economics and business from Macalester College and an MBA in finance and financial reporting from the Carlson School of Management at the University of Minnesota.

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Hotel Information

A block of rooms has been reserved. Room rate is \$91/night and the deadline to reserve rooms is March 12. Please call the Radisson directly and indicate that you are with "ND Bankers."

Radisson Hotel

605 E. Broadway Ave
Bismarck ND 58501
Phone: 701.255.6000

Room rate: \$91 Deadline to reserve rooms: March 12

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Tax Disclaimer

The cost for all meals and breaks at the seminar is \$25. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274(n) of the Internal Revenue Code.

Refund Policy

Refund less \$20 will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed any time.



Questions? Call NDBA at 701.223.5303.

For information on other upcoming educational programs, please visit www.ndba.com.