Agenda

1. Introduction

2. Purpose of Workshops, Background and Approach
   a. Review the purpose and approach of the CSG workshops.
   b. Review background and purpose of the transition away from LIBOR to robust reference rates.
   c. Review antitrust guidance.

3. Facilitated Discussion
   a. Review borrower funding dynamics.
   b. Discuss potential challenges in transitioning specific products (revolving lines of credit, commercial real estate loans, and commercial and industrial loans) to SOFR and impact on borrowers, lenders.
   c. Discuss potential approaches that could address the challenges, including through the use of a potential credit sensitive spread that could be added to SOFR.

4. Closing Remarks and Next Steps