

## Agenda

### Registration and Continental Breakfast

### Welcome and Introductory Remarks

### Regulatory Update: A Recap of 2012 and Looking Ahead

*This presentation will provide an overview and timeline of recent regulatory changes, anticipated final rules and pending proposals.*

### Effective Compliance Management Programs: Are You Ready to Manage Your Bank's Compliance Risk?

*This discussion will focus on how examiners supervise the effectiveness of a compliance management program, including best practices in managing regulatory changes, introducing and retiring products, and conducting risk assessments.*

### Unfair and Deceptive and Abusive Acts or Practices

*This presentation will provide an overview of what a bank needs to know about UDAAP, how to assess related compliance risks, and what to expect at the next compliance examination.*

### Lunch

### Break Out Session #1: (Choice of Compliance, Fair Lending, or CRA Topic)

#### Compliance

#### **Common Compliance Concerns in Residential Real Estate Lending**

*In this session, examiners will discuss key considerations in assessing compliance risks in residential real estate lending. Examiners will provide an overview of applicable regulations as well as share common examination issues.*

#### Fair Lending

#### **Assessing Your Bank's Fair Lending Risk Exposure and How to Control It**

*In this session, examiners will highlight recent fair lending trends and areas of supervisory concern (HMDA data, census data, and enforcement actions) and discuss best practices in effectively assessing, monitoring, and controlling fair lending risks.*

#### CRA

#### **Managing Your Bank's CRA Performance**

*This session will focus on how a bank can proactively manage and monitor its CRA performance. Examiners will discuss the Fed's supervisory approach to CRA examinations in light of census data changes and also highlight the importance of performance context (business strategy, regulatory restrictions, competitive factors, local economic conditions, credit demand, etc.) in evaluating the adequacy of a bank's performance.*

### Break Out Session #2: (Choice of Compliance, Fair Lending, or CRA Topic)

### Q&A/Closing Remarks