

Asset/Liability Management: Investments, Liquidity, and Interest-Rate Risk



- Banking Trends
- Economic Landscape
- Market Update
- Fed Policy Outlook
- Regulatory Priorities for 2020
- Best Practices for Regulatory Scrutiny on Liquidity Risk Management
- Interest-Rate-Risk Modeling Concepts
- Successful Strategies for Investing in a Flat/Inverted Yield Curve
- Manage Liquidity without Sacrificing Performance
- Managing Extension Risk & Price Volatility
- Develop a Municipal Credit Analysis Process to Improve Liquidity & Avoid Potential Pension Problems



June 9, 2020
Live E-Learning Seminar

Course Introduction

After three years of hiking rates, the Federal Reserve pivoted sharply by cutting rates three times in the second half of 2019. Finding a balance between interest rate risk, liquidity and performance has never been more critical. You can improve your liquidity position by holding a lot of cash, but performance suffers. You can increase performance with long term fixed rate assets, but may have to take on significant IRR to get there. Managing any one of these issues in isolation is easy, but managing all three simultaneously is a challenge that all community banks must face. This program explores the unique relationship between IRR, liquidity and performance and gives you specific ideas about how to manage all three simultaneously. We begin with a discussion of the current economic environment and the outlook for Federal Reserve monetary policy before looking at recent banking industry trends including a high performance banking analysis. Discussions include topical regulatory and reporting issues related to interest rate risk, liquidity and investments. Case studies are used to develop a Dynamic Liquidity Risk Management process and to present recommendations about how to improve investment portfolio performance while also managing IRR. Attendees see bank-specific data and analysis that include a peer group comparison, non-maturity deposit analysis, surge balance study and a Liquidity Stress Test. If desired, these analyses can be provided to each attendee after the session takes place.

About the Presenters

Ryan W. Hayhurst joined The Baker Group in 1991 and is a managing director and member of the board of directors. Hayhurst serves as Manager of the Financial Strategies Group and oversees the design and implementation of investment and asset/liability strategies for financial institutions. He is also integrally involved in the continued development of the firm's proprietary software designed to assist clients in the management of their investment portfolios and their overall interest rate risk profiles. Hayhurst regularly develops and presents educational seminars nationwide, with a focus on investment and interest rate risk management. He is a frequent speaker at financial institution conventions and investment conferences, and has served as a faculty member of several national and regional banking schools. Hayhurst holds a bachelor of business administration degree from the University of Oklahoma, Norman.

Lester Murray joined The Baker Group in 1986 and is an associate partner within the firm's Financial Strategies Group. He helps community financial institutions develop and implement investment and interest rate risk management strategies. Before joining The Baker Group, he worked at two broker/dealer banks in Oklahoma City and was also an assistant National Bank Examiner. Lester also authors the firm's weekly newsletters and maintains the Market Moment Blog. A graduate of Oklahoma State University, he holds Bachelor of Science degrees in finance and economics.

Key Topics

- Economic landscape, market update & fed policy outlook
- What the highest performing banks do well to get to the top and stay there
- Review of the regulatory priorities for 2020 and what you need to do now to be prepared
- Best practices for complying with the heightened regulatory scrutiny on liquidity risk management
- Strategies to more effectively manage liquidity without sacrificing performance
- Managing extension risk and price volatility with effective security selection
- How to develop a municipal credit analysis process to improve liquidity and avoid potential pension problems



Directors, CEOs, CFOs, investment officers, portfolio managers and anyone involved in the financial management of community banks would benefit from attending this seminar.

Registration Fees

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all “no shows.”

CBAI MEMBER	
First registration.....	\$265
Each additional person.....	\$245 each
**PROSPECTIVE MEMBER	
First registration.....	\$465
Each additional person.....	\$445 each

CDD members receive a 10% discount.

****Only financial institutions/firms eligible for CBAI membership.**

WebEx Information

For this Live E-Classroom Seminar, we are using WebEx. Each participant receives an email to login, register and participate in the training. Participants also receive their seminar manual via this email. Each participant need a computer or iPad to participate, but do NOT need a webcam. During the live presentation, participants can ask questions of the presenters and answer poll questions.

Registration Form

Asset/Liability Management Seminar: Investments, Liquidity, and Interest-Rate Risk

June 9, 2020 — Live E-Learning Seminar

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

Name/Title _____

E-Mail _____

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Date and Location

June 9, 2020

Live E-Learning Seminar

Agenda

Registration begins at 8:30 a.m.
The E-Learning seminar runs from 9 a.m. to approximately 11 a.m.

Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Dept. of Financial and Professional Regulation.

For More Information

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