



2024 EXECUTIVE DEVELOPMENT PROGRAM

Location: 200 Market Building, Propellor Room
200 SW Market Street, Portland, OR

2024 Executive Development Program



Bank executives often tell us how challenging it is to find middle- and upper-management talent. This talent gap constrains the success and growth of many banks. The Executive Development Program (EDP) is a proven tool, designed to help you grow the talent within your organization to fill that gap and move it forward.

The EDP is an intensive, year-long program designed to challenge and develop your most talented up-and-coming managers. Class sessions led by seasoned professional instructors help them acquire the strategic, financial management and communication skills required for successful leadership of financial institutions in today's demanding marketplace. Homework is required between sessions, and

participants work with a mentor from within their banks, adding an additional dimension that is truly unique in our industry.

Feedback from more than 400 graduates and executive management continues to be strong. They report that those successfully completing the program are ready to take on broader job responsibilities and make a larger contribution to their bank's success. They're also well-prepared for additional professional development, such as Pacific Coast Banking School. When it was created 15 years ago, the EDP addressed a critical need for executive development, with each class building on the success of prior years. We expect 2024 to be no different.

The 2024 EDP will feature a mix of in person and virtual classes, while also providing valuable in person networking and engagement.

We understand your need to continue growing the talent within your bank. The Executive Development Program will help you do just that.

Linda Navarro
President and CEO
Oregon Bankers Association



I'm pleased to serve as the program advisor for the 2024 OBA Executive Development Program. Helping to develop the next generation of bank leaders is one of my priorities. Having served as Oregon's Executive Development Program administrator for nearly a decade, I have had the privilege of seeing many participants grow as leaders within Oregon's banking industry.

There is incredible talent in our industry, and it is in every bank's interest to develop this talent. That said, it can be difficult to dedicate the time and resources to fully develop rising stars and ensure they have the breadth of knowledge and experience required to be a senior leader in a financial institution. The Executive Development Program was established to serve as the catalyst for this development, creating a structure that each institution can build upon to ensure skilled leadership for decades to come.

The program provides a forum for high-potential bankers to develop the skills and confidence needed to grow into leadership positions within their institutions. Participants are encouraged to think outside the box and challenge the status quo.

The high-caliber instructors expose participants to information and perspectives that would normally take decades to discover on the job. The return on investment by a bank will compound each year, not to mention the lasting benefits to Oregon's banking industry.

I look forward to your team's participation in the 2024 OBA Executive Development Program. Reach out to me if you have any questions.

Lori Kaliher
Oregon EDP Advisor, EVP & Chief Operating Officer
Oregon Bankers Association

Program Curriculum

THE BIG PICTURE AND BANK EVOLUTION

January 22, 2024 • 9:00 - 4:00 pm

This class will introduce and examine the evolution and importance of the banking system and the attendees' place in it. We will discuss the historical aspects of the banking and financial system, and explore the root causes of the financial crisis, its effect on the industry, and lessons to take into the future.

Session Objectives

- Profile banking's financial underpinnings
- Challenge participants to examine their personal brands
- Create an understanding of the financial system, the way money moves and megatrends in banking
- Help participants understand their place of leadership within the financial system

Instructors: Matt Sheehan, Managing Director, Brean Capital

LEADING YOURSELF: BUILDING CREDIBILITY, COMPETENCE AND CONFIDENCE

January 23, 2024 • 9:00 - 4:00 pm

Personal integrity, trustworthiness and self-awareness are the foundation of any leader. In this interactive session, you will learn practical skills for developing and communicating your values and leadership approach. You will explore habits for self-reflection and a proven model for receiving feedback from others. All participants will walk away with a plan for building stronger trust and enhancing their credibility with their teams and colleagues.

Session Objectives

- Clearly understand and communicate your leadership philosophy, values and priorities
- Develop habits to strengthen your self-awareness
- Learn how to establish trust and credibility with your colleagues and customers
- Develop a practice of regularly receiving feedback to improve your leadership and strengthen your relationships
- Strengthen your leadership versatility through effective listening and adaptability

Instructors: Dr. Michelle Wheatley and Chris Wheatley, Wheatley Leadership Group

UNDERSTANDING BANK FINANCIAL STATEMENTS

February 20, 2024 • 9:00 - 4:00 pm

This session will focus on calculating and interpreting key banking ratios so that a comparison with the Bank Performance Report can be performed to determine how your financial institution compares to your peer group of banks. We will accomplish this by understanding the items on the balance sheet and income statement and how each account relates to the other. We will calculate and interpret earnings and performance ratios that bank management should monitor to ensure a safe, sound, and high performing bank.

Session Objectives

- Analyze a balance sheet (including earning assets, the types of debts typically found and stockholders' equity accounts)
- Calculate and interpret key bank earnings and performance ratios and how they compare to peer banks
- Identify liquidity and other funding source opportunities and threats

Instructor: Duncan Taylor, SVP/Chief Operating Officer, WBA



“The Executive Development Program opened my eyes to elements of banking outside of my job function and department and effectively increased my value proposition to my bank.”

David Raney, EVP/Chief Banking Officer,
Sound Community Bank,
Executive Development Program Graduate



BANK PROFITABILITY

March 19, 2024 • 9:00 - 4:00 pm

Unlike the manufacturing and retail industries, financial institutions rely largely on the assets and liabilities on their balance sheets to generate income. This session will examine how banks make money, the capital required versus the risks inherent in the balance sheet, and an overview of how bank profitability is performed. The day begins with an overview of the industry, and drills down into organizational, product, and customer profitability details, with a discussion on how profitability is utilized in strategic decision making.

Session Objectives

- Orient attendees on how profitability reporting is accomplished
- Identify effective ways to use profitability data, with an emphasis on strategic decision making
- Build an understanding of funds transfer pricing, and risk adjusted return on capital

Instructor: Jeff Marsico, President, The Kafafian Group

UNDERSTANDING THE FUNDAMENTALS OF FINTECH • VIRTUAL CLASS

April 15, 2024 • 8:30 - 11:30 am

April 16, 2024 • 8:30 - 11:30 am

The term fintech is being used today within financial services to describe everything from products to technologies to business models. Understanding the fundamentals of fintech – both the impact and the opportunity it creates – is essential for bankers to meet consumer demands, respond to challenges from non-traditional competitors, and succeed in the increasingly digital age.

Session Objectives

- Understand the fintech ecosystem and how digital innovators are disrupting banking
- Recognize the role of fintech in deposit displacement and the unbundling of the banking system's value chain
- Explore how fintech uses data to remap and remove friction from the customer journey
- Identify opportunities for banks to establish working partnerships and create frameworks for collaboration with fintech companies
- Prepare a bank's culture for the impact of fintech and the effect of digital transformation

Instructors: Dave DeFazio, Partner, StrategyCorps
Joe Sullivan, President & CEO, Market Insights

CREDIT AND RISK REVIEW

May 21, 2024 • 9:00 - 4:00 pm

In today's current economic environment, managing the commercial and consumer loan portfolio is paramount to maintaining a safe and sound financial institution. This class begins with a discussion of macroeconomic, industry, business and management factors that must be considered as part of credit and risk assessment. This is followed by an examination of the bank's loan management functions including: identification of potential problem loans, management oversight of the loan portfolio, and the bank's corrective action plans when problems are identified.

Session Objectives

- Assign credit risk ratings utilizing a clear, measurable and objective risk rating system
- Review of essential loan documentation procedures to ensure the bank's collateral position is legally enforceable
- Discuss effective methods of performing an internal loan review including an assessment of the bank's asset quality trends and performance/capital ratios

Instructor: Kate Dixon, SVP/Director of Credit Review, Heritage Bank

"This program has been instrumental in the advancement of my career and continuing education. This year-long program was more than beneficial as it gave me great confidence to continue my career growth and also prepared me for what to expect at PCBS. Shortly after graduating, I was promoted."

Rebecca Williamson, SVP, Human Resources Manager, Commencement Bank, Executive Development Program Graduate



EXECUTIVE DEVELOPMENT PROGRAM MENTORSHIP PROGRAM

A unique aspect of the EDP is the mentorship program. It was designed to pair EDP students with an executive mentor from their bank who works with them on a monthly basis to reinforce the classroom learning experience, introduce them to key executives at their institution, and match them with business experts for assistance in their homework preparation. All students are required to have a mentor during the program; they are expected to interact frequently with them and to use them as a sounding board to assist in understanding topics that may be outside their current knowledge base. This is one of the few banking-related executive development programs in the country where mentor and mentee are partnered to ensure the most complete development of the student.

ASSET LIABILITY MANAGEMENT

June 11, 2024 • 9:00 - 4:00 pm

Bank managers and leaders need to understand the relationship among financial goal setting, budgeting and planning, and the ALCO and balance sheet management process. Externally, bank regulators, shareholders, stock analysts, and the SEC all expect that bank management have an effective plan and process in place to reach financial goals while managing the relationship between various forms of risk and return. The focus of this session is to introduce and apply various tools and techniques in developing an effective ALCO process.

Session Objectives

- Understand the difference between a static and dynamic ALCO process and why it makes sense to convert to dynamic
- Understand and apply the most crucial decision-making tools in growing, maintaining, pricing, and assessing deposits
- Be able to discuss issues involved in making ALCO decisions using enterprise risk management metrics

Instructor: Nick Anderson, Chief Executive Officer, Eighth Avenue Advisors

LEGISLATION, POLITICS AND THE ECONOMY

July 16, 2024 • 9:00 - 4:00 pm • Salem, OR

This class is designed to broaden participants' understanding of the complexities of the legislative process in Oregon. More specifically, we will discuss legislation and its impact on the banking industry. We will review the differences between various banking organizations, their purpose, and key legislative and political challenges facing the industry.

Session Objectives

- Discuss the role politics policy-making have in the banking industry on a national and local level
- Identify how legislation has impacted the banking industry over the years and what the results have been
- Highlight how legislation developed with direct banker involvement has positively impacted the banking industry
- Consider the competitive landscape in the financial services industry and how politics and legislation impact it

Instructors: Kevin Christiansen, SVP & Government Affairs Director, OBA
Linda Navarro, President & CEO, OBA

AUDIT AND COMPLIANCE • VIRTUAL CLASS

August 12, 2024 • 8:30 - 11:30 am

August 13, 2024 • 8:30 - 11:30 am

The U.S. government must ensure that all financial institutions are operating in a safe and sound manner. Banking leaders must learn how to maximize their profits, yet stay within a framework provided by certain regulatory oversight groups. Find out who these oversight agencies are, how they measure your bank's overall health, and how they audit your bank. As a future leader of a bank, you will need to understand what the consequences may be if your bank is unable to comply with the standards set by your oversight agency.

Session Objectives

- Review the history of banking problems and how the regulatory agencies are structured
- Explore the different ramifications when a bank falls outside the safe and sound criteria rating
- Interact with regulators to discover what actually happens in the field

Instructors: Dave McCrea, Founding Principal, CompAssured LLC

"The most important benefit our employees have gained from the EDP is perspective. The wide range of topics and expert instructors taught them how to view the bank through many different lenses, as well as how each functional area impacts the others. They appreciated being able to work directly with a mentor to solidify their understanding of each topic. This unique model, combined with the breadth and depth of topics, makes the EDP a solid investment in the development of future bank leaders."

Trey Maust
Executive Chairman,
Lewis & Clark Bank



LEADING OTHERS: THE ART OF HIGH IMPACT CONVERSATIONS

September 10, 2024 • 9:00 - 4:00 pm

The quality of our conversations directly impacts the quality of our leadership. This session will introduce a simple and highly effective approach to any conversation with opportunities for practice in the areas of coaching, giving feedback and negotiating conflict. You will learn techniques for overcoming defensiveness, asking powerful questions to discover underlying needs and how to strengthen relationships, even in the midst of challenging conversations.

Session Objectives

- Learn a simple and powerful framework for any leadership conversation
- Develop skills to strengthen your coaching approach
- Explore barriers to difficult conversations and how to overcome them
- Practice models for resolving interpersonal conflict and providing difficult feedback
- Explore effective strategies for a win-win negotiation

Instructors: Dr. Michelle Wheatley and Chris Wheatley, Wheatley Leadership Group



LEADING TEAMS: CREATING AND SUSTAINING HIGH-PERFORMING TEAMS

October 8, 2024 • 9:00 - 4:00 pm

A team is more than a collection of individuals working next to each other. A great leader can form a team that is greater than the sum of its parts. In this interactive session, you will learn how groups form and grow and which actions leaders can take to most effectively guide their teams. Whether your team has been working together for years or is brand new, this session will provide practical skills to enhance team trust and achieve high levels of performance.

Session Objectives

- Explore the barriers to effective teamwork and how to overcome them
- Learn how groups naturally develop and how a leader can support this process
- Develop strategies for connecting the team to a larger purpose
- Practice making more effective group decisions
- Develop habits that sustain motivation and performance

Instructors: Dr. Michelle Wheatley and Chris Wheatley, Wheatley Leadership Group



CREDIBILITY AND ETHICS

November 5, 2024 • 9:00 - 4:00 pm

Banking is one of the most competitive professions on the planet. The banking industry has seen numerous examples of what happens when professionals violate the rules of integrity and ethics in order to satisfy the demands of a competitive environment. This class is designed to help participants understand the principles of ethics and engage in experiential learning activities to measure how they would deal with ethical issues via case studies and hypothetical exercises.

Session Objectives

- Explore the importance of values clarification and its relationship to ethics
- Engage in a group experiential ethics and moral dilemma exercise
- Develop an understanding of the nature of ethical dilemmas, the principles for resolving them, and how to apply them in the banking environment

Instructors: Karl Alrichs, Founding Partner, Hiring Smart



GRADUATION

November 2024

Celebrate the accomplishment of completing this year-long program with your classmates, mentors, bank management and family! More information about the graduation event will be shared with students in 2024.

Please note that course dates and instructors may be subject to change.

2024 Executive Development Program

WHO SHOULD ATTEND?

This program is designed for self-starters, bankers who want to proactively direct their own careers. Group study exercises and activities promote a team-learning environment where the focus is more than just on the individual but on the 'we' as a team, where everyone works together to achieve a common goal.

This executive-level program appeals to critical thinkers who want to challenge their understanding of the banking industry, who are eager to learn and share their newly discovered knowledge in better serving their organizations.

This program is designed for those:

- Motivated and driven to succeed
- With at least three years in a management position or equivalent banking experience
- Key producers that a bank wants to retain for the long term and develop for significant leadership roles
- High-potential employees poised to move into new positions
- Anyone considering attending Pacific Coast Banking School would find this an excellent precursor

COST FOR PROGRAM

Registration forms must be received by December 23, 2023.

Members of the Oregon Bankers Associations:

\$4,500 per student until December 15
\$4,800 thereafter

Non-Members:

\$7,000 per student until December 15
\$7,500 thereafter

ATTENDANCE

Attendance is required at all 12 sessions. We recognize that certain absences cannot be avoided and will approve missed courses on a case-by-case basis. It is still expected that all course work be completed for any missed class. In order to complete the entire program, there can be no

more than two absences.

It is each student's personal responsibility to attend all scheduled classes and events, complete all homework assignments, and fully participate in all group assignments and team building exercises.

In-person sessions are held at 200 Market Building, Propellor Room, 200 SW Market Street, Portland, OR, and virtual classes will be held on Zoom.

HOMEWORK

Participants are required to complete 6-8 hours of homework prior to each class. This prepares them to best understand the topics, challenges them to be proactive in their learning, and to seek out the advice of key individuals within their own institution when needed.

After completing their individual assignments, the participants then confer with a diversified study group (bankers with differing skill sets) within their class to compare notes and learn how their peers approached the questions.

REGISTRATION INFORMATION

For information on how to register, visit our website at: oregonbankers.com/edp or call Lori Kaliher at (503) 576-4108.



"The Executive Development Program provided a fantastic development opportunity for the employees who participated. It was a great investment for the bank. We will send more employees to this program and would recommend it highly for rising stars in your company."

Jack Heath, President & COO, Washington Trust Bank

With today's bankers facing unprecedented economic, regulatory, and competitive pressures, the need for strong leadership has never been greater.

STEP UP YOUR CAREER.



1149 Court Street NE
Salem, OR 97301
Ph: (503) 581-3522
www.oregonbankers.com