



VIRTUAL

# BANK DIRECTORS' SYMPOSIUM

## 27 JULY 2023 8:55 am - 2:15 pm

## RESERVE YOUR TRAINING

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The virtual Bank Directors' Symposium focuses on the banking industry's current and future outlook. The discussions cover topics such as the roles of the board and management in the credit process, regulatory expectations, identifying characteristics of high-performing banks, and critical areas for a bank's success. Additionally, the symposium explores actionable steps banks must take to ensure compliance without compromising their financial stability. A lunch break is provided during the program.

### Welcome & Opening Remarks

*Callan Stapleton, CAE, IBA EVP & President of Business and Education Services*

### Industry Overview

*Karl Nelson, Founder & CEO, KPN Consulting*

### The Board's Role in Navigating a New Credit Cycle & Emerging Risks

*David Ruffin, Principal, Intellicredit, a QwickRate company*

A black swan named COVID-19 has ushered in a swift and dramatic end to the prolonged and recently benign credit cycle. Despite economic stimuli and regulatory relief, we can expect the credit degradation prompted by this crisis to be problematic and extensive. Now is the time to adopt aggressive new approaches to discover and monitor portfolio credit quality -- both in aggregate and transactional -- including loans affected by COVID-19. This session will explore the roles of the board and management in the process and discuss regulatory expectations moving forward.

### Pillars of High Performing Financial Institutions

*Darren Fago, CFA, Director-Advisory Services, and John Smith, Director, ALM First*

High performing banks share a handful of traits that separate them from the pack. In this session, we will specifically identify these characteristics and strategically discuss their contributions to performance. We will also provide real time examples and recommendations for institutions to consider.

### Preparing Your Bank for An Economic Downturn

*Heather Archer Eastep, Partner, Hunton Andrews Kurth*

People, rules, and tools – these are three key areas critical to every bank's success; however, they become even more important if the economy takes a dip. In a conversation-style session, this presentation will reflect on the capital, liquidity, accounting, credit, innovation, technology, people, and examination considerations that every bank must keep top-of-mind regardless of whether economic headwinds occur in the short- or long-term.

### The Cost of Non-Compliance

*Rohin Tagra, Founder & CEO, Azimuth*

Since the financial crisis, compliance costs at banks have increased by over 60%, according to Deloitte, and nine out of 10 compliance executives believe costs will continue to rise. Meanwhile, the cost of non-compliance has never been higher. To manage rising compliance expectations, most financial institutions expect the cost of compliance to increase as much as 30% over the next two years, yet only six out of ten expect an increase in operational funding. Financial institutions looking to cut costs must do so without sacrificing compliance efforts, or else face the potential of severe fines and penalties, not to mention irrevocable damage to their reputation. During this session, we will provide actionable steps banks must take to ensure compliance without breaking the bank.

### Concluding Remarks & Adjourn

*Karl Nelson, Founder & CEO, KPN Consulting*



**ONE FEE, UNLIMITED ATTENDEES**  
(PER ORGANIZATION)

Member \$495

Nonmember \$795

(Includes OnDemand Access through September 27, 2023)

*Substitutions acceptable*