

AMIFs Annual Profitability and Performance Measurement Conference and Expo

"Focusing on the Essentials: Now more than Ever"

September
10th — 11th, 2009

Waverly Renaissance Hotel
Atlanta, Georgia

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Get the practical knowledge and skills you can use right away to improve your job performance.

www.amifs.org
Earn up to 15 CPE Credits

PPM CONFERENCE OVERVIEW

Nobody has to tell you times are tough! That's why we're offering a shorter, but even more action packed conference this year. You'll get the same high quality you expect from AMIFs conferences...relevant and timely topics focused on what you need to make you successful, peer-to-peer roundtables to address the questions you want answered. And the ever-popular networking event you told

us you want. Visit with vendors. Hear of the successes (and mistakes) of your colleagues. Get the inside track on today's hot topics like liquidity and credit risk, bank efficiency initiatives, FTP in volatile rate environments and coping with decreased resources. It's all there, and more, at this year's PPM conference.

Keynote Speakers:



Richard Weissman, President and CEO, DMA Corporation
"Leveraging the Financial Meltdown"

Rich has over 25 years of marketing experience in national and international consumer and business-to-business companies. He has been President and Chief Executive Officer of DMA, since its founding in 1996. Prior to DMA, he was Marketing Director at Bank of America, U.S. Bancorp, and National Westminster Bank USA, as well as working in market research in the packaged goods industry. He managed a variety of marketing, sales, database, delivery channels, product development, pricing, advertising, public relations and direct mail functions. His work has been recognized nationally, and he is known as one of the nation's leaders in the financial services industry. Rich completed his Ph.D. work at New York University in Quantitative Analysis and Statistics, and he holds Master's degrees in both Sociology and Psychology coupled with post-graduate studies at New York University's School of Business.



Ralph "Chip" MacDonald III, Partner, Jones Day
"The Next Generation of Banking"

Chip's practice emphasizes securities, mergers and acquisitions, corporate governance, financial institutions (including REITs, investment managers, and broker-dealers), and financial products. His professional affiliations include the American Bar Association (Business Law Section), Alabama State Bar (chairman, Banking Business and Corporation Law Section, 1986-1987), and Atlanta and Georgia Bar Associations. Chip is featured in The Best Lawyers in America, Chambers USA "Leading Lawyers," Best Lawyers in Atlanta, Georgia Super Lawyers (2007), and in Who's Who Legal (2007). He is a frequent speaker and author on matters related to financial and investment services and products. Chip attended the University of Virginia (J.D. 1979; M.B.A. 1979) and Washington and Lee University (B.S. 1975).

CPE

AMIFs is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org.

For more information, visit www.amifs.org. For information regarding administrative policies such as complaint, refund or cancellation, please contact AMIFs at 317-815-5857.

CPE Credits

Earn up to 15 hours of CPE credit

Level: Basic, Intermediate and Advanced

Prerequisites: None

Advanced Preparation: None

Field of Study: Management Advisory Services and Finance

Instructional Mode: Group-Live Conference



About AMIFs:

The Association for Management Information in Financial Services (AMIFs) is the preeminent organization for management information professionals in the financial services industry.

For 29 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.

For more information, visit www.amifs.org and learn about our conferences, webinars, workshops and member benefits.



Thursday September 10, 2009

8:00 a.m.-9:00 a.m.

Keynote Session

Leveraging the Financial Meltdown: How Institutions can take advantage of this environment

Richard Weissman
DMA Corporation

- Difficult economic times
- Tough balance sheet growth
- Serious competition

Increasing numbers of institutions are facing these challenges, and you could be one of them. There is a growing awareness that a focus on profitability is needed, and that requires a whole new way of thinking. In a challenging economy, where many institutions are struggling— there is a “silver lining”. This presentation will provide an understanding of where we are in the economic cycle, where we’re headed, and how institutions can develop strategies that allow for high performance even in unsettling economic times.

9:05 a.m.-10:00 a.m.

Best Practices – Costing

Mitch Max
Decision Vu

The first of four “Best Practices” session will present a review of current trends, best and emerging practices in costing. Strengths and weaknesses of alternative approaches will be presented from a practical, implementation-focused perspective. The focus of the discussion will be on driving increased value with fewer resources. The session will include a panel of bank implementers to allow for interactive discussion.

10:10 a.m. – 10:55 a.m. Concurrent Sessions

Designing an Incentive Compensation Plan based on Profitability & Performance Measurement

Will Newcomer
SunGard Ambit

All banks have incentive compensation plans for their executives, and some even have them for all employees. The competition for high caliber relationship managers is increasing the pressure to develop successful incentive compensation plans based on their contribution. But how do you do this without incenting the wrong behavior? This session will address this very important management tool.

Coming to Grips with your Indeterminate Maturity Deposits

Vince Woodward
People’s United Bank

Cost-effective methodologies for analyzing the behavior of your indeterminate maturity deposits

- Deposit rate-reaction – how closely do your rates correlate with the market?
- Maturity – how long, on average, will the typical account remain on the balance sheet?
- Growth and decay – given changes in market rates, to what degree and with what degree of efficiency do depositors exercise implied call and put options in core deposit accounts?

11:00 a.m.-11:45 a.m. Concurrent Sessions

Comprehensive Cost Practices and Management

Robert McDonald
Wachovia Bank

You will hear the various costing methodologies and distribution techniques available to account for 100% of non-interest expenses. Just as important, you will discuss deployment of the cost information, how to use it in decision-making and how to recognize evidence of improvements.

Implementing Integrated Profitability at Zions Bancorporation

H. Walter Young
Zions Bancorporation
Greg Nolan
GJ Nolan & Co.

In February 2008, during a period of unusual economic turmoil, executive management approved the implementation of an integrated profitability reporting system. Although the company was employing leading edge funds transfer pricing, capital allocation and shareholder value added calculations, executive management believed more was required. The new project would abandon expense allocations, implement integrated profitability reporting including capacity utilization and form the basis for enterprise-wide decision making.



11:45a.m.-1:00p.m.
Lunch and Expo Open

1:00p.m. – 2:00p.m. Concurrent Sessions

The Nuts & Bolts of an Effective Bank-wide Efficiency Program

Philip J Mantua
Sandy Spring Bank
Claude A. Hanley
Capital Performance Group

Corporate efficiency programs seem to be back in vogue as the banking industry responds to significant earnings challenges. When properly executed, an efficiency program is an effective means to improve financial performance. Conversely, a poorly conceived or executed efficiency program can demoralize employees, impair the bank's ability to generate revenue, and undermine the company's viability.

Master Data Management – Integration across financial systems

Brian C Anderson
IBM

A Master Data Management (MDM) strategy is a critical component of successful financial systems architectures. The purpose of this session is to discuss key elements of a successful MDM program including organization, governance, tools, and data integration. The session will explore key trends in the industry, provide leading practices, and draw upon real life case studies of implementing practical master data solutions in complex financial services environments. Different categories and examples of master data will be provided, including integration techniques with operational systems (e.g., G/L) and analytical systems (e.g., Data Warehouse / Reporting Applications).

2:05p.m. – 3:00p.m.

Roundtable discussions
Topics to be announced



3:10p.m. – 3:55p.m. Concurrent Sessions

Customer Relationship Pricing

Gary Sears
Mike Breath
BBVA Compass Bank

This session is designed to demonstrate how profitability of relationships is used to determine pricing of new and existing customers for various loan, deposit and other products. The session will also show how various metrics are reported back to the lines of business so management can use this information to make better decisions.

Data Requirements Who-What-Why

Joseph Mizerak
Acorn Systems

This session will identify the typical data feeds for an integrated profitability system along with highlighting the ease or difficulty of obtaining these data feeds on a monthly basis. The session will focus on the multiple cost accounting data inputs required for an integrated profitability system. The session will explain the importance of credible data in a successful integrated profitability reporting environment and how data is assembled for the monthly production process along with identifying any timing lags that may be necessary to meet production timelines. Speaker will be realistic from past experiences regarding how data issues can impact the credibility of an integrated profitability system and how these issues can be successfully mitigated.

4:00p.m.-5:00p.m.

Liquidity Risk: Clear & Present Danger

Orlando Hanselman
IPS-Sendero Institute

A liquidity risk storm has been brewing since 2004 and blasted to shore in 2007 with hurricane strength and destruction. Knowledge, analytical acumen and well-designed measurement and management risk systems are keys to preparedness and survival. Best practice policies and procedures are required to withstand and prevail. While the nature of the storm continues to change, the way we handle liquidity risk must be permanently enhanced due to the altered, long term competitive landscape. This presentation overviews the tools and skills you must have in your daily liquidity risk kit.

5:00p.m.-6:00p.m.

Networking Reception in the Expo

7:00p.m.

AMIFs Networking evening event

Friday September 11, 2009

8:00 a.m.-9:00 a.m.

Keynote Session

The Next Generation of Banking

Ralph F. (Chip) MacDonald III

Jones Day

9:05a.m.-9:50a.m. Concurrent Sessions

Credit Risk: Provision vs. Expected Loss vs. Actual Charge offs Panel Discussion

Jeff Nathasingh, BBVA Compass

Jaime Garza, Bearing Point

Shahram Elghanayan, SunGard

This session promises to be a lively discussion of a topic that is rapidly gaining attention as more organizations are migrating from traditional GAAP to Risk-Adjusted Metrics. Many organizations have struggled to:

- Explain the difference between current period provision and the expected loss of the loan portfolio
- Make a decision on what to use for performance measurement
- Address the change management aspect of the contribution effect

Bank Efficiency Improvements: Proven Approaches to Raising Personnel Productivity - Overcoming a 10-Year Challenge

Larry Hutt

Metavante

Banks still have a great deal of untapped potential that can help them achieve higher levels of staff productivity. The speaker will provide a compelling presentation based on his industry research and client engagements to discuss how banks can overcome this 10-year challenge. He will offer comprehensive metrics supporting where and why the inefficiencies are occurring. Finally, he will address four proven approaches to improve a bank's personnel efficiency to secure its future.



10:00a.m.-11:00a.m.

Effective Planning: Crucial to Weathering the Storm and Achieving Management Excellence

Kyle Duckers

Oracle Corporation

Every bank has forward-looking management processes and activities, including budgeting, planning, forecasting and risk modeling, each coupled with a myriad of management reports. Tools, processes and information are often not aligned, and are managed in isolation. This leads to an inability to link decisions to results, low predictability of performance and inconsistent decisions. Challenging in good economic times, these issues can prove fatal in bad times. This session will discuss how to effectively engage your planning and forecasting function to mitigate risk, improve operational grip and control, and most importantly build and maintain the trust of your stakeholders.

11:05a.m.-11:50a.m. Concurrent Sessions

FTP Challenges in Times of Volatile Rates

Jaime Garza

BearingPoint

This session creates an understanding of the various roles of FTP within overall performance management. It covers how various FTP tenets and rules define the contribution of the providers and users of bank funds.

- Understand the logical tradeoffs of various FTP measurement alternatives, especially under fair value accounting regimes
- Understand how volatile rates influence resource motivations
- Consistent FTP rules throughout rate cycles...or flex rules? Which is best?

Methods for Coping with Decreased Resources

Roundtable Discussion

Jan Dominick

Comerica

In these times of staff downsizing, what decisions can be made to eliminate work but maintain quality? This session will cover the efforts made and lessons learned at Comerica.

- How to identify the categories of work to consider for elimination
- How to renegotiate new roles and challenges during change
- Open discussion between attendees on issues they are facing

11:50a.m.-1:00p.m. Lunch and Expo Open

1:00p.m.-2:00p.m.

Best Practices - Capital Allocation

Shabram Elghanayan
SunGard –Erisk

During this presentation we will discuss the following:

- What is the definition of economic capital?
- What are the key drivers of economic capital?
- What are the business implications of diversification benefits?
- How can capital allocations be used to make better business decisions?

2:05p.m.-2:50p.m. Concurrent Sessions

Early Warning Systems: Monitoring Risk

Tally Ferguson
Bank of Oklahoma

The speaker is the owner of a new early warning system BOK Financial is nearly finished developing. He will discuss organizational, administrative and mechanical approaches to building and monitoring early warning systems (EWS). You will learn how to assess the business lines and products for which you should build EWS's and explore criteria for successful systems. The presentation will include a discussion of operational and administrative challenges to building EWS's and lessons learned from the speaker's effort to strengthen his company's own internal warning system.

New Performance Analytics in Branch and Customer Profitability – The Sequel

Richard Baumgartner
Andy Tuck
Community America Credit Union
Mitch Max
Decision Vu

A highlight of last year's conference was the presentation by Community America on their innovative approach to Branch and Customer Profitability. The initial focus was on using capacity and product profitability results to manage costs, leveraging a time-driven approach.

One year later, they are actively analyzing and using Customer Profitability information for pricing and operational decisions.

- The value of instrument-level profitability measures for creating actionable insight
- Branch Profitability the “new way” – comparing the results to a traditional approach
- Measuring the Return on Investment in profitability systems
- Integrating this information into CACU's measurement systems and culture

3:00p.m.-4:00p.m.

Best Practices: Funds Transfer Pricing

Brad Anderson
Decision Vu

Today's Environment and review of FTP Webinar findings

Relevance of FTP in today's environment

- Liquidity
- Capital
- Funding costs
- Pricing pressure
- Expense management

Current FTP issues and emerging Best Practices

- Composition of FTP rate curve
- Non-maturity deposit methodologies
- Asset funding costs
- Conceptual buy-in to FTP
- Managerial focus



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

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CONFERENCE FEE:

AMifs Member - US \$995 • Non-member - US \$1195

The fee includes conference instruction and materials and continental breakfast and lunch each day. Registrations may be completed online at our website, mailed, or faxed to AMifs. A copy of this brochure and current registration information can be obtained from the website - www.amifs.org. Registration and payment must be received before the conference begins. Fees cannot be refunded if participation is canceled within 14 business days of the event.

For information regarding administrative policies such as complaint, refund or cancellation, please contact our offices at 317-815-5857.

HOTEL INFORMATION:

Renaissance-Waverly Hotel | 2450 Galleria Parkway | Atlanta, GA 30339

770-953-45 • 1 888-391-8724

The workshop will be held at the Renaissance Waverly Hotel located at 2450 Galleria Parkway, Atlanta, GA 30339. There is a negotiated corporate rate of \$139 with the hotel, please inform the hotel that you will be attending a meeting with AMifs. Attendees must make their own hotel reservations.

Conference Attire - Business casual attire is appropriate for all events. Since hotel rooms are often cool, please bring a sweater or jacket.



14247 Saffron Circle
Carmel, Indiana 46032

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Who Should Attend?

- Chief Financial Officers
- Product Managers
- Controllers
- Pricing Analysts
- A/L Professionals
- Line of Business Analysts
- Management Accountants
- Profitability Analysts
- Planning/Forecasting Analysts
- Cost Analysts

Why Should You Attend?

- Best Practices Sessions
- Several Networking Opportunities
- Exceptional Speakers
- Vendor Expo
- One event - numerous topics
- Great Prices on Airfare, Hotel and Conference