
INTERNATIONAL BANKERS ASSOCIATION OF CALIFORNIA (IBAC)

Presents the:

26th Annual IBAC Fall Conference

Thursday, September 25, 2008

Weathering the Storm: Credit Risk in Turbulent Times



Featured Speakers:

Honorable William S. Haraf

Commissioner, Department of Financial Institutions, San Francisco

Sarah A. Kelsey, Esq.

General Counsel, Federal Deposit Insurance Corporation, Washington D.C.

Mr. Anthony J. Walton

Vice Chairman, Standard Chartered Americas, New York

Mr. David M. Wright

Group Vice President. Federal Reserve Bank of San Francisco

Co-hosted by:

The Secura Group of LECG, LLC



of LECG, LLC

Morrison & Foerster LLP

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**National Association of Chinese American Bankers
Risk Management Associates
Western Independent Bankers**

IBAC is pleased to invite you to participate in our 26th Annual Fall Conference on September 25. We are extending an invitation to NACAB, WIB, RMA, and IFSA members who are interested in west coast international banking developments, including banks serving various ethnic communities.

When: Thursday, September 25, 2008

Where: The California Club, 538 South Flower Street, Los Angeles, CA

What Time: 8:00 a.m. – 4:15 p.m.

26th Annual IBAC Fall Conference Program Agenda

Thursday, September 25

- 8:00 a.m. – 8:30 a.m. Registration and Continental Breakfast
- 8:30 a.m. – 8:45 a.m. *Welcome*
Mr. Walter J. Mix III, Chairman, IBAC (International Bankers Association of California) and Managing Director, The Secura Group of LECG
- Opening Remarks*
Mr. Geoffrey Liu, President, Chinatrust Bank (USA); President, NACAB (National Association of Chinese American Bankers)
- 8:45 a.m. – 9:15 a.m. **MR. DAVID M. WRIGHT, GROUP VICE PRESIDENT, FEDERAL RESERVE BANK OF SAN FRANCISCO**
- 9:15 a.m. – 10:00 a.m. **WHERE IS REAL ESTATE HEADING?** *Real estate experts will discuss trends in residential, commercial, and industrial real estate and how real estate market developments are likely to affect commercial bank real estate portfolios.*
Moderated by: **David Abshier**, The Secura Group of LECG
Panel Participants: **Ted Simpson**, Exec. Dir., Cushman Wakefield; **Nick D. Mosich**, Managing Member, ION Capital Partners; **John S. Hekman**, Principal, LECG, LLC
- 10:00 a.m. – 10:15 a.m. Morning Break
- 10:15 a.m. – 11:00 a.m. **STRATEGIES FOR CREDIT RISK MANAGEMENT - Senior banking executives will discuss strategies for managing credit risk in the economic downturn, credit underwriting, and the management of troubled credit.**
Moderated by: **Anthony J. Walton**, Vice Chair, Americas, Standard Chartered Bank
Panel Participants: **Keith Lupton**, Partner, Ernst & Young; **K.Y. Cheng**, Director of International Banking, East West Bank; others to be announced
- 11:00 a.m. – 11:30 a.m. **SARA A. KELSEY, ESQ., GENERAL COUNSEL, FEDERAL DEPOSIT INSURANCE CORPORATION**
“WEATHERIZING YOUR BALANCE SHEET FOR A RAINY DAY”
- 11:30 a.m. – 12:15 p.m. **WORKING OUT COMPLEX CREDITS - The panel will discuss developments in complex credits under stress and strategies for working them out.**
Moderated by: **G. Larry Engel, Esq.**, Morrison & Foerster LLP
Panel Participants: **Howard Bailey**, Senior Vice President, GE Commercial Finance; **Ian Schnider**, Managing Director, Fortress Investment Group
- 12:15 p.m. – 1:45 p.m. **Luncheon Keynote Speakers: HONORABLE WILLIAM S. HARAF, COMMISSIONER, DFI; ANTHONY J. WALTON, STANDARD CHARTERED BANK, VICE CHAIRMAN, THE AMERICAS**
- 1:45 p.m. – 2:00 p.m. Break
- 2:00 p.m. – 3:00 p.m. **STRATEGIC AND CAPITAL ISSUES FACING THE BANKING INDUSTRY - Knowledgeable experts from the investment banking community will discuss the current state of the banking industry and anticipated future developments.**
Moderated by: **Henry M. Fields, Esq.**, Morrison & Foerster LLP
Panel Participants: **Jeffrey J. Wishner**, Managing Director, Keefe Bruyette & Woods; **James T. Hill**, Managing Director, Hovde Financial Institution Partners
- 3:00 p.m. – 4:00 p.m. **REGULATORY PERSPECTIVE ON KEY ISSUES - A panel of representatives from the FDIC, Federal Reserve, DFI, OCC, and the OTS will provide their perspective on how financial institutions have been affected in the economic downturn and what they expect from the institutions they regulate in the current environment.**
Moderated by: **Walter J. Mix III**, The Secura Group of LECG
Panel Participants: **Tom Cunningham**, Director, Risk Coordinating Unit, FRB; **John T. Ross**, Deputy Commissioner, DFI; **David Henry**, Regional Examiner, OTS; and **Khalid Miazzi**, Associate National Bank Examiner, OCC
- 4:00 p.m. – 4:15 p.m. Concluding Remarks

IBAC REGISTRATION FORM

26th Annual IBAC Fall Conference – September 25, 2008

The California Club, 538 South Flower Street, Los Angeles, CA 90017

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1. Registration. Register by fax or email a completed PDF of this form to IBAC as follows:

FAX: 626-974-5439 / PH: 626-974-5429 / Email: IBACoffice@aol.com

Fees may be charged on the credit card authorization form below or checks may be mailed to:

IBAC Admin. Office, c/o Ms. Linda Cain, 5031 North Treanor Ave., Covina, CA 91724

NAME/TITLE _____ TELEPHONE _____

BANK/FIRM _____ EMAIL _____

NAMES OF ATTENDEE(S):

2. Payment. Compute IBAC registration fee(s):

Registration for Fall Conference - \$300, first attendee \$300 \$ _____

Each additional attendee from the same organization - \$150 \$150 \$ _____

(registration fee includes continental breakfast, lunch, and conference)

TOTAL PRICE \$ _____

All conference registrations made and fees paid by phone, fax, e-mail and U.S. mail are considered made in good faith and payment will be expected. All conference reservation fees become non-refundable if cancellation occurs after 5:00 p.m. on September 22, 2008 unless pre-arranged with IBAC Office. There will be a \$100 cancellation fee charged for any cancellation received after registration.

_____ ***Make check payable to IBAC***

_____ ***Credit Card Authorization (complete bottom portion)***

You can also register online at www.ibacal.org and bring your check to the event.

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CREDIT CARD AUTHORIZATION

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Important Notice for credit card users: IBAC has contracted with "Meetings, Conferences, Event", an event management service, to accept credit card payments for this event. The above-authorized charge will appear on your billing statement as "Meetings, Conferences, Events." Please make a note of this processing. If you have any questions, please do not hesitate to contact our Executive Director, Ms. Linda Cain at 626-974-5429.