



**KANSAS BANKERS
ASSOCIATION**



Economic Outlook & Risk Management Conference

November 2-3, 2022

Hilton Garden Inn - Manhattan



ECONOMIC OUTLOOK & RISK MANAGEMENT CONFERENCE

Wednesday, November 2

8:15 - 9:00 a.m.

Registration and Continental Breakfast

9:00 - 10:45 a.m.

Welcome and Opening Remarks

Shan Hanes, KBA Chairman, Heartland Tri-State Bank, Elkhart

Opening General Session

The Economic, Inflation & Mid-Terms - Tactics, Strategies & Actions to Increase Profitability at your Bank... and Help Your Customers

Gene Marks, Marks Group

Business leaders are facing many issues this year as they emerge from the pandemic, including inflation, supply chain plus labor shortages – and mid-term elections which will impact future policies are looming. So what does this mean for your bank, your customers, small businesses and your community? What new issues will we be facing? What investments should we be making? Join Gene for the answers.

10:45 - 11:00 a.m.

Refreshment Break

11:00 - 12:00 p.m.

Cryptocurrency and Central Bank Digital Currency

Brooke Ybarra, ABA

In this session we'll provide a framework for understanding different types of digital assets, including traditional cryptocurrency, stablecoin, and central bank digital currency. We'll discuss how banks are engaging in the cryptocurrency ecosystem, and review key policy and regulatory developments.

12:00 - 12:45 p.m.

Luncheon

12:45 - 1:15 p.m.

Luncheon Program

Doug Wareham, KBA President & CEO

Breakout Sessions (Choose One)

1:15 - 2:15 p.m.

1. CECL - A New Risk Management Tool

Dr. Bruce Morgan, PhD., Professional Bank Consultants, LLC; Sean Doherty, President, Asset Management Group

This session will review a live example of the CECL Calculator developed by the presenters and BancPath's Asset Management Group. The CECL Calculator uses bank specific loan data to estimate the ACL using six methodologies with a seventh bank custom methodology. It has a robust economic factor methodology FRED, regional and local data. Q factors are included. The CECL Calculator provides a robust economical solution for community banks.

2. Strategic Plans, Capital Plans & Risk Appetites - How They Fit Together

Pete Weinstock, Partner, Hunton Andrews Kurth

Strategic plans have multiple audiences. These documents should enhance shareholder value, provide management with roadmaps and address regulatory expectations. Recent supervisory thinking is that such plans should work together with capital plans and risk assessments.

3. Optimize Your Bank's Balance Sheet for Flexibility in Uncertain Times

Glenn Martin, Managing Director, IntraFi Network

With rising rates, ongoing inflation, extraordinary liquidity, the latest COVID variant, and a war, it is difficult to get a clear picture of what a return to "normal" will look like for the banking industry. Of particular interest is whether the recent slight uptick in what had been persistently low loan-to-deposit ratios is the start of a trend, and the difficulty of predicting how fast liquidity may disappear for your individual bank. Learn how to prep your balance sheet to be both nimble and strong so that your bank can thrive under any number of market scenarios.

2:15 - 2:30 p.m.

Transition to Next Breakout

2:30 - 3:30 p.m.

Breakout Sessions - Repeated

3:30 - 3:45 p.m.

Refreshment Break

3:45 - 5:00 p.m.

Future of Banking with Fewer Employees

Paul Mintner

The future of banking with fewer employees asks us to manage this changing environment and lead ourselves, teams, and organizations to a new way of work. The labor market in 2022 has forced leaders across industries to rethink work, the employee experience, and how we all cope with the local, global, technical, and social changes that impact our workplaces. Navigating the future of work requires navigating ambiguity, preparing ourselves for change, and leading others through the experience of change all while ensuring we deliver on the most pressing needs and expectations of our businesses. We don't know all that we need to know about the future of work, but in this session we will be reminded that we do have many of the tools we need to successfully lead through this period of change.

5:00 - 6:00 p.m.

Cocktails and Conversation with the Exhibitors

6:00 p.m.

Dinner on Your Own

Thursday, November 3

7:30 - 8:15 a.m.

Full Breakfast and Networking

8:15 - 8:30 a.m.

Welcome and Introductions

Mike Cearley, KBA Bank Management Committee Chairman

8:30 - 9:45 a.m.

State of the Economy and its Impact on Banks

Don Musso, President, FinPro, Inc.

So many things impacting banks: slow deposits, lagging rates, loan yields, declining branches and much more. The state of the economy with raising rates; regulatory changes – FDIC turnovers, compliance and rules, and so much more affecting banks.

9:45 - 10:00 a.m.

Refreshment Break

10:00 - 11:00 a.m.

Adventures in Economic, Monetary, and Fiscal Policy

Steve Wyatt, BOK Financial

We will discuss the impact of monetary policies so far, the potential path going forward, inflation, economic growth, fiscal policy and the political policy environment in the post mid-term election world. Based on our outlook, and thoughts on what could change, we will discuss the markets and economy going forward.

11:00 - 12:00 a.m.

Lead with Everyday EXCELLENCE

Dustin James

Focus on driving greater success in your life and business. Master the Four E's - Emotion, Education, Experience, and Energy. You will identify critical areas of your life that can be controlled. We need to grasp a clear understanding and commit to excellence in our daily lives. We need to quit chasing sales numbers and competing both externally and internally. We need to quit comparing materials things in life and start committing to EXCELLENCE!

Suggested Attire:

The suggested attire for this year's conference is business casual. Remember, meeting room temperatures and personal comfort zones vary. It is recommended that you bring a sweater or a jacket to the sessions. If you should have any questions, please contact Becky Milne (bmilne@ksbankers.com) at the KBA office, 785-232-3444.

Hilton Garden Inn, Manhattan, Kansas Room Block Details:

To expedite your reservation – BE SURE TO:

1. Click on the web page address in purple font below to access the Hotel Reservation Link (The link pre-populates your group code)
2. Select the Room Type offered in the Link
3. Make reservations as soon as possible. The special room rate will be available until Friday, Sept 23, 2022, or until room block is sold-out, whichever comes first.

YOUR EVENT LINK: www.my-event.hilton.com/mangigi-kbaerc-87288c3f-e47e-48c2-9225-8b682b986ea9/

Reservation guidelines: To secure a guest room reservation, a major credit card will be required. Reservations cancelled within 48 hours of arrival will incur a charge for the first night's Room/Tax charge.

Check-In/Out Time: Our check-in time is 3 PM; check-out time is 12 PM. All guests arriving before 3 PM will be accommodated as rooms become available. Hotel staff can arrange to check baggage for those arriving early when rooms are unavailable and for guests attending functions on departure

Hotel Name: Hilton Garden Inn Manhattan

Hotel Address: 410 South 3rd Street

Manhattan, KS 66502

Hotel Phone Number: 785-532-9116

ECONOMIC OUTLOOK AND RISK MANAGEMENT CONFERENCE



Mike Cearley
KBA Bank Management
Committee Chairman



Sean Doherty
Asset Management
Group



Shan Hanes
KBA Chairman
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Dustin James



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Association



Pete Weinstock
Hunton Andrews
Kurth



Steve Wyatt
BOK Financial



Brooke Ybarra
American Bankers
Association

ECONOMIC OUTLOOK AND RISK MANAGEMENT CONFERENCE

GOLD



KBA Insurance, Inc.
A SUBSIDIARY of KBA



SILVER



BRONZE



THANK YOU!



ECONOMIC OUTLOOK AND RISK MANAGEMENT CONFERENCE

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410 S. 3rd St. - (785) 532-9116

	<u>Early bird registrations postmarked on or before October 26, 2022.</u>	<u>Registrations postmarked after October 26, 2022.</u>
___ KBA Members	\$360	\$460
___ Non Members	\$720	\$820

- Fee includes instruction and electronic access to most materials after the conference.
- There will be a conference link sent out a few days prior to the conference.
- We understand that circumstances arise requiring cancellation, if you cancel by 10/26/22, your registration fee will be refunded.
- Substitutions are allowed with advance notice.

Name: _____

Bank Location: _____ E-mail: _____

Name: _____

Bank Location: _____ E-mail: _____

Bank: _____ Total Attending: _____

Attn: _____ Total Enclosed: \$ _____

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

Kansas Bankers Association | ATTN: Becky Milne | PO Box 4407, Topeka, KS 66604 |
P: (785) 232-3444 | F: (785) 272-8392 | www.ksbankers.com