



Big Decisions in Banking

In collaboration with **SULLIVAN & CROMWELL LLP**

Formerly SNL Bank M&A Symposium

October 11-13 | New York, NY

Produced by the Knowledge Center, an executive conference from
S&P Global Market Intelligence

> **Learn more:** marketintelligence.spglobal.com/BDIB

S&P Global
Market Intelligence

About Us

In April 2016 SNL Financial and S&P Capital IQ, two of the world's leading financial analytics providers, joined forces as S&P Global Market Intelligence to deliver the most sector-specific, comprehensive and reliable intelligence in the industry.

The Knowledge Center is a leading provider of sector-specific knowledge through executive conferences, live training seminars and online webcasts. Knowledge Center conferences are known for their outstanding executive relevant data-driven content and networking opportunities.

Learn more about the Knowledge Center and our offerings by visiting marketintelligence.spglobal.com/kc-events or calling 888-991-7786.

“Had a good variety of perspectives from multiple industry participants and multiple action items I can take back and execute on.”

— *Co-President and CEO, a regional bank*

Make your plans to join us and dedicate some time to explore strategic alternatives at the 2017 Big Decisions in Banking, formerly the SNL Bank M&A Symposium, October 11-13 in New York.

This year's event will extend beyond transactions and discuss other aspects of a bank's strategic landscape including, capital management, regulation, risk management, customer experience and technology. You'll hear from some of the industry's most influential commercial bankers, advisors and investors as they share their perspectives to help you develop your strategy for growth.

S&P Global Market Intelligence and Sullivan & Cromwell are leading providers of expert counsel and essential intelligence in the banking sector. This event offers an unparalleled assembly of top banking leaders in a concise, focused and substantive way.

Whether you are a buyer, seller, or looking for strategic insight to optimize independent performance, this preeminent executive conference will help you explore your goals and set a course to achieve them.



Agenda

Wednesday, October 11

12:00 p.m. **Pre-Conference Buffet Lunch**
Available for lounge and pre-conference workshop participants.

1:00 p.m. **Pre-Conference Workshop:
Preparing for CECL Implementation**
(For financial institution executives only. Additional fee of \$395 applies. Attendance is limited).

Chad Kellar, Partner, Crowe Horwath
Kevin Brand, Advisory Manager, Crowe Horwath

- Evaluating current data to determine what new information you need to transition to the CECL model.
- Developing an estimate of expected credit losses – inputs, unit of account, probability.
- Methodologies used to develop an estimate of expected credit losses and how these will need to change under CECL.
- Testing your planned approach to transitioning to the CECL model.

Banking Solutions Lounge

Join S&P Global Market Intelligence banking product experts to preview new product enhancements and get personalized training –all while enjoying lunch and tasty afternoon snacks at the Ritz-Carlton Battery Park. Visit the S&P Global Market Intelligence Banking Solutions Lounge anytime between 1:00 p.m. and 5:00 p.m. and maximize your investment, both industry and S&P Global Market Intelligence product knowledge, while at the conference.

5:00 p.m. **Welcome Reception**
At the conclusion of the pre-conference activities, all pre-conference participants, as well as all arriving conference registrants, are invited to attend a networking reception.

Thursday, October 12

7:30 a.m. **Registration and Continental Breakfast**

8:30 a.m. **Welcome Remarks**

8:45 a.m. **Keynote Address: What It Takes for Success**

John A. Kaness
Chairman, BankUnited Inc.

9:15 a.m. **Strategic Planning**

- Practitioners discuss a robust strategic planning process that considers whether to **buy, build, exit or partner** in the current environment.
- Establishing a plan to transform your distribution, products and services, and delivery channels, including the **role of technology** in execution.
- Incorporating risk management assessment into your **strategic review**.
- How to measure performance of various businesses, and how to translate it into the strategic planning process.
- A look at **vertical integration**; acquiring service providers or other product lines aside from traditional banking products.
- Best practices in positioning your company for long-term profitability and **executing on stated strategy**.

10:30 a.m. **Networking Break**

11:00 a.m. **Investment Bankers' Assessments and Predictions**

Hear from top investment bankers in the industry about the big decisions for bank management teams in the **current environment**. We'll review M&A expectations and key deal considerations, capital management developments, and a look at the global banking landscape.

- A look at **wealth management businesses** and potential impacts of the trend away from active management and toward passive/index funds.
- How banks are dealing with the regulatory guidance to keep **commercial real estate concentrations** below 300% of capital and how this regulatory guidance is affecting banks' appetites for M&A.
- How **increasing loan to deposit ratios** at banks are expected to affect transactions in the space.
- How have **shareholder engagement best practices** evolved in light of the rise of passive and index investors.
- How do **activists and vocal institutional shareholders** impact strategic decision making and M&A prospects in a dynamic environment.
- How do U.S. banks fit into the **global landscape** and perspectives on further cross border activity into the US.

12:00 p.m. **Luncheon**

Sponsored by  Crowe Horwath.

1:00 p.m. **Investor Perspectives and Capital Management**

- **Investor outlook** for the U.S. and global banking industries including return and profitability expectations and implications for managing your business.
- Capital management best practices in the current environment; determining **optimal capital structure**.
- Using **stress-testing** to drive strategic decisions; what you should do with your stress-test results.

- How are investors handicapping the potential easing of **regulatory requirements**?
- How investors view the **market for sub debt** issuances by regional banks.

2:00 p.m. **Refreshment Break**

2:15 p.m. **Key Regulatory Decisions Faced by Banks**

H. Rodgin Cohen, Partner & Senior Chairman, Sullivan & Cromwell

An update on the regulatory environment for U.S. and global banks, both on a standalone and M&A basis. We'll review the Trump administration's impact on FI regulation and examine how banks can identify and manage regulatory risk in the current environment.

3:00 p.m. **Networking Break**

3:30 p.m. **Views from the CRO: Best-in-Class Risk Management and the Impact on Value**

- Developments in risk management **best practices**, the role in strategic planning.
- Managing risk in the context of acquisitions; post-merger **integration risk**.
- The **role of the CRO** in evaluating risks associated with new products, services, a new business line and technology.
- The biggest risks in today's banking environment.
- Continual monitoring of your risk and risk management effectiveness.
- How to drive long-term profitability and value through sound risk management practices.

4:30 p.m. **Cocktail Reception**

Friday, October 13

8:30 a.m. **Executing an M&A Transaction**

Executives from serial acquirers and institutions who have recently sold will discuss the rationale behind their deals, including how it accomplished a strategic initiative, share execution and integration best practices and review how they delivered on their promises to the Street, achieving stated cost saves, revenue synergies and increases in shareholder value. We'll also debate the merits of integrating quickly versus gradually and examine if there are any benefits to moving slowly.

9:45 a.m. **Networking Break**

10:15 a.m. **Seeing Yourself through Your Customers' Eyes**

- Knowing your customer – **changing demographics** and customer preferences.
- What products, services and **delivery channels** do your customers want?
- A look at customer profiles and the best ways to serve different **customer segments**.
- How a thorough understanding of your customers can inform your strategic planning process.
- Improving **data analytics** capabilities to understand customers' motivations
- Artificial Intelligence (AI): where are we in the adoption process and what opportunities exist for my bank

11:15 a.m. **Transforming the Customer Experience Through Technology**

- Establishing a strategic plan for an **integrated channel experience**.
- Now that you know your customer, determining optimal delivery strategies for your products and services.
- The **role of digital technology** in serving your customers.
- Update on the payments industry and implications for your book.
- Managing the risks of development and delivery.
- How the **role of the physical branch** will change and how to make the transition.
- Examples of successful acquisitions, internal development efforts and partnerships with financial technology.

12:30 p.m. **Closing Remarks**

“Great networking opportunity and variable outlets to gain insight into strategy.”

— *CFO, a regional bank*

Agenda is subject to change.

Featured Speakers



Richard D. Callicutt II
Director,
Pinnacle Finance Partners



Robert Jones
Chairman & CEO,
Old National Bancorp



H. Rodgin Cohen
Senior Chairman,
Sullivan & Cromwell



John A. Kansas
Chairman,
BankUnited, Inc.



Francesco Ceccato
Group Head, Corporate
Development & Principal
Investments,
Barclays Bank Plc



Jeff Lee
EVP and Chief
Marketing Officer,
Seacoast Banking Corp
of Florida



Mitchell S. Eitel
Conference Co-Chair; Partner,
Sullivan & Cromwell



Mark J. Menting
Conference Co-Chair; Partner,
Sullivan & Cromwell



Dale Gibbons
EVP & CFO,
Western Alliance Bancorp



Bill Parker
Vice Chairman & CRO,
US Bancorp



Stan Ivie
EVP, Chief Risk Officer,
PacWest Bancorp

*For our full list of speakers, please visit marketintelligence.spglobal.com/BDIB.
As additional speakers are confirmed, we will add their names to the event
website. Please check back for the most up-to-date information.*

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This content-rich, executive conference features keynotes from industry experts, executive panel discussions, and ample networking opportunities for attendees. Position your company as a market leader by becoming a corporate sponsor of this event. For more information, please contact Brian Hodges at (434) 951-7628 or brian.hodges@spglobal.com.

Learn more: marketintelligence.spglobal.com/BDIB

The Essentials

How to register

Online:

marketintelligence.spglobal.com/BDIB

Phone:

888-991-7786

Registration Fees

Your registration includes all conference materials, continental breakfast and lunch, and evening cocktail receptions.

Commercial Bankers

\$1,295

(Use code BDIB300 to save \$300 on the commercial bankers price.)

Regular Rate

(including investment banking groups within commercial banks)

\$2,995

Pre-Conference Workshop

\$395

The Regular Rate applies to attendees who are not bank employees or directors of an FDIC-insured financial institution, such as investment bankers, attorneys, accounting firms, other vendors and service providers. If you are an industry participant, but not a banker, you may want to consider becoming a sponsor. Correspondent and wholesale bankers, as well as regulators, FHLBs and GSEs should also register at the Regular Rate. If you are not sure which rate applies to you, contact us at 888-991-7786.

S&P Global Market Intelligence reserves the right to verify your company profile and adjust your registration rate if necessary.

Accommodations

We are bringing this year's event back to New York City. Join us at the Ritz-Carlton Battery Park. A block of rooms has been reserved for this event at a special discounted rate of \$485 per night, exclusive of taxes and fees. This rate is available through Sept. 18, 2017, or until the block is filled, whichever comes first. To reserve your room, please call the Ritz-Carlton Battery Park at 1-800-241-3333 and mention the Big Decisions in Banking event.

Venue

The Ritz-Carlton Battery Park
2 West St. Ritz-Carlton Ballroom
New York, NY
+1 (212) 344-0800



Past Attending Companies

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Entegra Financial
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Old National Bancorp	Sterling Bancorp
Opus Bank	Stonegate Bank
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Peoples Bancorp Inc.	TotalBank
Peoples National Bank, NA	TowneBank
Pinnacle Financial Partners	Triumph Bancorp, Inc.
PL Capital	United Bancorp, Inc.
Planters Bank & Trust Co.	United Bank
PNC Financial Services Group	United Bankshares
Popular Inc.	United Community Financial Corp.
PrivateBancorp Inc.	USAmeriBank
Regions Bank	Webster Bank

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