

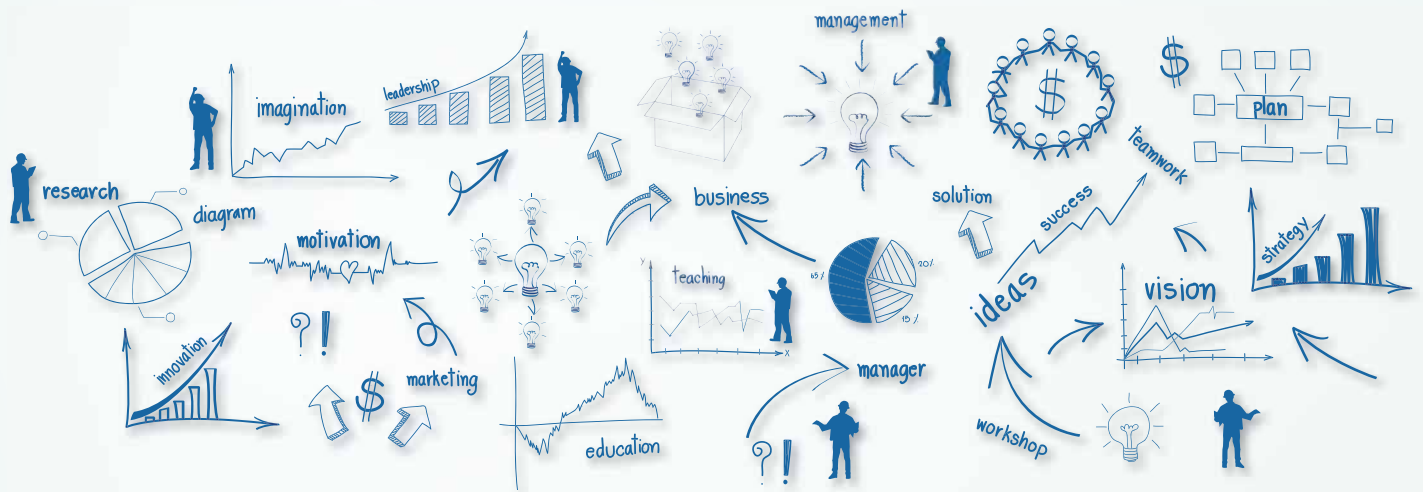
**AMIfs
2014**

**ANNUAL
CONFERENCE** MARCH 19-21, 2014
LAS VEGAS, NV
RENAISSANCE HOTEL



C.A.P.I.T.A.L.

It's part of everything you do



AMIfs 2014 **Profitability, Performance & Risk Conference**

Profitability FTP Regulation
COSTING PERFORMANCE RISK
CAPITAL STRATEGY
ANALYTICS
Planning Stress Testing LIQUIDITY
Data & Reporting Metrics



CONFERENCE OVERVIEW

Aligning Strategy, Performance & Risk for 33 + Years

WELCOME to the 2014 Annual Profitability, Performance & Risk Conference. This annual event, developed by AMIfs, offers a superior educational experience to the financial services industry. Each year we strive to ensure that this event provides critical insights, best practices and is on the leading edge of education, enticing the most experienced and professional speakers to address our audience. From Regulatory pressures to shrinking margins, today's bank leaders face a variety of challenges.

Discover how to minimize uncertainty and risk to protect value and maximize growth to create value. Learn to how to manipulate data into valuable tools that provide real business insights to help you define and execute performance-driving strategies. Explore ways to better understand your customers, your performance drivers and your competition to best position your institution for growth.

You will hear directly from top experts, consultants and your peers so you can take advantage of every opportunity to yield greater profitability and performance when faced with fluctuating interest rates and the uncertain yield curve. You'll acquire up-to-the-minute strategies that will reduce earnings volatility and increase profits. Plus, you'll learn how to capitalize on business opportunities in new and existing customer segments.

Why You Should Attend

- One Event—Profitability, Performance and Risk
- Exceptional Speakers
- Meet practitioners working on the same challenges you have
- The best networking opportunity of the year
- Best Practices Sessions
- Case Studies
- Vendor Expo
- One Event—Numerous Topics
- Arrive with Questions—Leave with Answers

Bottom line, the Profitability, Performance & Risk Conference is the premier offering of its type in the financial services industry.

What You Will Learn

- How to Take Profitability Analysis to the Next Level
- Data Governance Implementation Lessons Learned
- Stress Testing from a Practitioner's Perspective
- Integrating CCAR & Enterprise Performance Management

- Advanced Margin Analytics Integrating with Budgeting & Planning
- Performance Systems: Constraint is the Driver of Creativity
- Successfully Integrating Strategic & Operational Planning
- And much more

Benefits of Attending

- Listen to critical, high-level strategic issues and insights in the keynote and general sessions
- Learn tactical, "hands-on" information in concurrent sessions and workshops.
- You'll have plenty of opportunities to interact with peers, solution providers and presenters to discuss your challenges
- Join senior and executive level management professionals who will lead discussions on topics important to you
- Hear directly from professionals who are successfully managing performance and risk
- Network with your peers to share ideas and build valuable contacts at the Wednesday and Thursday night reception events in the Expo Hall
- More sessions, more value

- Breakfasts, lunch, breaks and evening receptions
- AMIfs's outstanding reputation and performance in providing high value information, education and training to financial services companies

About AMIfs

The Association for Management Information in Financial Services (AMIfs) is the pre-eminent organization for management information professionals in the financial services industry. For 33 years, AMIfs has provided a unique opportunity for financial services professionals to exchange their knowledge and experience.

Our primary focus is on performance measurement related topics such as customer, account, organizational and product profitability, activity-based costing, funds transfer pricing, asset/liability management, and related measurement programs that are used to manage various levels of risk.

For more information, visit www.AMIfs.org

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ProfitStars..... www.profitstars.com



WHO Should Attend?

- A/L Professionals
- CEO's/Presidents
- Certified Public Accountants
- Chief Financial Officers
- Chief Operating Officers
- Compliance Officers
- Controllers
- Internal Auditors
- Chief Risk Officers
- Line of Business Analysts
- Management Accountants
- Pricing Analysts
- Product Managers
- Profitability Analysts
- Planning/Forecasting Analysts
- Risk Managers
- Treasurers

OPTIONAL PRE-CONFERENCE AGENDA

WORKSHOPS - Wednesday, March 19*

8:00-6:00

CONFERENCE REGISTRATION

7:30-8:30

WORKSHOP ATTENDEES: CONTINENTAL BREAKFAST BUFFET

8:30-11:30

PRE-CONFERENCE WORKSHOPS (select one)

Align the Organization for Greater Profitability

Speaker: Mitchell Weisberg, *Balanced Scorecard Institute*

CPM

You have your strategy, but how do you align the organization to execute the strategy and deliver higher profitability and performance? It has been demonstrated that organizations that deploy their capital: human, financial and information capital, in alignment with their strategy have higher performance, greater profitability and a better ability to manage risk. The balanced scorecard, and more specifically, the strategy map provides a proven framework for creating organizational alignment to the business strategy. This hands-on workshop will show you how the best organizations are addressing this challenge. In the workshop you will work with a case study to practice the concepts of the scorecard and strategy map. You will then have the opportunity to apply the material to your own organization's data to prepare material, bring home and implement in your company.

Capital Optimization in an Epoch of Uncertainty: FTP to RAROC

Speaker: Orlando Hanselman, *Fiserv*

CRM

The session will provide practical guidance, conceptual insights and best practices for financial institutions to improve strategic decision-making and performance to sustainable, industry leading levels specifically related to enhanced analytics surrounding the risk and return from the net interest margin. The tools of funds transfer pricing and economic capital, as well as RAROC, will be explored. A RAROC bank case study will be incorporated.

- Explore the basics of Funds Transfer Pricing to gain understanding of its role in NIM risk and return analytics
- Introduce economic capital and RAROC concepts and measurements related to NIM risk and return
- Review a RAROC bank case study
- Understand the key levers to improving safe and optimal NIM performance
- Achieve greater understanding and comfort related to effectively managing the NIM in full consideration of all related elements of inherent risk and return
- Obtain practical knowledge related to FTP, economic capital and RAROC as analytical means to improve decision making and optimal strategic performance
- Appreciate the organizational benefits from proficient usage of FTP, economic capital and RAROC

Capital Planning & Stress Testing in a New Era of Holistic Enterprise Risk Management

Speaker: Mike Guglielmo, and Drew Boecher, *Darling Consulting*

ARM

The regulatory community is clearly on a mission to increase required capital levels. Financial institutions of all sizes and structures need to develop more substantive capital planning and stress-testing processes that extend beyond what has been traditionally performed. Pro-active capital planning that incorporates substantive financial and operational risk assessments is rapidly becoming the new norm. This session will review the regulatory and strategic forces behind the need for this exercise, best practices in stress test parameter development, how new/proposed capital requirements and Basel III impact efforts, and how this next generation of capital planning and stress-testing integrates with your organization's Enterprise Risk Management initiatives.

- Learn what constitutes an effective capital plan from both a regulatory and business risk/planning perspective
- Gain insight on how to establish a capital planning framework that will highlight financial and operational risks and foster tactical resolution strategy development
- Find out how to transform your capital planning exercise into a fully-integrated enterprise risk management process
- Learn about effective reporting and documentation that will impress your regulator and contribute to your board's understanding

11:30-12:30

WORKSHOP ATTENDEES: LUNCH

* Workshops require additional registration fee, see registration page for details.

CONFERENCE AGENDA

DAY 1 - Wednesday, March 19

8:00-6:00 CONFERENCE REGISTRATION (OUTSIDE RENAISSANCE BALLROOM)

9:00-11:00 AMIFs BOARD MEETING (BOARDROOM)

9:00-3:00 VENDORS: EXHIBIT HALL SETUP (RENAISSANCE I)

1:00 CONFERENCE BEGINS (RENAISSANCE II)

1:00-2:00 **KEYNOTE SPEAKER (RENAISSANCE II)**

Firm or Slippery Footing for the Economy and Banking This Year?

Speaker: Dr. Stephen Happel, Emeritus Professor of Economics, Arizona State University

Hear the latest thinking from Stephen about our economy and where he thinks it's headed. He'll discuss the economic developments shaping what the new normal may look like and what that means for 2014 and beyond.



DR. STEPHEN HAPPEL is an Emeritus Professor of Economics at the Arizona State University W.P. Carey School of Business, where he has taught there since 1975. He grew up in Quincy, Illinois, received a B.A. in mathematics and economics from the University of Missouri in 1969, an M.A. from Duke in 1972, and a Ph.D. in economics from Duke in 1976. In addition to visiting appointments at North Carolina State University, the Australian National University and the University of Waikato in New Zealand, Dr. Happel is founding director of the ASU School of Business Honors Program and served as Associate Dean of Undergraduate Studies from 1991 to 1999.

His research focuses on applied microeconomics and demographic issues. He has written two textbooks and over 100 articles in both professional journals and popular outlets, including the *Wall Street Journal*, the *Cato Journal*, the *Christian Science Monitor*, and the *Arizona Republic*. This work covers arguments for free-market ticket scalping, student academic dishonesty at universities, U.S. fertility rates, and the snowbird lifestyle among retirees.

Dr. Happel has received many teaching awards at ASU, including the ASU Distinguished Teaching Award, the Burlington Northern Award, and Arizona Professor of the Year selected by the Council for the Advancement and Support of Education. He has recently taught both large undergraduate classes in macroeconomics and MBA classes in managerial economics. Dr. Happel is also a long-time instructor at the Pacific Coast Banking School in Seattle and the Arizona Tax Institute. He speaks throughout the U.S. on the domestic economy and international trends, paying particular attention to generational spending patterns, to recent Federal Reserve policy, and to current tax/spending proposals by the White House and Congress.

2:00-2:15 WELCOME TO CONFERENCE BY AMIFs PRESIDENT, JEFF NATHASINGH

2:15-3:15 **GENERAL SESSION / FEATURED SPEAKER (RENAISSANCE II)**

Come Hell or High Water, Governance, Risk, Compliance and Finance Will Come Together!

Speaker: Will Newcomer, Wolters Kluwer

The Dodd-Frank Act is now four years old and the banking world hasn't imploded, exploded or disintegrated. From the outside things are looking pretty good: banks are building up the capital strength and liquidity is abundant. But inside, the patchwork quilt supporting Governance, Risk, Compliance and Finance is not sustainable. Not in human terms. Not in technological terms. The larger banks who've suffered with it for years know this intimately. The newest round of stress testers have just discovered it. And all of you with Assets under \$10 billion, don't celebrate too much because Title 9 will get you into the party— in one way, shape or form. So, come Hell or high water, Governance, Risk, Compliance and Finance will come together because there is no alternative.

3:15-3:45 **REFRESHMENT & NETWORKING BREAK IN EXHIBIT HALL (RENAISSANCE I)**

SESSION CODES

CRM CRM: CORE RISK MANAGEMENT

ARM ARM: ADVANCED RISK MANAGEMENT

CPM CPM: CORE PROFITABILITY MANAGEMENT

APM APM: ADVANCED PROFITABILITY MANAGEMENT

3:45-4:35

CONCURRENT SESSIONS (select one)

CPM

Decomposing the Margin—A Case Study on Taking Profitability Analysis to the Next Level

Speakers: *David Cross and Chris Glorioso, First Midwest Bank and Ken Levey, Axiom EPM*

First Midwest Bank, an \$8 billion institution, established a goal to implement an internal process to help in the understanding of why their margins change in any given period. By analyzing customer, branch and product profitability they understand the changes in their key metrics. Learn how First Midwest accomplished this and the reporting framework they established to meet these goals. This session will:

- Provide an understanding of the components that makeup interest margin
- Show how the above components affect the overall profitability of an organization
- Provide Measurement Techniques

Intertwining ALM, FTP and Balance Sheet Management

ARM

Speaker: *Karl Rubach, Scotiabank (The Bank of Nova Scotia)*

This session will cover some of the major implications of the new regulatory environment on the asset allocation and investment decisions for financial institutions such as how ALM and FTP can be used to mitigate the impact of this changing environment by driving the right behavior. This session includes:

- Understanding the impact of new regulations on your Business Model and Profitability
- Leveraging ALM and FTP to minimize impact by having the elements to make informed decisions and drive the required changes across the organization

4:35-4:40

QUICK BREAK

4:40-5:30

CONCURRENT SESSIONS (select one)

CPM

Performance Systems: Constraint is the Driver of Creativity

Speaker: *Mike Wilhelm, ADI Strategies*

True or false: System constraint provides opportunity? Performance systems reach maximum velocity at go-live and are usually dated soon thereafter, or are they? Constraint materializes in many ways, and is usually deceitfully characterized as unwanted and is blanketed in negative connotations. All too frequently, we see what can happen when there is the slightest whisper of sub-optimization within a performance management ecosystem and user base. Once that happens, creativity creeps in and frequently exacerbates the problem. Performance management ecosystems are living breathing entities and must evolve over time to maximize value. This session will:

- Ensure that creativity that finds its way into acceptable processes is fundamental to system improvement & evolvment, and has a positive effect on organizational performance management
- Keep the gas on your performance system while always driving towards relevance and opportunity
- Keep stagnation and disparity at bay with your performance management system
- Identity system constraints and create process models to enable opportunity

Advanced Deposit Modeling Capabilities for Stress Testing and Beyond

ARM

Speakers: *Peter Gilchrist and Andrew Frisbie, First Manhattan Consulting Group*

Sophistication in loan analytics has always trailed sophistication in deposit analytics. Leading banks are now stepping up their game in deposit analytics. These leaders are building centralized deposit analytic groups that model deposits in support for all bank areas: LOBs; Product Management; Treasury; Risk; and Finance. In this session you will learn about this level of integration with these benefits:

- Business performance improvement (e.g., deposit price optimization)
- Risk reduction (e.g., better measurement of interest rate risk)
- Compliance improvement (e.g., through PPNR modeling for CCAR / DFAST)
- Using internal & external historical data across a rate cycle to ascertain how customers/banks behave
- Capturing the interplay between balances & rates in a stochastic fashion, more than beta assumptions
- Demonstrating the influence of macroeconomic variables on deposit portfolios
- A more refined approach to forecasting and interest rate risk metrics

5:30-7:00

OPENING RECEPTION & AMIfs ANNUAL MEMBER MEETING & ANNOUNCEMENTS (RENAISSANCE I)

DAY 2 - Thursday, March 20

7:00-8:00

BREAKFAST IN EXHIBIT HALL & PEER GROUP ROUND TABLES (RENAISSANCE I)

8:00-9:00

KEYNOTE SPEAKER (RENAISSANCE II)

Non-Invasive Data Governance™: A Less Threatening Approach for Improving Profitability and Performance While Decreasing Risk

Speaker: Robert Seiner, President KIK Consulting



ROBERT SEINER is recognized as the publisher of The Data Administration Newsletter, LLC – www.TDAN.com—an award winning electronic publication that focuses on sharing information about data, information, content and knowledge management disciplines. With 2014, TDAN.com enters its 18th year. Mr. Seiner speaks regularly at major data management, data governance and meta-data management, business intelligence and knowledge management related conferences and user group meetings around the world.

He is also the President and Principal Consultant of KIK Consulting & Educational Services, LLC – www.KIKconsulting.com. KIK, celebrating its 13th year, is a company that focuses on knowledge transfer and consultative mentoring in the fields of data governance and data stewardship implementations, metadata management, master data management and data architecture. Mr. Seiner was recently honored with the Data Management Association (DAMA) International's Professional Award for significant and demonstrable contribution to the data and information management industries.

9:00-9:05

QUICK BREAK

9:05-9:55

CONCURRENT SESSIONS (select one)

State-of-the-Art Liquidity Risk Management Solutions at High Rated Institutions

Speaker: Bill McGuire, McGuire Performance Solutions

This session highlights recently reviewed best practice liquidity risk management programs in peer financial institutions, focusing on liquidity measurements and risk control methodologies. Quantifying stable deposits (to Basel III specifications) and identifying all sources and uses of funds is addressed in the context of building a best practice liquidity management function. A view of best emerging practices that will be part of future liquidity risk management solutions is provided.

- See and examine best practice peer liquidity management solutions
- Understand more completely the role of non-contractual behavior assumptions in determining liquidity model accuracy
- Be provided specific "take home" insights and solutions for cost-effective liquidity management

CRM

Leveraging Data Governance to Obtain an Holistic View of Commercial Relationships

Speakers: Mark Holmes and Molly Shutt, The Private Bank

At \$120 billion in assets, LaSalle was one of the Midwest's largest Banks serving both retail and commercial customers. Following its acquisition by Bank of America in 2007, the Private Bank lifted out nearly 300 key employees from LaSalle with the goal of becoming Chicago's hometown commercial bank. Having quadrupled in size during the last 4 years, the \$15BN Private Bank continues to fulfill its vision to create Chicago's hometown middle market bank. As one of the first ex-LaSalle employees to join the Private Bank the presenter will discuss the practicalities of building a FP&A Group from nothing and more specifically creating a Data Governance framework that facilitates a holistic 360 degree view of complex commercial relationships. The presentation will focus on the practicalities of implementing a commercial client profitability and capital optimization system, with particular focus on the role of data governance; pragmatic solutions for speedy implementation and reporting output.

ARM

9:55-10:25

REFRESHMENT & NETWORKING BREAK IN EXHIBIT HALL (RENAISSANCE I)



CONFERENCE AT-A-GLANCE

DAY 1: PRE-CONFERENCE WORKSHOPS WEDNESDAY, MARCH 19

8:00-6:00	CONFERENCE REGISTRATION (OUTSIDE RENAISSANCE BALLROOM)		
8:00-10:00	WORKSHOP ATTENDEES: CONTINENTAL BREAKFAST BUFFET		
8:30-11:30	Align the Organization for Greater Profitability <i>Mitchell Weisberg, Balanced Scorecard Institute</i>	CPM	Capital Optimization in an Epoch of Uncertainty: FTP to RAROC <i>Orlando Hanselman, Fiserv</i>
9:00-11:00	AMIIs BOARD MEETING (BOARDROOM)		
11:30-12:30	WORKSHOP: ATTENDEES LUNCH		
9:00-3:00	VENDORS: EXHIBIT HALL SETUP (RENAISSANCE I)		



DAY 1: CONFERENCE BEGINS WEDNESDAY, MARCH 19

1:00	KEYNOTE Firm or Slippery Footing for the Economy and Banking This Year? <i>Dr. Stephen Happel, Emeritus Professor of Economics, Arizona State University (RENAISSANCE II)</i>		
2:00-2:15	WELCOME TO CONFERENCE BY AMIIs PRESIDENT JEFF NATHASINGH		
2:15-3:15	GENERAL SESSION: FEATURED SPEAKER Come Hell or High Water, Governance, Risk, Compliance and Finance Will Come Together! <i>Will Newcomer, Wolters Kluwer (RENAISSANCE II)</i>		
3:15-3:45	REFRESHMENT & NETWORKING BREAK IN EXHIBIT HALL (RENAISSANCE I)		
3:45-4:35	Decomposing the Margin: A Case Study on Taking Profitability Analysis to the Next Level <i>Ken Levey, Axiom EPM and Chris Glorioso, First Midwest Bank</i>	CPM	Intertwining ALM, FTP and Balance Sheet Management <i>Karl Rubach, Scotiabank (The Bank of Nova Scotia)</i>
4:35-4:40	QUICK BREAK		
4:40-5:30	Performance Systems: Constraint is the Driver of Creativity <i>Mike Wilhelm, ADI Strategies</i>	CPM	Advanced Deposit Modeling Capabilities for Stress Testing and Beyond <i>Peter Gilchrist & Andrew Frisbie, First Manhattan Consulting Group</i>
5:30-7:00	OPENING RECEPTION AMIIs ANNUAL MEMBER MEETING & ANNOUNCEMENTS (RENAISSANCE I)		



DAY 2: CONFERENCE THURSDAY, MARCH 20

8:00-6:00	CONFERENCE REGISTRATION (OUTSIDE RENAISSANCE BALLROOM)		
7:00-8:00	BREAKFAST IN EXHIBIT HALL & PEER GROUP TABLES (RENAISSANCE I)		
8:00-9:00	KEYNOTE Non-Invasive Data Governance™: A Less Threatening Approach for Improving Profitability and Performance While Decreasing Risk <i>Robert Seiner, KIK Consulting (RENAISSANCE II)</i>		
9:00-9:05	QUICK BREAK		
9:05-9:55	State of the Art Liquidity Risk Management Solutions at High Rated Institution <i>Bill McGuire, McGuire Performance Solutions</i>	CRM	Leveraging Data Governance to Obtain an Holistic View of Commercial Relationships <i>Mark Holmes & Molly Shutt, The Private Bank</i>
9:55-10:25	REFRESHMENT & NETWORKING BREAK IN EXHIBIT HALL (RENAISSANCE I)		



10:25-11:15 CONCURRENT SESSIONS	State-of-the-Art Product, Channel and Branch Profitability Layering: What are the New Analytics? <i>Rich Weissman, DMA</i>	CPM	Data Governance Implementation Lessons Learned From BASEL <i>Danny Parker, TD Bank</i>	CRM
11:15-11:20	QUICK BREAK			
11:20-12:15 PANEL DISCUSSION	PANEL DISCUSSION Data Governance: What Works and What Doesn't <i>Andy Streiff, Bank of America; Lynn Courchaine, TD Bank; Will Newcomer, Wolters Kluwer; Jim Haight, Gresham Risk Partners; and Mark Holmes, The Private Bank (RENAISSANCE II)</i>			
12:15-1:30	LUNCH IN EXHIBIT HALL + PEER GROUP ROUND TABLES (RENAISSANCE I)			
1:30-2:30	GENERAL SESSION: FEATURED SPEAKER Stress Testing, Analytical & Infrastructure Best Practices; <i>Tom Day, Moody's Analytics (RENAISSANCE II)</i>			
2:30-2:35	QUICK BREAK			
2:35-3:25 CONCURRENT SESSIONS	Successfully Integrating Strategic & Operational Planning <i>Molly Smith, Rolta & Senai Barlow Comerica</i>	CPM	Stress Testing: A Practitioner's Perspective; <i>Jim Haight & David Green, Gresham Risk Partners</i>	ARM
3:25-4:00	REFRESHMENT & NETWORKING BREAK IN EXHIBIT HALL (RENAISSANCE I)			
4:00-4:50 CONCURRENT SESSIONS	PANEL DISCUSSION Bankers Profitability: Challenges of Implementing & Maintaining Profitability Systems; <i>Shaun McDevitt, Firstrust; Angie Dewitt, Associated Bank; Rich Hubbard, Bank of Oklahoma (RENAISSANCE II)</i>	CPM	Integrating CCAR & Enterprise Performance Management-Accenture <i>Keith Novek, Accenture</i>	ARM
4:50-4:55	QUICK BREAK			
4:55-5:45 CONCURRENT SESSIONS	Cost Management-Taking it to the Next Level-How do You Use it? <i>Scott Wise, Armada Consulting & Matt Turner, Regions</i>	CPM	PANEL DISCUSSION Stress Testing: CCA-DFAST <i>David Magee, Empryeon Strategic Partners, Jeff Nathasingh, BBVA; Tom Day, Moody's Analytics; & Chris Madin, Wolters Kluwer (RENAISSANCE I)</i>	ARM
5:45-7:00	NETWORKING RECEPTION IN THE EXHIBIT HALL WITH PRIZE DRAWINGS			
7:00-10:00	OPTIONAL AMIFs NIGHT ON THE TOWN/EVENTS/ANNOUNCED AT CONFERENCE			
DAY 3: CONFERENCE FRIDAY, MARCH 21				
7:00-8:00	BREAKFAST IN EXHIBIT HALL & NEW MEMBER /ATTENDEE BREAKFAST (RENAISSANCE I)			
8:00-9:00	GENERAL SESSION: FEATURED SPEAKER Transforming Profitability: The BOKF Story (Bank of Oklahoma Financial); <i>Rich Hubbard & Chris Miller, Bank of Oklahoma; Robert Longden & Snehla Talati, Acorn (RENAISSANCE II)</i>			
9:00-9:15	REFRESHMENT & NETWORKING BREAK IN EXHIBIT HALL (RENAISSANCE I)			
9:15-10:05 CONCURRENT SESSIONS	It Happened Because We Did Not Do Our Job: Why Risk Management was Set Up to Fail and Did Fail-And How to Change this at Your Institution <i>Patricia Plonsker, Plonsker Consulting</i>	CRM	Advanced Revenue Management-Sustainable Customer Profitability Improvement Through Solutions Flexibility; <i>Will Callender & John Milani, AlixPartners</i>	APM
10:05-10:10	QUICK BREAK			
10:10-11:00 CONCURRENT SESSIONS	5 Common (and costly) Pricing Errors <i>Jon Kozolowski, ProfitStars</i>	CPM	Advanced Margin Analytics Integrating with Budgeting and Planning: Using the Information; <i>Jaime Garza, PwC</i>	ARM
11:00-11:05	QUICK BREAK			
11:05-12:05	KEYNOTE Industry Update: What is Really Important for You to Know; <i>Robert Kafafian-The Kafafian Group (RENAISSANCE II)</i>			
12:05-12:15	WRAP UP AND FINAL GRAND PRIZE DRAWING-RENAISSANCE II			

SESSION CODES

 CRM: CORE RISK MANAGEMENT

 ARM: ADVANCED RISK MANAGEMENT

 CPM: CORE PROFITABILITY MANAGEMENT

 APM: ADVANCED PROFITABILITY MANAGEMENT

10:25-11:15

CONCURRENT SESSIONS (select one)

State-of-The-Art Product, Channel and Branch Profitability Layering: What Are The New Analytics?

CPM

Speaker: Rich Weissman, DMA

Profitability is no longer one dimensional. Today, profitability analytics are all about layering. There are a variety of profitability views, and in order to understand what is and what is not profitable, new profitability analytics are required to allow for overlaying different levels to understand the dynamics in a more complex way. Simply assessing each product, or each channel, or each branch for profitability on stand-alone bases is no longer enough. Each of these must be examined together, in an analysis that appreciates the interactive components across these layers. New metrics are needed to assess product, channel and branch profitability that take into account the impact each layer has on the others. Sound complicated? It is! Because state-of-the-art analytics are increasingly more challenging. The audience will be encouraged to think differently about how profitability is measured in their banks, and how to include the layering concept to fully understand product, channel and branch profitability.

Data Governance Implementation Lessons Learned from BASEL

CRM

Speaker: Danny Parker, TD Bank

An overview of the challenges experienced by the TD Bank Treasury Balance Sheet Management group in establishing an effective Data Governance Program and how we met them.

- Establishing a change management process that actually works
- Tackling data quality across multiple systems
- Gaining 'active' buy-in
- How to avoid process gaps that can undermine change management

11:15-11:20

QUICK BREAK

11:20-12:15

PANEL DISCUSSION (RENAISSANCE II)

Data Governance: What Works and What Doesn't

Speakers: Lynn Courchaine, TD Bank; Andrew Streiff, Bank of America, Will Newcomer, Wolters Kluwer; Jim Haught, Gresham Risk Partners; and Mark Holmes, The Private Bank

12:15-1:30

LUNCH IN EXHIBIT HALL + PEER GROUP ROUND TABLES

1:30-2:30

GENERAL SESSION / FEATURED SPEAKER (RENAISSANCE II)

Stress Testing, Analytical & Infrastructure Best Practices

Speaker: Thomas Day, Moody's Analytics

- Industry Challenges: Infrastructure, Analytics, and Reporting
- The Integration Dilemma: Data and Measurement – Organizational Orthodoxies
- Methodology Considerations: Post-process Construction versus In-Process Computation
- Creating Coherence: Models as a Service (MaaS) – Elegant Design

2:30-2:35

QUICK BREAK

Hotel Amenities Renaissance Las Vegas

A dramatic departure from your standard Las Vegas hotel experience. No 3 miles of gambling to walk through to get to the conference rooms, no massive crowds of tourists in the lobby or restaurants, no theme park feel...just a luxury boutique hotel. This contemporary lodging is the largest smoke-free, non-gaming hotel in the area, making it the perfect choice for business and leisure travelers alike. Sleek and stylish, the Renaissance delivers a new level of sophistication with modern design and innovative technological enhancements.

- Envy Steakhouse • Grill 55 • Ego Café • Swimming Pool & Whirlpool
- Athletic Club & Business Center

*See important hotel information on the registration page.



2:35-3:25

CONCURRENT SESSIONS (select one)

Successfully Integrating Strategic and Operational Planning

Speakers: Molly Smith, Rolta and Senai Barlow, Comerica

Because of regulatory scrutiny, e.g. stress testing, banks are devoting more effort around longer term (3-5 years) planning. In addition, healthy banks are currently using their capital for acquisitions thus pro-forma planning has become a bigger focus for many financial institutions. Increasingly, banks are making a better effort at integrating results from their operational planning process into the strategic planning process for a more seamless, holistic picture of its financial future. This session will help participants with tips on some of the more successful processes, case studies and ways to avoid pitfalls when integrating strategic and operational planning. We will also highlight Comerica's current effort at integrating operational, strategic and ALM margin planning.

- The presentation will begin by articulating what are the defining factors for a strategic plan and an operational plan and why this is necessary for your bank
- Next, the presentation will clearly identifying the commonality between various types of planning
- A framework for integrating operational and strategic planning processes will then be discussed and ideas shared
- Finally, two case study examples exploring ways in which banks have identified the need for integrating strategic and operational planning including success points and pitfalls

CPM

Stress Testing: A Practitioner's Perspective

Speakers: David Green and Jim Haught, Gresham Risk Partners

A discussion on the requirements, challenges, and solutions for a successful stress testing approach to capital planning and risk management. The presentation will describe scenario design, balance sheet and PPNR modeling and validation issues, governance and capital plan construction. This session addresses:

- What is a reasonable stress scenario and how does it impact modeling?
- How does an organization synchronize Risk, Finance and Treasury during the stress testing process?
- What are the best practices regarding synchronization of income and expense projections between stress testing and asset/liability management projections?

ARM

3:25-4:00

REFRESHMENT & NETWORKING BREAK IN EXHIBIT HALL (RENAISSANCE I)

Still Want the Las Vegas Experience?

Before the conference starts, at the end of the day or after the conference concludes, the Las Vegas Strip awaits you. The Renaissance is just two blocks from The Strip and conveniently located across the street from the quick Convention Center Monorail Stop. Enjoy the excitement of The Strip, then relax in the private refuge of our upscale hotel upon your return.



CONCURRENT SESSIONS (select one)**PANEL DISCUSSION**

CPM

Bankers Profitability: Challenges of Implementing and Maintaining Profitability Systems**Speakers:** *Shaun McDevitt, Firstrust; Angie Dewitt, Associated Bank; Rich Hubbard, Bank of Oklahoma*

This Session will be an interactive discussion around the challenges of implementing and maintaining profitability systems in financial institutions. The panel will discuss some of the hurdles they have experienced as they implemented different profitability systems and methodologies.

Topics include:

- Best Practices around allocating Corporate Overhead to Customers, Products and Organizations
- What software are you using for Funds Transfer Pricing and how does that feed into your profitability system
- Different uses of the historical profitability data for predictive analysis, pricing and budget and planning
- Discuss challenges around linking profitability data to customer facing employees

Integrating CCAR & Enterprise Performance Management – Accenture

ARM

Speakers: *Keith Novek and Avinash Pimento, Accenture*

Effective planning and forecasting has traditionally been used to drive significant business benefits including better formulation and execution of growth strategies, improved return on portfolio/product/channel investments, and better management of market expectations. After the most recent economic meltdown and subsequent regulatory reform, most of the major financial services organizations have been pushed to reengineer their planning and forecasting capabilities to not only enable a profitable performance management cycle but also comply with all regulatory requirements (e.g. CCAR/DFAST). During this session we aim to describe what firms need to do, across the components of a finance and risk operating model, to integrate the required regulatory policies into their future Enterprise Performance Management framework, process, capability and governance structure.

- The origins of CCAR, the main challenges it poses to financial institutions and the reaction of major Financial Services firms to CCAR
- Introduction of a complete performance management operating model framework that meets both business and regulatory requirements
- Description of each component of the operating model including organization, process, infrastructure and governance
- Walkthrough of an implementation approach, guiding principles and emerging trends for CCAR
- Walk through a recent case study involving the redesign and implementation of an integrated planning, forecasting and CCAR solution that addressed business and regulatory requirements and significantly improved cycle time and business analytical capabilities

4:50-4:55

QUICK BREAK

4:55-5:45

CONCURRENT SESSIONS (select one)**Cost Management –Taking it to the Next Level**

CPM

Speakers: *Matthew Turner, Regions and Scott Wise, Armada Consulting*

Integration into management decision making is one of the biggest challenges of a costing implementation. Without successful integration into the decision making process, interest around costing info quickly wanes. To fully capture the benefits of a good costing process, the information must be integrated into all levels of decision making; executive level, operational, new product, etc. How to make this happen is the focus of our discussion.

- Engaging operations through the use of efficiency and capacity metrics that are hidden in a traditional G/L view
- Giving business managers levers they can pull to impact the operational allocations to their business lines
- Highlighting the strategic cost implications for executive management, its not as simple as cut 10% across the board
- Keeping information “fresh” is critical

PANEL DISCUSSION: Stress Testing–CCAR/DFAST

ARM

Speakers: *David Magee, Empyrean Strategic Partners; Jeff Nathasingh, BBVA Compass; Thomas Day, Moody’s Analytics; and Chris Maclin, Wolters Kluwer*

Come and hear from our industry experts and get your questions answered on these tough topics.

5:45-7:00

NETWORKING RECEPTION IN THE EXHIBIT HALL – PRIZE DRAWINGS

7:00-10:00

OPTIONAL AMIFs NIGHT ON THE TOWN/EVENTS/ANNOUNCED AT CONFERENCE

Don't have any plans for the evening? Join an AMIFs host for fun night on the town, all groups will find a spot for dinner (dutch treat) and have other planned activities, shopping, site seeing and entertainment.

DAY 3 - Friday, March 21

7:00-8:00

BREAKFAST IN EXHIBIT HALL & NEW MEMBER/ATTENDEE BREAKFAST (RENAISSANCE I)

8:00-9:00

GENERAL SESSION / FEATURED SPEAKER (RENAISSANCE II)

Transforming Profitability: The BOKF Story (Bank of Oklahoma Financial)

Speakers: Rich Hubbard and Chris Miller Bank of Oklahoma; and Robert Longden and Snehal Talati, Acorn

BOK Financial Corporation, a \$27 billion regional financial services organization, recently revised its profitability system through a partnership with Acorn and CAPCO. The project was an end-to-end rework of tools and philosophies that had been in place for nearly 10 years, including the redesign of the company's ABC costing philosophy and methodology. Attend this session to hear BOKF share their experience from defining the business problem through implementation.

- Learn the approach that sold the project to the executive leaders
- Understand what BOKF considered during vendor selection
- Examine issues surrounding business line acceptance of new data
- Recognize the importance of partnering
- Discover how it was all accomplished during a nine-month timeframe

9:00-9:15

REFRESHMENT & NETWORKING BREAK IN EXHIBIT HALL (RENAISSANCE I)

9:15-10:05

CONCURRENT SESSIONS (select one)

It Happened Because We Did Not Do Our Job: Why Risk Management Was Set up to Fail and Did Fail and How to Change This at Your Institution

Speaker: Patricia Plonsker, Plonsker Financial Management Consulting

The session will explore the elements of global Risk Management culture and practice that effectively undermined its ability to succeed from 2000 to the present, and will propose a curative course of treatment.

- Three steps to achieving "Front and Center Relevance" for Risk Management in your institution
- How to measure Risk Management fitness
- How to achieve Risk Management fitness in 60 days or fewer

CRM

Advanced Revenue Management - Sustainable Customer Profitability Improvement Through Solutions Flexibility

Speakers: William Callender and John Milani, Alix Partners

Banks are adopting new practices to finding opportunities to improve Customer Profitability in the face of challenging external forces.

More granular approaches to risk-adjusted profitability measurement, customer segmentation, and pricing are rapidly evolving to meet the challenges. However, legacy servicing system limitations often make it difficult to operationalize these strategies and sustain improvements to revenue and profitability. Modern, flexible product pricing and revenue management technologies developed in other industries are already being employed in financial services to support revenue and profitability growth. These approaches are enabling selected institutions to advance relationship pricing, bundling, loyalty, and near real time controls through a cost effective and expedited approach.

APM

10:05-10:10

QUICK BREAK

SESSION CODES

CRM CRM: CORE RISK MANAGEMENT

ARM ARM: ADVANCED RISK MANAGEMENT

CPM CPM: CORE PROFITABILITY MANAGEMENT

APM APM: ADVANCED PROFITABILITY MANAGEMENT

10:10-11:00

CONCURRENT SESSIONS (select one)

5 Common (and costly) Pricing Errors

CPM

Speaker: Jon Kozlowski, ProfitStars

One of the biggest revelations for institutions that are implementing a loan pricing model for the first time have is the frequency with which they (and their competitors) misprice deals. Most of these errors fall into several common categories. We will discuss each the five errors:

- One size fits all pricing
- Personalizing assumptions
- Under-valuing customer options
- Rosy scenarios; and
- Stale assumptions

Advanced Margin Analytics Integrating with Budgeting and Planning: Using the Information

ARM

Speaker: Jaime Garza, PwC

Net interest margin represents the largest source of revenue for traditional deposit taking and loan generating institutions and the sustained interest rate environment has not been kind to margin and overall earnings. The treasury ALM function has used advanced modeling techniques and is mature however many organizations do not take some of those modeling techniques out to finance and the lines of businesses. For larger institutions CCAR and DFAST are forcing the collaboration between risk and finance. This session will cover how some advanced net interest modeling can benefit central and line of business finance in understanding the dynamics of net interest margin while providing actionable intelligence to support business decisions.

Components of this session include:

- A review of industry net interest margin performance
- Advanced analytics applied to portfolios already on the books
- Advanced analytics applied to forward looking portfolios
- Change management and organizational readiness
- Commencing with a rapid dash-boarding program

11:00-11:05

QUICK BREAK

11:05-12:05

KEYNOTE SPEAKER (RENAISSANCE II)

Industry Update: What is Really Important for You to Know?

Speaker: Robert Kafafian, President, The Kafafian Group



ROBERT E. KAFAFIAN is President & C.E.O. of The Kafafian Group, Inc. His background includes finance, strategy, systems, operations, investment banking, and various regulatory areas. He was instrumental in the design and development of a nationally established bank profitability software product and recognized as a leader in the performance measurement field of the banking industry. He is a nationally recognized, frequent speaker and writer on a variety of banking subjects and teaches at the Pennsylvania Bankers Association's Central Atlantic Advanced School of Banking, the AMIfs Institute, America's Community Bankers Center for Financial Studies, the Stonier Graduate School of Banking, the American Bankers Association's School of Bank Marketing and Management, the Maryland Bankers Association's Advanced School of Bank Management, and the New Jersey Bankers Association's Data Processing School.

Mr. Kafafian received his B.A. degree in Business/Economics from Moravian College, and his M.B.A. in Finance from Fairleigh Dickinson University. He is Past President of the Board of Directors of the Association for Management Information in Financial Services (AMIfs), a member of the Financial Managers Society Strategic Issues Council, and is an active Board member of a number of other corporations, professional, community, and academic organizations. He has written a book, published by AMIfs, titled KEYS TO COMMUNITY BANK SUCCESS/Utilizing Management Information to Make Informed Decisions.

12:05-12:15

WRAP UP AND FINAL GRAND PRIZE DRAWING (RENAISSANCE II)

CPE CREDITS



Earn up to 20 hours of CPE credit

Level: Intermediate

Prerequisites: None

Advanced Preparation: None

Field of Study: Management Advisory Services and Finance

Instructional Mode: Group-Live Conference

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CONFERENCE FEES (in USD)

AMIFs Members	\$1,195
Team of 2	\$2,190 (1,095 per attendee)
Team of 3	\$2,885 (962 per attendee)
Non-Members	\$1,495
Team of 2	\$2,790 (1,395 per attendee)
Team of 3	\$3,485 (1,162 per attendee)

PRE-CONFERENCE WORKSHOP FEES (in USD)

AMIFs Members	\$250
Non-Members	\$300

Payment is due at time of registration. For Teams of 2 or 3 have all attendees complete the registration form and submit with one payment.

Conference fees include access to all keynote, general and available concurrent sessions, access to vendor exhibit hall, conference materials, CPE credit management, plus electronic versions of all concurrent sessions. Current registration information can be obtained from the website at www.AMIFs.org/conference.asp.

CANCELLATION POLICY

A refund minus a \$200 processing fee will be provided for cancellations received by AMIFs in writing by March 5, 2014. No refund can be given for cancellations received after that date; however, a substitution from your company is welcome. AMIFs reserves the right to change speakers or reschedule/cancel sessions when necessary. AMIFs is not responsible for airfare penalties that may be incurred due to the cancellation of AMIFs programs.

ADMINISTRATIVE POLICY

For information regarding administrative policies such as complaints, refunds or cancellations, please contact our offices at 317-815-5857.

IMPORTANT HOTEL INFORMATION

AMIFs is fortunate to have negotiated an excellent rate of \$199 with the Renaissance Las Vegas. The hotel is a short taxi ride from the airport saving you the need for a rental car.

Your special conference rate is part of a Meeting Package that allows AMIFs to offer this excellent educational experience with quality meeting rooms, professional expo space, tasty meals and breaks, discounted internet access and fitness club privileges.

To get registered at the hotel, use the link on the AMIFs website (www.AMIFs.org/conference.asp)

Extend your stay at the Renaissance Las Vegas hotel for the weekend and receive a further discounted weekend rate.

OTHER HOTEL/BOOKING CLARIFICATION

Individuals not staying in the hotel or not booking their reservation within the AMIFs group rate will be charged an additional \$60 per day for the Meeting Package for the stay. Please contact AMIFs if you have any questions related to this conference or our lodging package.

4 WAYS TO REGISTER

-  **ONLINE:** www.AMIFs.org/conference.asp
-  **PHONE:** 317-815-5857
-  **FAX:** 317-815-5877
-  **MAIL:** Complete and mail the form to:
AMIFs, 14247 Saffron Circle
Carmel, IN 46032



REGISTER NOW!

IMPORTANT REGISTRATION
INFORMATION

Use Code **"AMIFS Annual Conference"** when registering for the hotel to get the negotiated rate.

VISIT www.AMifs.org/conference.asp
FOR MORE CONFERENCE INFORMATION

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2014 KEYNOTE SPEAKERS



DR. STEPHEN HAPPEL

WEDNESDAY, MARCH 19

Emeritus Professor of Economics, Arizona State University

**Firm or Slippery Footing for the Economy
and Banking This Year?**



ROBERT SEINER

THURSDAY, MARCH 20

President KIK Consulting

**Non-Invasive Data Governance™:
A Less Threatening Approach for
Improving Profitability and
Performance While Decreasing Risk**



ROBERT E. KAFAFIAN

FRIDAY, MARCH 21

President, The Kafafian Group

**Industry Update: What is Really
Important for You to Know?**



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