



PROFESSIONAL DEVELOPMENT

# ASSET/LIABILITY MANAGEMENT SEMINAR

Dec. 7, 2017

8:15 a.m. – 4 p.m.

Pennsylvania Bankers Association  
Training Room  
3897 N. Front St.  
Harrisburg, PA 17110

**PA Bankers has been accepted as a program sponsor by  
the Pennsylvania State Board of Accountancy.**

*This program qualifies for a total of 6.5 hours of continuing education  
credit.*

## **WHO SHOULD ATTEND**

CEOs, CFOs, senior management and directors involved in the ALCO/  
investment process

# ASSET/LIABILITY MANAGEMENT SEMINAR

## PROGRAM OVERVIEW

The Federal Reserve is in the middle of its first tightening cycle in more than a decade, and finding a balance between interest rate risk, liquidity and performance has never been more critical. This interactive seminar is designed to not only show attendees how to effectively comply with ever-increasing regulatory expectations for asset/liability management (ALM), but it will also demonstrate practical real-world tools to increase performance and maximize shareholder value.

The seminar will begin with a review of the national and local economic conditions and the outlook for monetary policy in 2018, before analyzing recent banking trends. Special attention will be paid to what the top performing banks do to get on top and stay there. Presenters will also discuss a range of interest rate risk issues that banks may face in the next rate cycle and provide specific examples of the types of analysis that are necessary to comply with the heightened regulatory focus on IRR & Liquidity. Case studies will also be used to develop a dynamic liquidity risk management process and to present recommendations about how to improve investment portfolio performance while also managing IRR.

## TOPICS WILL INCLUDE:

- Economic update, market overview and Fed policy outlook;
- Community bank trends, industry landscape and high-performance peer analysis;
- Regulatory expectations and best practices for IRR Modeling;
- How to develop a dynamic Liquidity Risk Model and Contingency Funding Plan;
- Effective Municipal Credit Analysis: a process to reduce hidden pension risks;
- Everything's a cycle: ALM for specific rate environments;
- Yield curve behavior, interest rate risk and investment management;
- Investment strategies and security selection: maximizing performance and managing risk; and
- Tools and resources for ALM and investment management: case studies.

## REGISTRATION INFORMATION

Members - \$325

Affiliate Members - \$385

Non-Members - \$457.50

The registration fee includes all seminar sessions, materials, luncheon and breaks. Please submit the enclosed registration form and payment to:

Pennsylvania Bankers Association

Attn: Registrar

3897 N. Front St.

Harrisburg, PA 17110

Tel. (717) 255-6927 • Fax: (717) 233-1477

\*You are encouraged to register through our website, [www.pabanker.com](http://www.pabanker.com). PA Bankers accepts checks, Visa and MasterCard. All credit card payments must be processed through online registration. Please visit [www.pabanker.com](http://www.pabanker.com), click on "Education and Events" and "Calendar," find the seminar title, and click on "Register Now."

## HOTEL INFORMATION

Participants traveling from out of town may book accommodations at:

- Staybridge Suites: 920 Wildwood Park Drive, Harrisburg, PA 17110; (717) 233-3304
- Hampton Inn & Suites: 30 Capital Drive, Harrisburg, PA 17110; (717) 540-0900

Be sure to ask for PA Bankers' negotiated rate.

## ABOUT THE SPEAKERS

**Dale Sheller** is vice president in the Financial Strategies Group at The Baker Group. He joined the firm in 2015 after spending six years as a bank examiner with the FDIC. He holds a bachelor's degree in finance and a master's degree in business administration from Oklahoma State University. He works with clients on interest rate risk management, liquidity risk management and regulatory issues.

- **Matt Harris, CFA** is senior vice president at The Baker Group, where he serves as assistant director of ALM. He started with the firm in 2007 as an intern while attending the University of Texas-Austin, where he earned a Bachelor of Arts degree in government and economics. In 2010, he joined the firm's Financial Strategies Group at the home office in Oklahoma City, where he works directly with bankers, examiners and auditors regarding fixed income portfolio analysis and ALM. Harris is also involved in the development and testing of The Baker Group's proprietary bond accounting and interest rate risk software.

## OCTOBER

### Group 4 Fall Recognition Breakfast

Oct. 5 • Williamsport Country Club

*\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker*

### Implementing Revised HMDA Rules

Oct. 5 • J. Holzknacht • PA Bankers Training Room

*\$325=M; \$385=A; \$457.50=NM*

### Group 3 Fall Recognition Breakfast

Oct. 6 • Radisson Lackawanna Station Hotel

*\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker*

### Group 6 Fall Recognition Breakfast

Oct. 12 • Blair County Convention Center

*\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker*

### Group 1 Fall Recognition Breakfast

Oct. 13 • Pittsburgh Marriott North

*\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker*

### School of Consumer Lending

Oct. 16-18 • PA Bankers Training Room

*\$975=M; \$1,075=A; \$1,462.50=NM*

### Group 5 Fall Recognition Breakfast

Oct. 19 • Sheraton Harrisburg-Hershey

*\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker*

### Group 2 Fall Recognition Breakfast

Oct. 20 • Talamore Country Club

*\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker*

### Regulatory Hot Topics Conference

Oct. 26 • PA Bankers Training Room

*\$325=M; \$385=A; \$457.50=NM*

## NOVEMBER

### New CEO Roundtable

Nov. 1 • PA Bankers Training Room

*\$125=M; \$187.50=NM*

### Wealth Management & Trust Conference & Exhibition

Nov. 1-3 • Hershey Lodge & Convention Center

*\$475=M; \$650=A; \$712.50=NM*

### Analyzing Personal Financial Statements

Nov. 7 • J. Barrickman • PA Bankers Training Room

*\$325=M; \$385=A; \$457.50=NM*

### Technology Conference

Nov. 8 • Sheraton Harrisburg-Hershey

*\$325=M; \$385=A; \$457.50=NM*

### FDIC Directors College

Nov. 9 • Hershey Country Club

*\$325*

### Bank Secrecy Act

Nov. 14 • Accume Partners • PA Bankers Training Room

*\$325=M; \$385=A; \$457.50=NM*

### Lending Conference

Nov. 16-17 • The Hotel Hershey

*\$475=M; \$650=A; \$712.50=NM*

### Essentials of Commercial Lending

Nov. 29-30 • J. Barrickman • Pa Bankers Training Room

*\$675=M; \$775=A; \$1,012.50=NM*

## DECEMBER

### Lending Compliance Update

Dec. 6 • J. Holzknacht • PA Bankers Training Room

*\$325=M; \$385=A; \$457.50=NM*

### Asset Liability Management Seminar

Dec. 7 • PA Bankers Training Room

*\$325=M; \$385=A; \$457.50=NM*

*\*prices subject to change*

**M=Member; A=Affiliate; NM=Non-Member**



**ATTENDEE REGISTRATION FORM**  
**Asset/Liability Management Seminar**  
 Dec. 7, 2017  
 PA Bankers Training Room • Harrisburg, Pa.

**Please return this form with payment to:**

Pennsylvania Bankers Association  
 Attn: Jill Ametrano, Registrar  
 3897 N. Front St., Harrisburg, PA 17110  
 Registrar contact: Tel: (717) 255-6927 • Fax. (717) 233-1477

Attendee: \_\_\_\_\_ Nickname: \_\_\_\_\_ M  F

Title: \_\_\_\_\_

Bank/BHC/Firm: \_\_\_\_\_

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

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

Tel.: \_\_\_\_\_ Cell: \_\_\_\_\_ Email: \_\_\_\_\_

**Fees (please check one):**

- Member - \$325
- Affiliate Member - \$385
- Non-Member - \$457.50

**Method of Payment:** PA Bankers accepts checks, Visa and MasterCard. All credit card payments must be processed through online registration. Please visit [www.pabanker.com](http://www.pabanker.com); find the calendar and the event and click on "Register Now." If payment is by check, make payable to *Pennsylvania Bankers Association*.

**Registration:** For database purposes, we request only one registrant per form. Please make additional copies of the registration form as needed. Keep a copy for your records. The association does not send confirmations.

**Cancellation Policy:** All registrations are subject to a 20-percent cancellation fee. A 50-percent retention of the registration fee applies to cancellation requests 5-10 business days prior to the event date; however, NO refunds will be issued for cancellations made within 5 business days of the event date or for "no-shows." All cancellation requests must be made in writing to PA Bankers. All registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

**Photo Release:** I hereby grant permission to the Pennsylvania Bankers Association the right to use, reproduce, and/or distribute photographs of me during my participation in this event or program, without compensation or approved rights, for use in materials created for purposes of promoting the activities of PA Bankers.

**How did you hear about this event? Select one.**

- Mailing      •PA Bankers' email      •PA Bankers' website
- PA Bankers' magazine      •Co-worker/friend      •Social media
- Central Penn Business Journal      •Other

<b>FOR INTERNAL USE ONLY</b>
Date: _____
Check #: _____
Amount: \$ _____

**Contact for Questions:**

Marilyn Wisniewski • 3897 N. Front St. • Harrisburg, PA 17110 • (717) 255-6934 • [mwisniewski@pabanker.com](mailto:mwisniewski@pabanker.com)