



LEVERAGING CAPITAL FOR CHANGE

**NCIF Annual Development Banking Conference
November 6th & 7th, 2008**

Venue: Federal Reserve Bank of Chicago; 230 South LaSalle, Chicago, Illinois

Overview & Keynote Speakers

Plan now to attend the nation's premier event for community development financial institutions. This year's conference will bring together a wide range of experts to talk about issues important to CXOs, investors and other stakeholders interested in the Community Development Banking Institution (CDBI) industry. We hope that you will join us this year to listen in, share experiences and contribute to the future of the community development finance industry. As always, the NCIF Conference is focused on providing **Actionable Strategies for Community Development Banks and Credit Unions** that can be replicated to improve financial performance and enhance development impact.

We are honored to have the **Honorable Donna Gambrell, Director of the CDFI Fund**, as a keynote speaker for this year's event.

Agenda

Please note that times and sessions can be modified. Please keep monitoring the website for an updated agenda.

Day 1: Thursday, November 6th
Breakfast begins at 7:45 am

**Morning Sessions
8:30 am – 12:15 pm**

WELCOME TO THE CONFERENCE AND INTRODUCTION
Saurabh Narain, Chief Fund Advisor, NCIF

KEYNOTE SPEECH
Donna Gambrell, Director, CDFI Fund

ATTRACTING SOCIAL INVESTORS
This session will include presenters representing various socially responsible investors; including **pension funds, mission related investors, foundation investors** and **commercial banks**.

TECHNOLOGICAL INNOVATIONS TO REACH CUSTOMERS
This panel will focus on innovative technological improvements intended to increase a community bank's efficiency in reaching existing and prospective customers. Topics that may be covered include **mobile banking, stored value cards, alternative branching strategies** and **peer-to-peer lending**.

**Afternoon Sessions
1:45 pm – 5:30 pm**

TRIPLE BOTTOM-LINE BANKING – DEVELOPMENT AND ENVIRONMENTAL IMPACT
Session presenters will speak on methods of quantifying and communicating community development and environmental impact. Included in this session will be a presentation on the **NCIF Social Performance Metrics**, a suite of measures analyzing the community development activity of depository

institutions. Other presentations may include information on banks working to **create environmentally sustainable community development** and on the role of **banks as advocates for social change**.

COMMUNITY BANKS AND FORECLOSURE PREVENTION

The mortgage crisis and the economic downturn have greatly impacted borrowers and many are in danger of losing their homes. While community banks had little to do with the origination of irresponsible sub-prime loans, their position of trust within the community provides an opportunity to assist troubled borrowers and to help them refinance their homes. This session will present examples of banks that have taken a step forward to offer products and services that will allow families to remain in their homes.

IMPLEMENTING THE NEW MARKETS TAX CREDIT AND OTHER CDFI FUND PROGRAMS

The CDFI Fund manages the **New Markets Tax Credit Program (NMTC)** which provides credits for equity investments directed towards low-income communities. This session will focus on the **community bank and investor perspective** of participating in the program. Panelists will also provide insight into the **legal and accounting systems** that banks need to properly manage an NMTC program.

Networking Reception

5:30 pm – 7:00 pm

All conference attendees are invited to participate in a networking cocktail reception to be held at the venue.

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Day 2: Friday, November 7th

Breakfast begins at 7:45 am

Morning Sessions

8:30 am – 12:30 pm

ALIGNING INCENTIVE STRUCTURES WITH A DOUBLE BOTTOM-LINE MISSION

Session panelists will discuss **developing incentive systems** at all levels of the organization that are aligned with the mission of your institution. With these systems in place; Board Directors, Senior Management and Staff will be working together to improve the institution and the surrounding community. Topics that may be covered include **Employee Stock Option Programs (ESOPS)** and **mission-based incentive programs**.

WHY DO BANKS GO BUST? – CURRENT RISK MANAGEMENT ISSUES

Panelists will discuss risks facing banks during this economic downturn. Topics that may be covered include **managing asset quality** across various loan types, **managing liquidity risk** and the **valuation of distressed assets**. A primer on valuation of banks in troubled and uncertain times will also be presented.

STRATEGIES FOR REACHING THE UNDERBANKED

This panel will share various perspectives about offering products and services intended to reach underbanked customers, ethnic populations and rural markets. Whether the strategy is a **small-dollar loan**, a partnership with a community non-profit organization to provide **tax preparation services** or a focus on providing services to **recent immigrant populations**; the panelists will detail their experiences in reaching out to the underserved populations within their communities.

Closing Remarks to end by 12:30 pm

Grab-and-Go lunches will be available for all attendees.