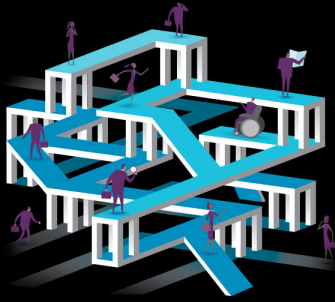


# Challenges and Opportunities:

## NAVIGATING A SHIFTING ENVIRONMENT

2021 Regional State Member Bank Conference

Day	Time (EDT)	Topic
Monday 5/17/2021	1:00 p.m.	<b>Welcome and Opening Remarks</b> <ul style="list-style-type: none"> <li>Tara Humston, FRB Kansas City</li> </ul>
	1:10 p.m.	<b>Keynote Speaker</b> <ul style="list-style-type: none"> <li>Governor Michelle Bowman, Board of Governors</li> </ul>
	1:55 p.m.	Break
	2:10 p.m.	<b>Regulatory Panel</b> <ul style="list-style-type: none"> <li>Tara Humston, FRB Kansas City (Moderator)</li> <li>Jennifer Burns, Board of Governors</li> <li>Julie Williams, FRB Chicago</li> <li>Jeremy Hochberg, Board of Governors</li> </ul>
	3:10 p.m.	Break
	3:20 p.m.	<b>CRA Reform</b> <ul style="list-style-type: none"> <li>Joseph Firschein, Board of Governors</li> <li>Carrie Johnson, Board of Governors</li> </ul>
	4:00 p.m.	Break
	4:15 p.m.	<b>Networking Sessions</b>
	4:45 p.m.	<b>End of Day</b>
	Tuesday 5/18/2021	1:00 p.m.
1:05 p.m.		<b>Mergers &amp; Acquisitions Panel</b> <ul style="list-style-type: none"> <li>Anthony Cain, Board of Governors (Moderator)</li> <li>Scott Anderson, KBW (Investment Banking)</li> <li>Catherine Meador, KBW (Research)</li> <li>Joseph Stieven, Stieven Capital Advisors</li> <li>Elizabeth Risch, Metropolitan St. Louis Equal Housing and Opportunity Council</li> </ul>
2:05 p.m.		Break
2:20 p.m.		<b>Commercial Real Estate</b> <ul style="list-style-type: none"> <li>Brian Bailey, FRB Atlanta</li> </ul>



# Challenges and Opportunities:

## NAVIGATING A SHIFTING ENVIRONMENT

2021 Regional State Member Bank Conference

Day	Time (EDT)	Topic
<b>Tuesday 5/18/2021 (Cont'd)</b>	3:15 p.m.	<b>Current State of Credit</b> <ul style="list-style-type: none"> <li>• Judy Plock, FRB San Francisco (Presenter)</li> <li>• Beth Ewing, FRB Chicago</li> <li>• Sean Fowler, FRB San Francisco</li> <li>• Ray Collier, FRB San Francisco</li> <li>• Clint Delmar, FRB San Francisco</li> </ul>
	4:00 p.m.	Break
	4:15 p.m.	<b>Networking Sessions</b>
	4:45 p.m.	<b>End of Day</b>
<b>Wednesday 5/19/2021</b>	12:00 p.m. <i>Please note the early start time.</i>	<b>Introduction &amp; Logistics</b>
	12:05 p.m.	<b>Fintech Panel</b> <ul style="list-style-type: none"> <li>• David Palmer, Board of Governors (Moderator)</li> <li>• Mitchell Lee, FRB San Francisco</li> <li>• Jonah Crane, Klaros Group</li> <li>• Ron Shevlin, Cornerstone Advisors</li> </ul>
	12:50 p.m.	Break
	1:00 p.m.	<b>Artificial Intelligence Panel</b> <ul style="list-style-type: none"> <li>• Jeff Ernst, Board of Governors (Moderator)</li> <li>• Neil Desai, FRB Atlanta</li> <li>• Jacob Kosoff, Regions Bank</li> <li>• Westra Miller, Board of Governors</li> </ul>
	1:45 p.m.	Break
	2:00 p.m.	<b>Keynote Speaker</b> <ul style="list-style-type: none"> <li>• Esther George, FRB Kansas City</li> </ul>
	2:55 p.m.	Closing Comments