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