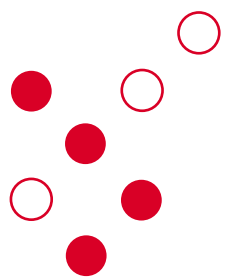


Bank Enterprise Risk Management

An executive seminar

JUNE 4-5, 2012 | CHARLOTTE, NC

“Would recommend it for the
bankers in my portfolio.”
AVP, Federal Reserve Bank of Chicago



PRESENTED BY:
 **SNL**Center
FOR FINANCIAL EDUCATION

DAY ONE

Registration and continental breakfast open at 7:30 a.m.

Program begins at 8:30 a.m.

Introduction and Expectations

- A profile of the institutions represented by the participants
- What are the risk management goals of the participants?
- What are the top risks facing your institutions?
- What are your top challenges regarding implementing ERM?

Introduction to Risk and Risk Management

- Defining risk
- Why risk management matters
- Did risk management fail in the last decade?

An ERM framework (Part 1)

- The program mission
- A risk management system
- Three lines of defense

Refreshment Break

Risk, Risk Management, Strategy, and the Value Chain

- Why and when risk management creates value
- Managing risk through hedging and insurance

Lunch

An ERM framework (Part 2)

- Risk appetite statement
- Risk appetite exercise
- Roles and responsibilities

Refreshment Break

Risk Mapping: A new way of looking at risk

- The risk management process
- Assessing probability and impact
- Avoiding, detecting, monitoring and controlling risks

Exercise: Mapping your top 5 risks

Debrief on mapping and the day

Day One concludes at approximately 5:30 p.m., followed by cocktail reception.



Cocktail reception hosted by **DIXON HUGHES GOODMAN** LLP
Certified Public Accountants and Advisors

DAY TWO

Continental breakfast opens at 8:00 a.m.

Program begins at 8:30 a.m.

An ERM framework (Part 3)

- Risk control self assessments
- Risk measurement and reporting
- Self check – the risk loop

Refreshment Break

The new paradigm of risk management

- Enterprise risk management
- Risk and decision-making

Wrap-up

- Review exercises
- Defining the next steps

Lunch

Day Two concludes at approximately 1:00 p.m.

PRIMARY INSTRUCTORS:

Dr. Jon Duchac

Dr. Duchac is the Merrill Lynch Professor of Accounting and Director, Program in Enterprise Risk Management at Wake Forest University School of Business. In addition, he holds joint appointment at the Vienna University of Business and Economics in Vienna, Austria.

Robert (RB) Lane

RB is a retired national bank examiner, having worked with the Office of the Comptroller of the Currency (OCC) for 32 years. During his time with the OCC, he supervised and participated in the examinations of community, mid-size, and large banks. In the 8 years prior to his retirement, he served as a large bank functional team leader in which he led the OCC's oversight of enterprise risk management (ERM), audit, internal controls, and Basel operational risk.

Since retiring from the OCC, RB has consulted with banks and regulatory agencies. During this time, his primary focus has been in the areas of ERM, management and board assessment, and loan review.

RB holds a BA in economics from the Virginia Military Institute and an MS in finance from Virginia Commonwealth University.

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Risk management all too often focuses on business silos, creating a blinder effect that exposes a depository institution to greater risk than calculated by department heads, or even executive management.

The SNL seminar on Bank Enterprise Risk Management provides executives a whole-bank framework for avoiding or mitigating loss, for encouraging early action to address emerging risks, and for reducing regulatory burden, increasing the value of your institution.

You'll discover how your current risk management activities can be modified and integrated into an effective ERM system that both reduces risk and satisfies regulators.

Program objectives

- Developing a deeper understanding of risk, distinguishing between uncertainty and risk, balancing risk/reward, avoiding pitfalls, and exposing fallacies
- Integrating risk management into your firm's strategy and value chain
- Managing regulatory relationships and expectations relative to risk management
- Coordinating risk management activities at every level within the organization and across business units
- Acquiring tools useful in assessing and managing risk, including risk maps, risk loops and risk pyramids

About SNL Center for Financial Education (CFE)

An affiliate of SNL Financial, SNL CFE is a leading developer and producer of conferences and seminars for professionals who work in – or focus on – the banking, insurance, energy, real estate and media sectors. Website: www.snlcenter.com.

THE ESSENTIALS

WHEN June 4-5, 2012

WHERE Wake Forest University School of Business
Charlotte, NC

HOW Online: www.snlcenter.com/BankERM
By phone: (434) 951-7786

PRICING \$1,795

Your registration includes all conference materials, plus continental breakfast, lunch, refreshment breaks and the cocktail reception.

LODGING Accommodations are not included with your registration; however, a block of rooms at the Holiday Inn Charlotte Center City has been reserved for this event at a special rate of \$99 per night, single occupancy, exclusive of taxes and fees. The discount rate is available through May 4, 2012 or until the block is filled. To reserve your room, please call the Holiday Inn Charlotte Center city directly at (704) 335-5400 and mention the SNL Bank Enterprise Risk Management program or go to www.hicharlotte.com.

CANCELLATIONS

- Cancellations for this program are eligible for a full refund, less a \$150.00 administrative fee, if received at least 15 business days prior to the start of the program.
- Cancellations received after that date, but at least 5 business days prior to the start of the program, receive a credit in the amount of the registration fee, less a \$150.00 administrative fee, to attend another SNL CFE program within 13 months.
- Due to commitments and expenses, cancellations received fewer than 5 business days prior to the start of the program are not eligible for a refund or credit.
- Attendee substitutions from the same company are welcome at any time.
- For more information regarding our refund, complaint and program cancellation policy, please call us at (434) 951-7786.

CONTINUING EDUCATION CREDITS

CFA Institute: 9.5 hours CPE Credit : 11 hours

Complete details are available at www.snlcenter.com/BankERM

“Well organized, evenly paced course that addressed the most critical topics facing risk managers.”

Senior executive, Grand Bank NA