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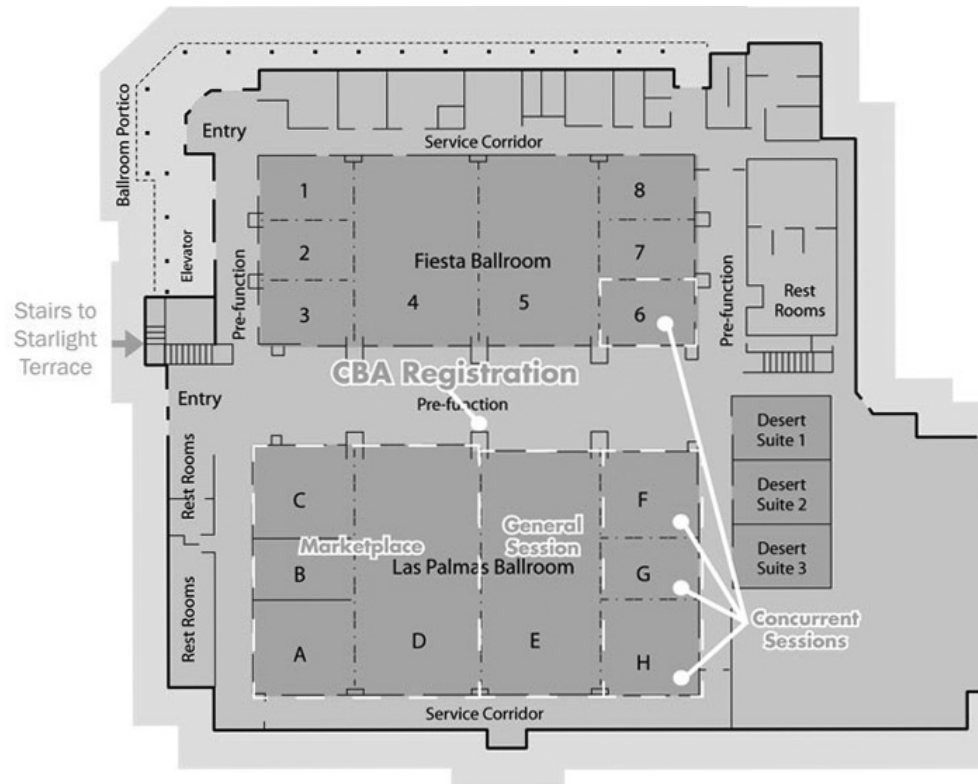
celebrating 125 years

29TH ANNUAL LENDERS CONFERENCE

MARCH 13-16, 2016

Omni Rancho Las Palmas Resort
Rancho Mirage, California

HOTEL MAP



CONFERENCE PLANNING COMMITTEE

- ▶ **PHILLIP BOND**
Conference Chair
Farmers & Merchants Bank of Long Beach
- ▶ **CHERYL DAWSON-VOIGHT**
Conference Vice-Chair
Merchants Bank of California, NA
- ▶ **BILL POLLARD**
Pacific Coast Bankers' Bank
- ▶ **CRAIG CARNEY**
Tri Counties Bank
- ▶ **GREG HICKEL**
Avidbank
- ▶ **DOUG KRAFT**
Kraft Opich, LLP
- ▶ **GENE MAY**
First Choice Bank

NOTES

CBA would like to thank our sponsors and exhibitors for their generous contributions to the 29th Annual Lenders Conference.

Please take the opportunity to interact with the excellent organizations participating in our conference during breakfasts, refreshment breaks and receptions to discover how their products and services might benefit your institution.

* ENDORSED PARTNER * CAPITAL CIRCLE MEMBER

SPONSORS



EXHIBITORS



PROGRAM AT-A-GLANCE

SUNDAY, MARCH 13, 2016

9:00 a.m. – 4:00 p.m.
Salons A-D **Exhibitor Set-Up in Marketplace**

11:00 a.m. – 4:00 p.m. **Annual Golf Tournament**

4:00 p.m. – 6:30 p.m. **Registration Opens**
Sponsored by Kraft Opich, LLP

5:00 p.m. – 6:30 p.m.
Salons A-D **Welcome Reception in Marketplace**

MONDAY, MARCH 14, 2016

7:30 a.m. – 6:00 p.m. **Registration Open**
Sponsored by Kraft Opich, LLP

7:30 a.m. – 8:30 a.m.
Salons A-D **Breakfast in Marketplace**

8:30 a.m. – 8:45 a.m.
Salon E **Conference Welcome**

8:45 a.m. – 10:00 a.m.
Salon E **U.S. AND CALIFORNIA ECONOMIC OUTLOOK**
Dr. Esmael Adibi
Director, A. Gary Anderson Center for Economic Research, Chapman University

10:00 a.m. – 10:30 a.m.
Salons A-D **Refreshment Break in Marketplace**

10:30 a.m. – 12:00 p.m.
Salon E **CBA LEGISLATIVE, REGULATORY AND LITIGATION UPDATE**
Leland Chan **Kevin Gould**
SVP, General Counsel SVP, Director, State Government Relations
California Bankers Association California Bankers Association

12:00 p.m. – 1:20 p.m.
Starlight Terrace **Lunch and Golf Tournament Awards Presentation**

1:30 p.m. – 2:45 p.m. **Concurrent Sessions - Series I**

Salon 6 **CONSTRUCTION LOAN MANAGEMENT AND OVERSIGHT FROM AN INTERNAL AND EXTERNAL PERSPECTIVE**
Luigi Delucchi **Sean Johnson**
Chief Executive Officer Construction Loan Manager
Construction Loan Monitoring Group First Choice Bank

GENERAL INFORMATION

CBA REGISTRATION

The CBA registration desk will open at 4:00 p.m. on Sunday, March 13. Please refer to the program at-a-glance for the daily schedule. The program will adjourn at 11:30 a.m. on Wednesday, March 16.

SPECIAL DIETARY AND PHYSICAL REQUIREMENTS

If you have any special dietary or physical requirements, please stop by the CBA registration desk. CBA staff will do our best to accommodate your requests.

EVENING EVENTS

Please join us for several opportunities to relax, enjoy good food and network with your banking colleagues. Our evening events include receptions on Sunday, Monday and Tuesday. Exhibitor prize drawings will be held Tuesday evening.

SPOUSE ATTENDEES

Registration for spouses includes all meal functions and social activities. Spouses are welcome to enjoy the many amenities of the resort.

WHAT TO WEAR

The attire for the conference is business casual. Temperatures range from 90 degrees during the day to 65 degrees at night. The general session rooms may be cold, so bring a sweater or jacket, just in case.

RECREATIONAL ACTIVITIES

The Omni Rancho Las Palmas offers a 27-hole golf course, 25 tennis courts, an outstanding spa, fitness center, fitness trails for hiking or jogging and an onsite whirlpool and spa pool. The concierge is available to assist guests with planning off-site activities.

CONFERENCE EVALUATIONS

The online evaluation is available in the conference app. We greatly appreciate your feedback to assist us in preparation for the next Lenders Conference. The evaluation can be completed as you attend each session and provides us with valuable information in the process. Thank you in advance for your participation.

CBA EVENTS STAFF

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cdeoliver@calbankers.com

Christie Zook
Events Management Specialist
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czook@calbankers.com

PRECISIONLENDER* (MONDAY RECEPTION SPONSOR)

PrecisionLender is a web-based pricing management solution used by thousands of lenders every day to price more than \$12 billion in commercial loans and deposits each month. With PrecisionLender, loan officers finally have a tool they can use, in the moment, to have a constructive conversation that focuses on the borrower's needs, and allows them to hand-craft a solution that works for both the borrower and the bank. As a result, PrecisionLender clients significantly outperform their peers in both NIM and loan growth. For more information, visit www.precisionlender.com.

SAGEWORKS (BOOTH #02)

Sageworks solutions help banks meet the increased demand for loans while increasing both transparency and consistency within the portfolio. By automating processes, banks eliminate manual errors and spend more time analyzing results and strengthening methodologies. These solutions also improve examiner relationships, with well-documented processes that comply with the latest guidelines. The Sageworks suite currently includes solutions for ALLL, stress testing, credit analysis, risk rating, loan administration, TDRs, loan pricing and workflow. For more, visit sageworksanalyst.com.

WOLTERS KLUWER FINANCIAL SERVICES* (BOOTH #05)

Whether complying with regulatory requirements or managing financial transactions, addressing a single key risk, or working toward a holistic enterprise risk management strategy, Wolters Kluwer Financial Services works with customers worldwide to help them successfully navigate regulatory complexity, optimize risk and financial performance and manage data to support critical decisions. Wolters Kluwer Financial Services provides risk management, compliance, finance and audit solutions that help financial organizations improve efficiency and effectiveness across their enterprise. To learn more visit WoltersKluwerFS.com.

* ENDORSED PARTNER * CAPITAL CIRCLE MEMBER

Salons F-G

CURRENT WATER ISSUES FACING CALIFORNIA

Brian Moniz

Senior Engineer, Water Resources, Department of Water Resources

Salon H

DIGITIZED FILES: MANAGING DATA & PROCESSES EFFICIENTLY

Alaine Williams

Vice President, Process Solutions Manager, Farmers & Merchants Bank

4:45 p.m. – 3:15 p.m.

Salons A-D

Refreshment Break in Marketplace

3:15 p.m. – 4:30 p.m.

Concurrent Sessions- Series II

Salon 6

CONSTRUCTION LOAN MANAGEMENT AND OVERSIGHT FROM AN INTERNAL AND EXTERNAL PERSPECTIVE

Luigi Delucchi

Chief Executive Officer
Construction Loan Monitoring Group

Sean Johnson

Construction Loan Manager
First Choice Bank

Salons F-G

CURRENT WATER ISSUES FACING CALIFORNIA

Brian Moniz

Senior Engineer, Water Resources, Department of Water Resources

Salon H

DIGITIZED FILES: MANAGING DATA & PROCESSES EFFICIENTLY

Alaine Williams

Vice President, Process Solutions Manager, Farmers & Merchants Bank

4:30 p.m. – 6:00 p.m.

Salons A-D

Marketplace Poker Game and Reception

Sponsored by PrecisionLender

TUESDAY, MARCH 15, 2016

7:30 a.m. – 5:00 p.m.

Registration Open

Sponsored by Kraft Opich, LLP

7:30 a.m. – 8:30 a.m.

Salons A-D

Breakfast in Marketplace

7:30 a.m. – 8:30 a.m.

Salon 6

DATA LIQUIDITY: TURNING "BIG DATA" INTO ACTIONABLE BUSINESS INTELLIGENCE

Joe Benz

Regional Manager, EDR Lender Solution Group

7:30 a.m. – 8:30 a.m.

Salon F

PARTNERING WITH FINTECH: A BANCALLIANCE/FUNDATION CASE STUDY

Brian Graham

CEO, Alliance Partners

Sam Graziano

CEO, Foundation

PROGRAM AT-A-GLANCE

8:45 a.m. – 9:00 a.m. <i>Salon E</i>	Welcome and Introductions	
9:00 a.m. – 10:15 a.m. <i>Salon E</i>	APPS VS. STICKS & BRICKS, YOU DRIVE VS. AUTO DRIVE, INTEREST RATES AND DONALD TRUMP. WHAT ELSE IS THERE?	
	Gary London President The London Group Realty Advisors	Garrick Brown Vice President of Retail Research the Americas, Cushman & Wakefield
10:15 a.m. – 10:45 a.m. <i>Salons A-D</i>	Refreshment Break in Marketplace	
10:45 a.m. – 12:00 p.m.	Concurrent Sessions - Series III	
<i>Salon 6</i>	AG LENDING Corny Gallagher SVP, Food, Ag and Wine Executive, Bank of America Merrill Lynch	
<i>Salons F-G</i>	FASB'S CECL MODEL: NAVIGATING THE CHANGES	
	Dave Adams Senior Manager Crowe Horwath	Michael Wengel Partner Crowe Horwath
<i>Salon H</i>	STRESS TESTING	
	Doug Hensley Managing Director PCBB Capital Markets	Sejal Hira AVP, Project Manager First Choice Bank
12:00 p.m. – 1:30 p.m. <i>Starlight Terrace</i>	Lunch and Networking Sponsored by Chatham Financial	
1:30 p.m. – 2:45 p.m.	Concurrent Sessions - Series IV	
<i>Salon 6</i>	AG LENDING Corny Gallagher SVP, Food, Ag and Wine Executive, Bank of America Merrill Lynch	
<i>Salons F-G</i>	FASB'S CECL MODEL: NAVIGATING THE CHANGES	
	Dave Adams Senior Manager Crowe Horwath	Michael Wengel Partner Crowe Horwath
<i>Salon H</i>	STRESS TESTING	
	Doug Hensley Managing Director PCBB Capital Markets	Sejal Hira AVP, Project Manager First Choice Bank

HASZ FOUNDATION (BOOTH #01)

Hasz Foundation offers three separate models of disbursement, so construction lenders are able to pick the program that best suits their individual loan. All three programs offer the same high degree of source document review which is focused on protecting the construction lender against the possibility of mechanics' liens while maintaining efficient internal procedures that do not interfere with the loan draw process. Visit them at www.chai.net to view samples of their printouts and procedures. Their full-service programs include: project cost feasibility studies, pre-construction orientation meeting's sub-contract monitoring, preliminary notice administration, change order and reallocation monitoring and progress inspections.

KRAFT OPICH, LLP (CBA REGISTRATION DESK SPONSOR)

Kraft Opich, LLP is a Northern California boutique law firm, specializing in representing lenders in commercial and real estate loan litigation and transactions. They offer clients a rare combination: attorneys who have entered private law practice following long and successful careers in banking, as a commercial lender and in-house counsel. This experience translates into legal representation that lenders can trust to keep their business needs and goals as the top priority. It is a major reason why Kraft Opich, LLP represents many of Northern California's institutional and commercial finance lenders.

KOFAX, INC. (BOOTH #06)

Kofax® is a leading provider of software to simplify and transform the First Mile™ of customer engagement. Kofax TotalAgility®, combines award-winning capture, process management, data integration, mobile, e-signature and analytics capabilities into a unified smart process application development and deployment platform. More than 20,000 customers globally rely on Kofax software to improve the customer experience, reduce operating costs, differentiate and grow.

PCBB (SPONSOR GUIDE AD)

Founded by bankers in 1997, PCBB was created to help community banks build stronger institutions. Today, their companies provide a comprehensive set of products and services covering multiple areas important to community banks, including: correspondent banking, lending, hedging, international, performance, regulatory and risk management and a variety of consulting services.

QUICKDRAW FUND CONTROL (SPONSOR GUIDE AD)

Quick Draw Fund Control partners with lenders to facilitate a smooth and quick transfer of funds during construction projects. As construction continues to boom, lenders including banks, private equity firms and private individuals, increasingly rely upon Quick Draw to reduce overhead costs, increase their bottom line and mitigate construction risk.

DEBT EXCHANGE (SPONSOR GUIDE AD)

Debt Exchange (DebtX) is the world's premier, full-service loan sale advisor for commercial, consumer and specialty finance debt. DebtX operates the largest online marketplace for loan sales, serving commercial banks, investment banks, insurance companies, and government sponsored enterprises. DebtX's innovative deal management platform and loan sale process maximize proceeds and have been assessed and approved by many of the world's most sophisticated financial institutions for functionality, security and privacy. DebtX provides valuation and analytics services, including objective mark-to-market loan valuations using unique pricing models that incorporate data from hundreds of thousands of loans. DebtX provides web-based deal management platforms for syndication, agency and loan sale professionals. DebtX is based in Boston, with U.S. offices in San Francisco, Atlanta and New York and European offices in the United Kingdom, Spain and Germany.

EDR (PARTNER SHOWCASE SPONSOR/ BOOTH #03)

EDR's Collateral360 helps lenders improve the efficiency of their workflow, manage risk and compliance, and access data to make important business decisions—all within a secure, web-based environment. Easily manage all vendors associated with your property due diligence and procure services such as appraisals, evaluations, environmental, flood certificates, collateral site inspections and more.

FIRST AMERICAN COMMERCIAL EVALUATIONS (BOOTH #07)

First American Commercial Evaluations (FAPRES) commercial valuation services began more than 15 years ago. They developed their CER/PCER reports in response to Tier 1 banks that required portfolio and special asset evaluations to meet the current 2010 Interagency Guidelines.

FRANDZEL ROBINS BLOOM & CSATO, L.C. (SPONSOR GUIDE AD)

For more than 35 years, Frandzel Robins Bloom & Csato, L.C. has provided legal services to lending institutions, commercial creditors, real estate companies, advertising agencies, manufacturers and other businesses. Their areas of specialization include creditors' rights, commercial litigation, insolvency, workouts and restructures, real estate finance and transactions, business litigation, employment disputes, financial services, equipment leasing, commercial financing, loan sales and originations. Visit their website at www.frandzel.com.

FREMONT BANK (BOOTH #08)

Fremont Bank is a leading California lender and retail and commercial bank. It is one of the oldest independent family-owned and managed banks in the state with 18 branches across the counties of Alameda, Contra Costa, Santa Clara, San Francisco and Monterey with a loan production office in Orange County.

2:45 p.m. – 3:15 p.m.
Salons A-D

Refreshment Break in Marketplace

3:15 p.m. – 4:45 p.m.
Salon E

NEW APPROACHES TO SMALL BUSINESS LENDING

Brian Graham

Sam Graziano

Eric Weaver

CEO, Alliance Partners

CEO, Foundation

Founder, CEO, Opportunity Fund

5:00 p.m. – 6:30 p.m.
Salons A-D

Exhibitor Recognition Reception and Prize Drawings in Marketplace

WEDNESDAY, MARCH 16, 2016

7:30 a.m. – 11:30 a.m.

Registration Open

Sponsored by Kraft Opich, LLP

7:30 a.m. – 8:45 a.m.
Salons F-G

Breakfast and Roundtable Discussions

8:45 a.m. – 9:00 a.m.
Salons F-G

Welcome and Introductions

9:00 a.m. – 10:15 a.m.
Salons F-G

REGULATOR PANEL

Moderator: Doug Kraft

Partner, Kraft Opich, LLP

10:15 a.m. – 10:25 a.m.

Refreshment Break

10:30 a.m. – 11:30 p.m.
Salons F-G

CLOSING KEYNOTE SPEAKER

Scott Steinberg

CEO, TechSavvy Global

11:30 a.m.

Conference Adjourns

SESSION DESCRIPTIONS

KEYNOTE SESSIONS

▶ **OPENING KEYNOTE SPEAKER: DR. ESMael ADIBI**

Dr. Esmael Adibi will discuss the economic outlook for the nation and California in 2016-17 and provide his anticipated forecast for the economy's effect on jobs, home prices and construction spending, the commercial real estate market, monetary policy, interest rate transition and more.

▶ **CLOSING KEYNOTE SPEAKER: SCOTT STEINBERG**

Recently named Fortune magazine's Master of Innovation, award-winning strategic consultant and professional speaker Scott Steinberg is a bestselling expert on leadership and emerging trends. The author of *Make Change Work for You: 10 Ways to Future-Proof Yourself, Fearlessly Innovate and Succeed Despite Uncertainty*, the Fortune 500 calls him a "defining figure in business and technology" and "top trendsetter to follow." As the CEO of TechSavvy Global, a management consulting and market research firm, Steinberg helps clients create competitive advantage and drive change, innovation and growth. A business strategist for corporations, non-profits, universities and startups, he aids with change management, leadership training, and marketing and communications strategy, and has consulted on dozens of industry-leading products and services. His motivational speeches, leadership seminars and master classes show executives and educators how to lead in times of change – and become indispensable.

GENERAL SESSIONS

▶ **CBA LEGISLATIVE, REGULATORY AND LITIGATION UPDATE**

Key state legislative actions will be reviewed, along with in-depth discussion about the rules and regulations that will most impact your financial institution.

Leland Chan

SVP, General Counsel
California Bankers Association

Kevin Gould

SVP, Director, State Government Relations
California Bankers Association

▶ **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

SPONSOR AND EXHIBITOR PROFILES

BANCALLIANCE* (PARTNER SHOWCASE SPONSOR)

BancAlliance is a collaborative network of community banks that empowers its members to compete with larger national financial institutions. BancAlliance offers an array of lending programs and business services that might not otherwise be available. The services of BancAlliance are designed to expand the impact and reach of member banks, enhancing their profitability, serving their customers in new ways, and growing and diversifying their loan portfolios.

CHATHAM FINANCIAL (LUNCHEON SPONSOR)

Chatham Financial is an independent advisory services and technology firm specializing in hedge accounting, interest rate, FX and commodity risk management. Chatham's expertise combined with their proven technology empowers clients to strategically direct risk management programs to fit their needs. Founded in 1991, Chatham serves more than 1,000 companies annually, with their practitioners bringing deep derivatives and complex regulatory knowledge to clients. Their global team of risk management professionals, CPAs, quantitative analysts and software developers provide clients with the tools and confidence required to successfully manage risk.

COSTAR GROUP (BOOTH #09)

CoStar Group, Inc. (Nasdaq: CSGP) is the leading provider of commercial real estate information, analytics and online marketplaces. Founded in 1987, CoStar conducts expansive, ongoing research to produce and maintain the largest and most comprehensive database of commercial real estate information. Along with its suite of online services, CoStar operates LoopNet, the most heavily trafficked commercial real estate marketplace, and Apartments.com, ApartmentFinder.com and ApartmentHomeliving.com, which together form the premier online apartment resource for renters and provide property managers and owners a proven platform for marketing their properties. CoStar is headquartered in Washington, D.C., with offices throughout the U.S. and in Europe and Toronto, Canada. For more information, visit www.costargroup.com.

D+H (BOOTH #10)

D+H is a leading financial technology provider the world's financial institutions trust to help them grow and succeed. Today, nearly 8,000 banks, specialty lenders, community banks, credit unions, governments and corporations rely on D+H to deliver solutions across six broad service areas: lending solutions, core solutions, channel solutions, payment solutions, treasury services solutions and optimization solutions. The company is passionate about partnering with clients to create forward-thinking solutions that fit their needs, while helping them stay ahead of the market and anticipate changing consumer needs.

▶ 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 become 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.

Doug Hensley
Managing Director
PCBB Capital Markets

Sejal Hira
AVP, Project Manager
First Choice Bank

markets, a sector by sector temperature check and the emergence of transformational technology which will forever (and very soon) alter our built environment.

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

Gary London
President
The London Group Realty Advisors

▶ 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, Fundation

Eric Weaver
Founder, CEO, Opportunity Fund

▶ REGULATORY PANEL

This panel will discuss key regulatory issues facing the banking industry and will feature an interactive question and answer format between attendees and regulatory agency representatives.

MODERATOR:

Doug Kraft
Partner, Kraft Opich, LLP

PANELISTS:

Scott Jertberg, Federal Deposit Insurance Corporation
Ronald Pavlick, Federal Reserve
Mary Santandrea, Consumer Financial Protection Bureau
Michael Vernardi, Office of the Comptroller of the Currency

CONCURRENT SESSIONS

▶ CURRENT WATER ISSUES FACING CALIFORNIA

The presentation will cover the current water conditions throughout California including a discussion on current reservoir levels, drought and what impacts El Nino is forecasted to have on the drought. The session will also discuss the Sustainable Groundwater Management Act (SGMA) and its role in the future of water supply reliability in California.

Brian Moniz
Senior Engineer, Water Resources
Department of Water Resources

SESSION DESCRIPTIONS

▶ **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

Luigi Delucchi

Chief Executive Officer
Construction Loan Monitoring Group

Sean Johnson

Construction Loan Manager
First Choice Bank

▶ **DIGITIZED FILES: MANAGING DATA AND 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

▶ **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

▶ **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 Foundation will speak about their new partnership, and host a demonstration of how BancAlliance members can efficiently grow their small business lending platforms by harnessing Foundation’s state-of-the-art software.

Brian Graham

CEO, Alliance Partners

Sam Graziano

CEO, Foundation

▶ **AG LENDING**

This session will provide an overview of the USDA Outlook Forum which was 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.

Corny Gallagher

SVP, Food, Ag and Wine Executive, Bank of America Merrill Lynch

▶ **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