

2009 Interagency Minority Depository Institutions National Conference Breakout Session Descriptions

Financial Stability and Guaranty Programs

This session will discuss several federal programs that have recently been instituted to promote financial stability and improve liquidity conditions for insured depository institutions. These initiatives consist of direct capital injections, federal guarantees on financing, and expanded borrowing facilities.

Recent Accounting Issues - What is Your Bank Worth?

This session will encompass a discussion on current accounting practices regarding fair market value adjustments, allowance for loan and lease losses, and other securities impairments.

Having Trouble Finding a Partner? BankMatch.com

This session will discuss the qualifications needed to bid on the assets and deposits of failing depository institutions through the Modified Bidder Qualification Process, and provide an overview of BankMatch, a program designed to facilitate the identification of parties interested in providing capital to select insured institutions.

Managing Foreclosure

This session will provide you with items to consider in effective loss mitigation strategies for home loans, by providing up to date information on the Making Home Affordable program and available data on the performance of loans that are modified.

Doing Business with the FHA and the SBA

This session will discuss the dramatic changes in the lending environment during the previous year, and will highlight new regulations, programs, and requirements for originating FHA-insured and SBA-guaranteed loans.

Mitigating CRE and ADC Concentration Risk – How Good is Your Radar?

The decline in the real estate sector seems to be spreading and affecting a larger segment of bank loan portfolios, and presenting greater challenges for bankers. This session will present a stress testing model developed to increase the understanding of the important banking tenet of risk diversification. Bring your questions with you to this session!

Brokered and High Interest Rate Deposit Restrictions

This session will include a discussion on the risks and other regulatory matters associated with a bank's dependence on brokered and above-market rate deposits for funding, including changes to Part 337 of the FDIC Rules and Regulations with respect to the calculation of prevailing national rates.

Expanding Banking Services: Regulatory Considerations

Many institutions are exploring offering banking services such as check cashing, small dollar loans, and other alternative financial services. This session will explore the regulatory framework, including Bank Secrecy Act (BSA) implications, you should consider when offering these services.