

SEPTEMBER 13 - VIRTUAL

The affordable, convenient online program is ideally suited to those who are new to banking – both frontline staff and those newly hired for leadership positions who gained their experience in other industries. Learn the language of banking, including an understanding to gain a clearer understanding of how the bank functions as a business.



**Part 1 – Risky Business** – An overview of the business of banking, industry trends, with an emphasis on risk management using the “Big 5” Risks for Banks as our tour guide: Credit Risk, Market Risk, Liquidity Risk, Operational/Legal Risk, and Regulatory/Reputation Risk.

**Part 2 – An Open Book: To a Degree** – Using the same tour guide as above, participants will learn to look up their own bank’s key performance management ratios, comparing to FDIC peer group and national averages. Participant will receive their bank’s UBPR (Uniform Bank Performance Report) and an Excel template to quickly enter ratios and chart trends with comparisons to industry guidelines.

### WHO SHOULD ATTEND

All employees including new hires, frontline, lending, operations and leadership.

### TOPICS TO BE COVERED:

- » How a bank makes and loses money
- » An overview of a bank’s balance sheet and income statement
- » The importance of your bank to the local economy using the money multiplier as an example
- » Risk arbitrage for both borrowers and depositors
- » Enterprise Risk Management (ERM)
- » Industry trends and current conditions
- » How to manage each of the “Big 5” risks with examples and stories
- » 4 key areas of bank financial management
- » How to look up and use bank ratios (with UBPR and SDI tools provided)
- » Overview of CAMELS and regulatory enforcement actions
- » How to ‘thrive’ in a recession



Program Presenter

**MIKE WEAR**

**OWNER OF 39 ACRES CORPORATION**

Mike Wear is owner of 39 Acres Corporation, specializing in banker training and bank consulting services in credit risk underwriting and loan portfolio risk management. Over his 41-year career, he served in commercial lending and senior credit management positions with Omaha-area community banks.



**Program Agenda**  
**Registration - 8:30 a.m.**  
**Program - 9 a.m. - 2:30 p.m.**  
**Lunch - 11:30 p.m. - 12:30 p.m.**

<b>Asset Size</b>	<b>Price:</b>	<b>Price after September 3:</b>
<b>\$25 mil &amp; under:</b>	___ \$250	___ \$350
<b>\$26 - \$100 mil:</b>	___ \$450	___ \$550
<b>\$101 - \$400 mil:</b>	___ \$650	___ \$750
<b>\$401 - \$750 mil:</b>	___ \$850	___ \$950
<b>\$751 to \$1 bil:</b>	___ \$1,050	___ \$1,150
<b>Over \$1 billion</b>	___ \$1,250	___ \$1,350
<b>Associate Members:</b>	___ \$850	___ \$950
<b>Non-Members:</b>	___ \$1,700	___ \$1,800

We understand circumstances arise requiring cancellation - if you cancel up to 3 business days before the program, your registration fee will be refunded. Substitutions are always welcomed with advanced notice. If you have special dietary needs, please contact the KBA office. If you have a disability, and request special accommodations, please contact the KBA office. Registration for and attendance at KBA meetings and events constitutes an agreement by the registrant for KBA's use of the attendee's photograph in printed and/or digital promotional materials, publications, mobile app and social media, unless permission is revoked and received by the KBA prior to the event.

**Cancellations must be received by September 8, 2022.**  
**No video or audio recording allowed.**

Name: \_\_\_\_\_

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

Name: \_\_\_\_\_

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

Bank: \_\_\_\_\_

Total Enclosed: \$ \_\_\_\_\_ Total Attending: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Three ways to register:**

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register Online using a credit card at [www.ksbankers.com](http://www.ksbankers.com)