

Director/Trustee Workshop

MONDAY, NOVEMBER 8, 2010
10:00 am—4:00 pm

The Director/Trustee Workshop is a day-long program designed to address issues of critical importance to your board. At a time of heightened focus on bank performance, risk management and corporate governance, this session will explore best practices in effective board oversight.

Through presentations, peer discussion and interactive feedback, directors and trustees will have the chance to examine their responsibilities in today's changing environment. Topics will include the increased expectations for audit, corporate governance and compensation committees, and deeper insights into overall risk management.

The New York Bankers Association is a sponsor of Continuing Professional Education for the New York State Board of Public Accountancy. Recommended CPE credit: 5 hours.

This program requires a separate registration fee of \$325, which covers all program sessions, lunch, refreshments and materials.

Director/Trustee Workshop program updates will be posted to www.nyba.com. Questions? Contact Elisa R. Legg at (212) 297-1679; elegg@nyba.com

About The Waldorf=Astoria



As one of the first 'grand hotels' to combine elegance with luxurious amenities and services, The Waldorf=Astoria has been renowned worldwide for over a century. An official New York City landmark since 1993, the Art Deco property occupies an entire city block of prime, mid-town Manhattan real estate. Recent renovations have renewed the splendor that has long made The Waldorf=Astoria an international icon. Today, The Waldorf=Astoria and The Waldorf Towers, the boutique hotel occupying the 27th to 42nd floors of The Waldorf=Astoria, offer a total of 1,416 guest rooms, including 303 suites, all featuring original Art Deco motifs. Each room is decorated individually; no two are exactly alike. The Guerlain spa occupies most of the 19th floor with a 14,000 square-foot facility featuring 16 treatment rooms and 2 lounges with natural lighting throughout. Four distinctive restaurants, three lounges, and of course, 24-hour room service offer an array of distinctive cuisine.

GROUP OF SIX OR MORE? LET BRIGGS, INC. HELP

Please allow Briggs, Inc. to be your passport to classic New York experiences and imaginative one-of-a-kind adventures. How about tickets to one of Broadway's biggest hits, followed by a personal visit with one of its stars? Or reservations at one of New York's most popular restaurants? As the first and only ADME accredited full destination management company in New York, Briggs, Inc. has been delivering core destination management services for over thirty years. They'll help arrange unique activities, tickets and restaurant reservations for groups of six or more. They love what they do. And it shows.

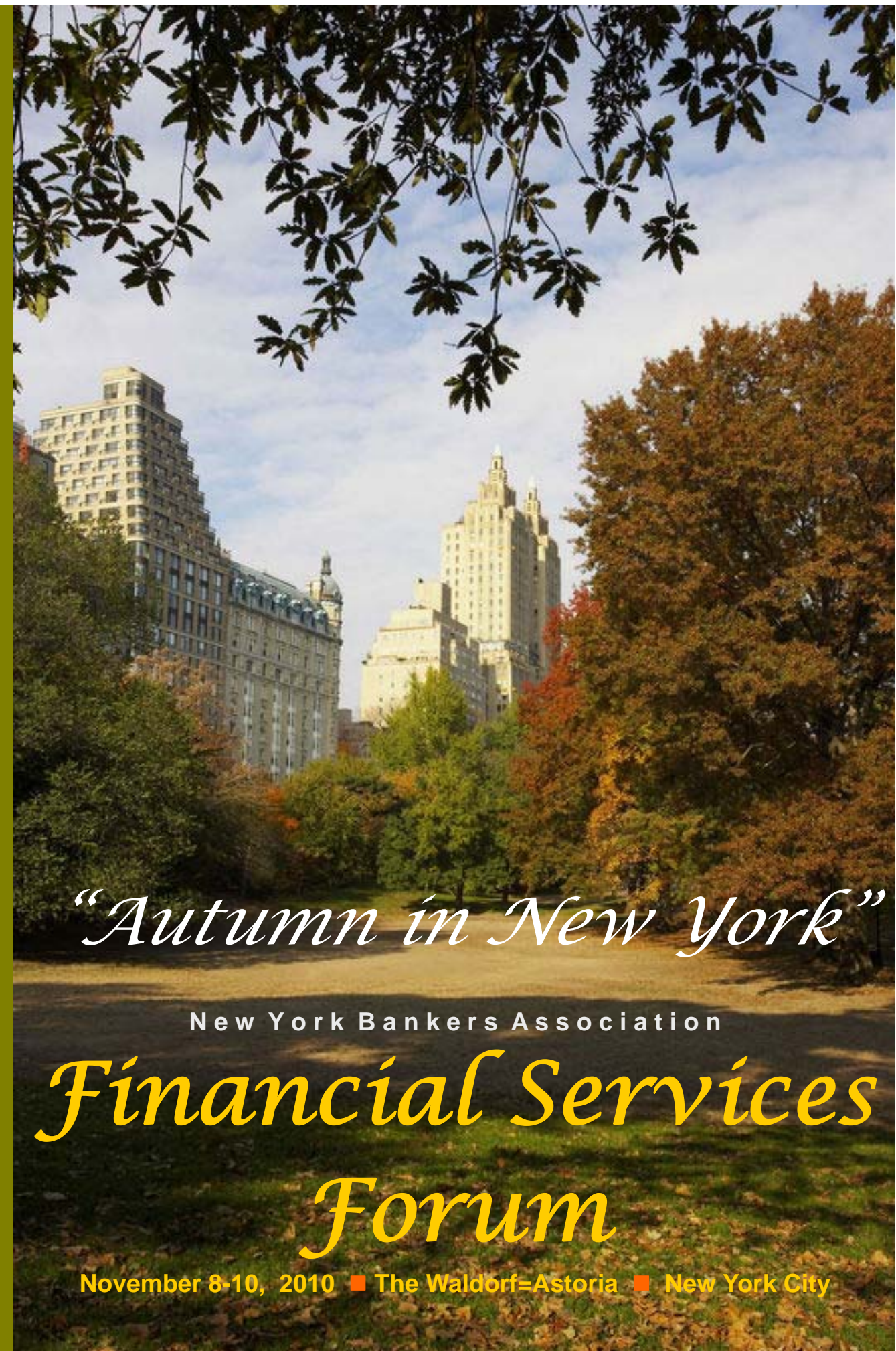
Your contact at Briggs is **Lindsay Humphrey**. Call her at **212-354-9440** or email lhumphrey@briggsnyc.com for all your entertainment needs, from planning to onsite management for your group activities while in New York City. Be sure to mention that you are attending the NYBA Forum.

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NYBA

New York Bankers Association



"Autumn in New York"

New York Bankers Association

*Financial Services
Forum*

November 8-10, 2010 ■ The Waldorf=Astoria ■ New York City

Dear Association Colleague:

Welcome to New York City and the New York Bankers Association's 2010 Financial Services Forum. Our program will focus on the many challenges, and opportunities, facing our banks. We hope to provide new insights and solutions that will enhance your institutions' performance and bottom line.

As our industry tries to make sense of the aftermath of the financial crisis and the vast changes coming within the next several months, it is important that we come together to work on issues that are critical to New York's future as a financial center and to our industry—the bedrock of our State's economy.

Once again, we invite you to take full advantage of all that the City has to offer in terms of dining, recreational and cultural opportunities. This is your opportunity to celebrate "Autumn in New York City!"

Mark J. Czarnecki
President
M&T Bank
Chairman, New York Bankers Association

Michael P. Smith
President & CEO
New York Bankers Association

Program Highlights

Monday, November 8, 2010

10:00 am – 4:00 pm

Director/Trustee Workshop & Luncheon

A Perspective on Risk Management - **Eugene A. Ludwig**, Chief Executive Officer, Promontory Financial Group, LLC (remainder of program to follow)

3:30 pm

NYBA Board of Directors Meeting

6:00 pm

Chairman's Reception



Czarnecki

Smith

Insana

Tuesday, November 9, 2010

7:15 am – 8:45 am

Concurrent Breakfast Sessions

9:00 am – 12:00 noon

General Session

Welcome – **Mark J. Czarnecki**, President, M&T Bank, Chairman, New York Bankers Association

Capitol Hill Politics and Policy: What It Means for Main Street and Wall Street - **Ron Insana**, Senior Analyst, CNBC

Economic Projections for 2011 – Moderated by **Ron Insana**; **Joseph Carson**, Senior Vice President & Director, Global Economic Research, Alliance Bernstein; **Peter Hooper**, Managing Director & Chief Economist, Deutsche Bank Securities, Inc.

Banking Challenges and Opportunities: 2011: **Gerald L. Hassell**, President, BNY Mellon; **Thomas W. Schneider**, President & CEO, Pathfinder Bank (panel in formation)

12:00 noon – 2:15 pm

Luncheon

Game Change: The Political Landscape in Transformation – A Post-Election Analysis – **Mark Halperin**, Co-author, Game Change and Senior Political Analyst, MSNBC and TIME Magazine;

John Heilemann, Co-author, Game Change and National Political Correspondent and Columnist, New York Magazine

2:30 pm – 4:00 pm

Concurrent Workshops

Wednesday, November 10, 2010

7:15 am – 8:45 am

Concurrent Breakfast Sessions

9:00 am – 12:30 pm

General Session

Financial Reform: One Year Later - **Charles Calomiris**, Henry Kaufman Professor of Financial Institutions, Columbia University Graduate School of Business; **H. Rodgin Cohen, Esq.**, Chairman, Sullivan & Cromwell LLP; **Peter J. Wallison**, Arthur F. Burns Fellow in Financial Policy Studies, American Enterprise Institute

A Year in Review – **Michael P. Smith**, President & CEO, New York Bankers Association

Closing Keynote – **Hon. Jeb Bush**, Former Governor of Florida



Hassell

Schneider

Ludwig

Calomiris

Cohen

Wallison

Carson

Hooper

Concurrent Sessions:

Managing Capital Strategies
Executive Compensation Planning
Managing the Balance Sheet in a Low Rate Environment
Retail Delivery and Payments
Generating Revenue Post Reg Reform
Lessons Learned from the Credit Crisis
Succession Planning

Schedule-at-a-Glance

Monday, November 8

10:00 am-4:00 pm Director/Trustee Workshop and Luncheon

3:30 pm NYBA Board of Directors Meeting

4:00-7:00 pm Registration

6:00-7:30 pm Chairman's Reception

Tuesday, November 9

7:00 am-Noon Registration

7:15-8:45 am Concurrent Breakfast Sessions

9:00 am-Noon General Session

9:00-10:30 am Spouse/Guest Program

Noon-2:00 pm Luncheon

2:00-4:00 pm Concurrent Workshops

Wednesday, November 10

7:00-10:00 am Registration

7:15 am-8:45 am Concurrent Breakfast Sessions

9:00 am-Noon General Session

12:30 pm Adjournment

Questions? Contact Mary K. Robb, Senior Vice President, at mrobb@nyba.com or (212) 297-1662.

Don't miss Tuesday's Luncheon Program ...

Game Change: The Political Landscape in Transformation – A Post-Election Analysis – Mark Halperin, Co-author, *Game Change* and Senior Political Analyst, MSNBC and TIME Magazine; **John Heilemann**, Co-author, *Game Change* and National Political Correspondent and Columnist, New York Magazine



Halperin

Heilemann

KEYNOTE SPEAKER

Former Governor of Florida
HON. JEB BUSH

