

Bank Regulation 101

October 10th, 2019 | 9:00 AM – 1:00 PM

- 9:00 AM** **BPI Welcome & Introduction**
Anthony Cimino, SVP & Head of Government Affairs, BPI
- 9:05—10:00 AM** **The Basics: How are banks structured and how do agencies provide oversight?**
Greg Baer, President & CEO, BPI & John Court, General Counsel, BPI
- Banks vs. Bank Holding Companies
 - Bank vs. Bank Holding Company Activities
 - Bank Charter Types/Dual Banking System
 - Jurisdiction of Federal Banking Agencies
 - Bank Examination and Ratings, Matters Requiring Attention (MRAs)
 - Industrial Loan Companies (ILCs)
- 10:00—11:00 AM** **The Bank Balance Sheet**
Bill Nelson, Chief Economist, BPI
- What is bank capital and why is it important?**
- Risk-based Capital
 - Leverage Ratios
 - Stress Testing
- What is bank liquidity and why is it important?**
- Liquidity Coverage Ratio (LCR)
 - Comprehensive Liquidity Assessment and Review (CLAR)
 - Net Stable Funding Ratio (NSFR)
- 11:00—11:15 AM** **BREAK**
- 11:15—1:00 PM** **Current Events in Financial Services**
- 11:15—11:30 AM** **Recent Money Market Turmoil**
 Bill Nelson, Chief Economist, BPI
- 11:30—11:45 AM** **Artificial Intelligence (AI)**
 Fabrice Coles, Vice President, Government Affairs, BPI
- 11:45 AM—1:00 PM** **Bank Secrecy Act / Anti-Money Laundering (BSA/AML)**
 Gary Kalman, Executive Director, FACT Coalition
 Cara Camacho, SVP, Government Affairs, BPI
 Mike Lee, SVP, Government Affairs, BPI
- 1:00 PM** **Closing Remarks**
Anthony Cimino, SVP & Head of Government Affairs, BPI