



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Director Series: Regulator Expectations in Capital Planning

Wednesday, June 6, 2018

10 - 11:30 a.m.

Capital adequacy requirements have changed. Community bankers need to understand, plan, then implement changes to risk-based capital outlined in Basel III. Regulators expect senior management and the board to determine their institution's capital adequacy based on the specific risks at their bank. Management needs to develop a capital policy, together with a contingency plan that demonstrates adequate capital in a stressed scenario. This webinar covers the specifics of regulatory changes with an emphasis on practical applications to effectively and efficiently develop a robust capital policy and contingency plan.

HIGHLIGHTS

- How to determine the level and direction of each risk category
- Where to find information that supports the level of risk
- How each risk category affects the need for capital — they are not all the same
- Importance of understanding the cumulative nature of risk
- Cybersecurity risk — some regulators think it is the greatest risk facing community banks
- How to distinguish capital adequacy from your capital goal
- Impact of tax reduction — this could affect capital, dividends, expansion, stock repurchases, etc.
- How to raise capital if needed — the difference between adding and preserving capital
- Integrating capital and risk into the strategic plan
- Using excess capital to improve shareholder value — examples included
- Building a strategic plan that focuses on value and profit

TAKE-AWAY TOOLKIT

- Methodology examples:
 - Sample capital adequacy determination
 - Stress test capital example
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for board members, C-level officers, and emerging leaders in your bank.

ABOUT THE PRESENTER

Gary J. Young is Chief Executive Officer of Young & Associates, Inc. During 40 years in consulting and 50 years in the industry, he has assisted hundreds of financial institutions from coast-to-coast with improving shareholder value and profit, establishing effective strategic plans, management assessments, regulatory concerns, budgeting, asset/liability management, expansion planning, and mergers and acquisitions. Young is a popular speaker due to his practical and valuable insight and has conducted seminars throughout the United States and in Europe. He is on the board of a community bank, manages a bank investment fund, and is a co-founder of Capital Market Securities, Inc., which assists with mergers and acquisitions.

THREE REGISTRATION OPTIONS

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2. ON-DEMAND WEB LINK**

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