



# **ANNUAL REGULATORY PROGRAM**

***A Special Update on Issues Facing California's Banking Industry  
and  
An Insider's Briefing on Dodd Frank Issues from Washington, D.C.***

**Tuesday, April 25, 2017  
8:00 a.m. – 3:00 p.m.**

***The California Club, 538 South Flower Street  
Los Angeles, California 90071***



# Welcome and Opening Remarks

***Mr. Walter J. Mix III***

Chairman of IBAC and Managing Director and  
Financial Services Practice Group Leader of  
Berkeley Research Group (BRG)



# Special Update on Dodd Frank

***Bimal Patel, Esq.***

Partner, O'Melveny



## Key Issues for Bankers

### Moderator:

**Mr. Walter J. Mix III**, Chairman of IBAC and Managing Director and Financial Services Practice Group Leader of Berkeley Research Group (BRG)

### Panelists:

**Douglas Krause, Esq.**, Executive Vice President, Chief Risk Officer and General Counsel, East West Bank

**Mr. Tim Chrisman**, Chief Executive Officer, Chrisman & Company

**Mr. David Rosenblum**, Member Board of Directors, Hanmi Bank

**Mr. David Sandler**, Principal, Sandler O'Neill



## Key Issues for Bankers

### Strategic Issues

- Where we're headed in the current environment
- How we grow as an institution
- Concentrations/diversification, CRE, business lending
- Management succession—core competencies/bandwidth going forward
- M&A trends
- FinTech/non-banks



## Key Issues for Bankers

### Accounting Issues

- New accounting standards
- Disclosures
- Internal controls
- Director expectations



## Key Issues for Bankers

### Role of Board

- Board of Directors—heightened expectations
- Board reports/level of detail
- Traditional role of board
- Decentralized organizations, management control over functions
- ERM/corporate governance



## Key Issues for Bankers

### Regulatory Reform

- Expectations for legislative changes vs. regulatory
- “Tone” or regulatory climate
- Thresholds—\$10 billion / \$50 billion
- Growth Trajectory of Bank
- Stress Tests—valuable or not?
- Capital
- CFPB
- BSA/AML
- Cyber Security





## Key Issues for Bankers

### Current State of Economy

- 9<sup>TH</sup> Year of Economic Upturn
- Slow Growth
- Federal Reserve Balance Sheet
- Interest Rate Environment
- Tax Reform
- ALLL
- Hard vs. Soft Indicators



## Dodd Frank Reforms and Other Legal Issues

Moderator:

***Henry Fields, Esq.***, Senior Counsel, Morrison & Foerster LLP

Panelists:

***Bimal Patel, Esq.***, Partner, O'Melveny

***Joseph Lynyak, Esq.***, Partner, Dorsey and Whitney

***Mark Gillett, Esq.***, SVP & General Counsel, CTBC Bank

***Patrick Fields, Esq.***, Partner, Squire Patton and Boggs (USA) LLP



## Update on Reg Tech

*Mr. Shirish Netke*  
CEO, Amberoon



***Mr. Ken Wells***

Assistant Regional Director

Federal Deposit Insurance Corporation (FDIC)



## Ask the Examiners

Moderator:

***Mr. David Abshier***, Managing Director, Berkeley Research Group (BRG)

Panelists:

***Mr. Robert McGibbon***, Field Supervisor, Los Angeles, Federal Deposit Insurance Corporation (FDIC)

***Ms. Mary Luvisi***, Examining Manager, Federal Reserve Bank of San Francisco

***Ms. Cora Tang***, Examiner, Office of the Comptroller of the Currency



## **Ask the Examiners**

### **Examiner Topics**

Mr. Robert McGibbon – Liquidity, Management Succession,  
BOD Development

Ms. Mary Luvisi – Downtown Los Angeles Economy and  
Trends, BSA/AML

Ms. Cora Tang – CRE Concentrations, Underwriting, ALLL



## **Ask the Examiners**

### **Additional Examiner Topics**

- Cyber Security/Penetration Testing
- Sales Practices/Generating Fee Income
- Consumer Complaints/Whistleblower
- Building a Strong Relationship with your Regulator
- Self Disclosure
- Marijuana and Banking



Thank You!