



CALIFORNIA  
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29<sup>th</sup> Annual Lenders Conference  
March 13-16, 2016 | Rancho Mirage

## Session Descriptions

**Monday, March 14 | 1:30 p.m. – 2:45 p.m. and 3:15 p.m. - 4:30p.m.**

### **Construction Loan Management and Oversight from an Internal and External Perspective**

This discussion will focus on a number of critical elements associated with construction lending, including the need for an in-depth evaluation of the developer/contractor, their financial wherewithal, the necessity to understand development budgets and the need to recognize and respond to early warning indicators. Having the tools to “shock” the portfolio, assess trends in a given market, track project progress and continuously review interest reserve and budget usages are all paramount to understanding and keeping ahead of potential pitfalls. Knowing what to look for and addressing the challenges directly not only demonstrates strong loan portfolio management practices to the regulatory agencies, but also minimizes the potential for losses to the bank. Other topics that will be discussed include:

- Changes in the California Civil Code that affect lenders, borrowers and contractors.
- Lender oversight options
- Lender/developer risk mitigation plans
- Assembling of a team to properly execute the plan

#### **Sean Johnson**

Construction Loan Manager, First Choice Bank

#### **Luigi Delucchi**

CEO, Construction Loan Monitoring Group

**Monday, March 14 | 1:30 p.m. – 2:45 p.m. and 3:15 p.m. - 4:30p.m.**

### **Digitized Files: Managing Data & Processes Efficiently**

With the continued emphasis on data management and process efficiency, there are several benefits to maintaining digitized loan files in a central repository. In this session, we will share our experiences with managing the change from paper based to digitized file management as well as the various ways in which we chose to leverage the electronic files for our data management and workflow needs.

#### **Alaine Williams**

Vice President, Process Solutions Manager, Farmers & Merchants Bank



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**Tuesday, March 15 | 7:30 a.m. – 8:30 a.m.**

**Data Liquidity: Turning “Big Data” into Actionable Business Intelligence**

Whether assessing property value, investigating environmental conditions, determining flood zone status or other property centric information, commercial real estate lenders collect and analyze huge amounts of data as part of the underwriting process. Much of this information comes from third-party sources. Once received by the lender, the data often becomes stagnant and locked away in PDF files and other forms.

This session will look at how the latest technology and data digitization are allowing lenders to access information quicker and more easily, and how data is being captured throughout the underwriting process to build massive data sets that can help improve workflow, support audit and compliance, enhance business intelligence, and improve decision making

**Joe Benz**

Regional Manager, EDR Lender Solution Group

**Tuesday, March 15 | 7:30 a.m. – 8:30 a.m.**

**Partnering with Fintech: A BancAlliance/Fundation Case Study**

Learn how community banks can successfully partner with innovative financial technology companies in the world of small business lending. BancAlliance and Fundation will speak about their new partnership, and host a demonstration of how BancAlliance members can efficiently grow their small business lending platforms by harnessing Fundation’s state-of-the-art software.

**Brian Graham**

CEO, Alliance Partners

**Sam Graziano**

CEO, Fundation



**Tuesday, March 15 | 9:00 a.m. – 10:15 a.m.**  
**Economic Outlook for 2016 (and beyond)**

Apps vs. Sticks & Bricks, You Drive vs. Auto Drive, Interest Rates and Donald Trump. What Else Is There? In this session, real estate and economic prognosticators Garrick Brown and Gary London will engage in a conversation about the state of the economy, its impact on real estate, the capital markets, a sector by sector temperature check, and the emergence of transformational technology which will forever (and very soon) alter our built environment.

**Gary London**  
President, The London Group Realty Advisors

**Garrick Brown**  
Vice President of Retail Research, the Americas, Cushman & Wakefield

**Tuesday, March 15 | 10:45 a.m. – 12:00 p.m. and 1:30 p.m. - 2:45 p.m.**  
**Ag Lending**

This session will provide an overview of the USDA Outlook Forum which will be held February 29, 2016, review of macro ag finance data, retail food outlook, Trans Pacific Trade agreement impact, global demand and impact on California agriculture and forecasts for 2016. This session will also discuss the 2015 drought impact, current and 2016 water forecast, and will feature a roundtable process to find solutions to California water issues. Food system overview and key risk issues will also be highlighted.

**Cornelius (Corny) Gallagher**  
Senior Vice President, Food Agriculture and Wine Executive, Bank of America Merrill Lynch

**Tuesday, March 15 | 10:45 a.m. – 12:00 p.m. and 1:30 p.m. - 2:45 p.m.**  
**FASB's CECL Model: Navigating the Changes**

This presentation will focus on the key issues surrounding FASB's proposed Current Expected Credit Loss (CECL) model including discussion of the significant components of the CECL model and the impact CECL will have on the collateral dependent method, debt securities accounting, PCI accounting, TDR accounting and financial statement disclosures. The session will also cover the expected changes to current allowance methodologies under CECL, implementation considerations and recommendations as well as the effective dates for both public and non-public banks.

**Dave Adams**  
Senior Manager, Crowe Horwath

**Michael Wengel**  
Partner, Crowe Horwath



**Tuesday, March 15 | 10:45 a.m. – 12:00 p.m. and 1:30 p.m. - 2:45 p.m.**  
**Stress Testing**

The financial crisis has demonstrated how a changing economic environment may present challenges to a bank's financial performance. Stress testing is an essential tool that can help management in becoming more forward looking in comprehending the risks and potential impact of shocks to a bank's loan portfolio. Stress testing need not be highly complex, but rather a straight forward model, customizable to the bank's own risk appetite and portfolio with meaningful results. In addition to the fundamentals of stress testing, additional items covered during the session will include current regulatory expectations, model governance and the implications of FASB/CECL.

**Sejal Hira**  
AVP, Project Manager, First Choice Bank

**Doug Hensley**  
Managing Director, PCBB, Pacific Coast Business Bank

**Tuesday, March 15 | 3:15 p.m.-4:45 p.m.**  
**New approaches to small business lending**

Participate in a lively discussion about different approaches to small business lending, led by industry experts representing a variety of successful models. You will learn how banks can continue to innovate and serve their small business lenders, while competing in rapidly changing environment

**Brian Graham**  
CEO, Alliance Partners

**Sam Graziano**  
CEO, Foundation

**Eric Weaver**  
Founder and CEO, Opportunity Fund Managing