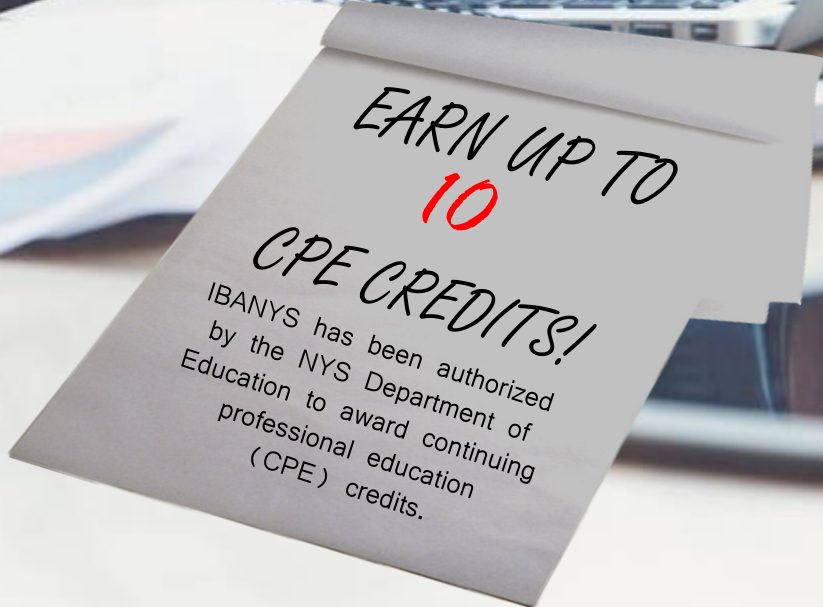




LENDING CONFERENCE

May 21-22, 2019
Watkins Glen
Harbor Hotel
16 N. Franklin Street
Watkins Glen, NY
14891

Co-Sponsored By:



Connect With Us!



Overview

As the premier event on lending and credit for financial institutions in New York, the 2019 IBANYS Lending Conference is uniquely positioned to help bank executives tackle the challenges they will face in 2019 and beyond. This conference covers a wide range of hot topics, including an update for lenders on banking and the economy, stress testing, CRE lending, balance sheet lending, and many more relevant topics. Please join us for this wonderful opportunity to network with your peers from across the state as we dive into an important look at the lending environment for New York in 2019 and in the future.

Who Should Attend?



- ⇒ Commercial Loan Officers
- ⇒ Consumer Lending Officers
- ⇒ Credit Officers
- ⇒ Mortgage Officers
- ⇒ Loan Support Personnel
- ⇒ Senior Management involved in credit & lending process

Agenda

Tuesday

11:00 am	Registration
11:30-12:30 pm	Networking Lunch & Opening Remarks <i>John Witkowski, President & CEO, IBANYS</i>
12:40-1:30 pm	The Current State of Lending <i>Stephanie Butler, Director of Advisory Services, Baker Hill</i> Every bank has a loan approval process along with a loan or credit committee. But as competition to provide consumer, commercial real estate and small business loans accelerates, community banks need to make sure that sound lending policies are in place. This session will provide commentary and analysis on national and regional economic trends.
1:30-2:20 pm	Risk Rating: The Cornerstone of Credit Risk Management <i>Alison Trapp, Director of Client Education, Abrigo</i> Timely and accurate risk ratings are not only a regulatory expectation but also a good business practice. This session provides concrete ways to improve the risk rating process.
2:20-2:30 pm	Networking Break
2:30-3:20 pm	New York Commercial Credit Trends <i>Hugh Jacobs, Sr. Commercial Banking Product Specialist, S&P Global Market Intelligence</i> This session will discuss the aggregate New York CRE and C&I lending trends and how those compare to national trends. We will also touch on trends in specific industries, niche land use types and average sizes of mortgage originations as well as top mortgage originators.
3:20-4:10 pm	New Trends in Bank Partnerships With Alternative Leaders <i>Steven Cohen, President, Excelsior Growth Fund</i> Excelsior Growth Fund, a nonprofit Community Development Financial Institution and affiliate of New York Business Development Corporation, will discuss new models for bank partnerships that can increase CRA ratings, help the bank serve more customers, and increase bank business. New online marketplaces with multiple lenders, predictable products, and technology solutions are key elements of the new landscape.
4:10-4:20 pm	Networking Break
4:20-5:10 pm	C&I and Balance Sheet Lending Strategies for the Latter Stages of the Business Cycle <i>Craig Poms, Regional Senior Vice President of Sales, LSO</i> Commercial borrowers depend on reliable access to cash for working capital. Secured working capital financing is as an attractive and sound credit product for banks to fuel commercial loan growth. Loans secured by working assets can be structurally complex, and oversight of asset-based loans can be operationally demanding. This session will help you understand the fundamentals of asset-based financing to properly communicate structural options and risks to borrowers and bank credit committees.
5:30-6:30 pm	Cocktail Reception — Sponsored By TBD
6:30-8:30 pm	Dinner — Sponsored By TBD

Wednesday

7:15-8:00 am	Breakfast — Sponsored By TBD
8:00-8:50 am	Preparing Your Loan Portfolio for the Next Recession and CECL Simplified <i>Bhapur "Bo" Singh, President & Owner, T. Gschwender & Associates, Inc.</i> Fifty (50%) of the economists are now predicting a recession in 2020. Unfortunately, there are plenty of signs. In this briefing, TGA will discuss several steps you can take to measure, monitor, and control credit risk in your loan portfolio. How much risk are you carrying? Which loans should you pay particular attention to? What can you do to be proactive in ensuring the downturn does not overly stress your loan portfolio? We will also simplify the key differences between the current ALLL methodology and CECL, and show how you can determine if your ALLL will be sufficient under CECL <u>now!</u>
8:50-9:40 am	Hybrid Asset Based Lending: Controls Are Necessary <i>Robert R. Reuter, Managing Director, Executive Editor, CEIS Review, Inc.</i> Description TBD
9:40-9:50 am	Networking Break
9:50-10:40 am	Positioning Your Bank for Success with the FHLBNY's Affordable Housing Program (AHP) <i>Daniel Randall, Deputy Community Investment Officer, Office of the Chief Bank Operations Officer, Federal Home Loan Bank of New York (FHLBNY)</i> It's a challenging environment out there! The AHP is a competitive grant program which provides equity toward the capital expenditures of residential real estate projects that reserve a portion of its unit for low-to-moderate income households. This underutilized program can be very valuable to members, not only to support housing within your footprint, but also to build your business relationships. This session will cover the housing within your footprint, but also to build your business relationships. This session will cover the housing affordability challenges in the Empire State and the mechanics of the AHP along with strategies to leverage the program to promote business and drive earnings.
10:40-11:30 am	Banking Needs to be Something You Do, Not a Place You Do It. It's Time to Think Outside the Branch <i>Andy Papadopoulos, CEO, CloudBnq</i> Lending trends, the social impact of banking, the mindset of today's borrower and how keeping it simple makes money and sense. Make your products easier to than your competition, or you will find customers buying from them, not you.
11:30-11:40am	Networking Break
11:40-12:30 pm	Equipment Leasing — A Market Opportunity for Banks <i>Henry (Jay) D. Waters, Jr., Executive Vice President, Trigen Leasing</i> Description TBD
12:30 pm	Luncheon & Meeting Adjourned

Lending Conference Registration Form



Complete the form below & mail, fax or email to:

Mail: IBANYS **Fax:** (518) 436-4648
19 Dove Street, Suite 101 **Email:** lindag@ibanys.net
Albany, NY 12210

Registration Deadline: Wednesday, May 15, 2019

***No refunds will be given after this date**

Questions:

Contact: Linda Gregware
lindag@ibanys.net or (518) 436-4646

Registration Fees: Includes all course materials and meals

- Member: \$495 per person**
- Non-member: \$550 per person**

Dates: May 21-22, 2019

Watkins Glen Harbor Hotel
16 North Franklin Street
Watkins Glen, NY 14891

Bank/Organization: _____

Address: _____

City/State/Zip: _____

Phone: _____

Fax: _____

Attendee Name: _____

Title: _____

Email: _____

Attendee Name: _____

Title: _____

Email: _____

Attendee Name: _____

Title: _____

Email: _____

Attendee Name: _____

Title: _____

Email: _____

Payment

My check (made payable to IBANYS) is enclosed

Member: \$495 per person

Charge

Non-member: \$550 per person

Visa/Mastercard/AMEX number: _____

Cardholder Name: _____

Expiration Date: _____

Billing Address of Card (if different from above): _____

CVV (3 digits back of card/AMEX 4 digits on front of card): _____

A block of rooms have been reserved at the Watkins Glen Harbor Hotel. Reservations can be made by contacting the Watkins Glen Harbor Hotel at (607) 535-6116. Refer to group: Independent Bankers Association. **Room cut-off: April 29, 2019.** (We cannot guarantee room availability and pricing after this date.)
Single/Double rate= \$179+ Village View/ \$199+ Lake View

WE STRONGLY RECOMMEND YOU MAKE YOUR RESERVATIONS EARLY. THE ROOMS WILL SELL QUICKLY. Cancellations must be made 7 days prior to day of arrival.