

COMMUNITY BANKERS' CONFERENCE

April 10, 2008

Hosted by the Federal Reserve Bank of New York
33 Liberty Street
12th floor Conference Center

- 8:30a.m. – 9:00a.m. **Continental Breakfast**
- 9:00a.m. – 9:30a.m. **Opening Remarks**
Welcome: William L. Rutledge, Executive Vice President
Remarks: Homer C. Hill III, Senior Vice President
Bank Supervision Group
Federal Reserve Bank of New York
- 9:30a.m. – 10:15a.m. **Economic Overview**
Richard Peach, Senior Vice President
Research & Statistics Group
Federal Reserve Bank of New York
- 10:15a.m. – 10:30a.m. **BREAK**
- 10:30a.m. – 11:30a.m. **Panel on CRE Concentrations Guidance**
Sabeth I. Siddique, Assistant Director, BOG
Daniel Bailey, Assistant Deputy Director, OCC
Steven D. Fritts, Associate Director, FDIC
- 11:30a.m. - 12:30p.m. **“Subprime is a “Big bank” problem, right?”**
Thomas C.V. Baxter, Jr., Executive Vice President
Legal Group
Federal Reserve Bank of New York
- 12:30p.m. – 1:45p.m. **LUNCH**
Hosted by Senior Vice President Sarah Dahlgren
Bank Supervision Group
Federal Reserve Bank of New York
- 1:45p.m. – 2:45p.m. **Identity Theft**
Nessa E. Feddis, Vice President & Senior Counsel
Financial Institutions Policy & Regulatory Affairs Division
American Bankers Association
- 2:45p.m. – 3:45p.m. **Current Issues for Community Banks**
Deborah P. Bailey, Deputy Director
Banking & Supervision Group
Board of Governors of the Federal Reserve System
- 3:45p.m. – 4:00p.m. **Closing Remarks and Questions & Answers**
Armin Lovi, Examining Officer
Bank Supervision Group
Federal Reserve Bank of New York

Armin Lovi will serve as the MC for the day.