

Agenda

June 13, 2019

8:00-8:30 Continental breakfast

**8:30-9:00 Welcome from RMA/Program Introduction
Participant Introductions and Top of Mind Issues and Challenges**

9:00-10:00 Risk Appetite

- Risk Appetite / Risk Appetite Statements / Stress Testing.
 - Recent trends, challenges, use of metrics.
 - Links between Risk Appetite, Risk Capacity, Capital Management and Stress Tests. Allocation of Risk Appetite across business lines and/or legal entities.
- Risk Identification and Assessment.
 - Chaining risk identification and assessment, stress testing and risk appetite.
 - Convergence of risk identification and assessment exercises in a bank (for example, would an IT Risk Assessment be plugged into RCSA and how would RCSA be plugged into a bigger risk identification and assessment?)

10:00-11:00 Strategic Planning

- Integrating Risk Management into Corporate and Business Planning.
- How does your organization view risk management as proactive and strategic to support better business decisions, rather than just reactive and defensive?

11:00-11:15 Break

11:15-12:15 Regulatory Discussions

An update from local regulatory team on banking conditions, landscape of regulatory concerns, and operational risk issues.

12:15-1:00 Lunch

1:00-2:00 Risk Monitoring and Reporting Frameworks

[Participants are encouraged to send anonymized samples of their reports prior to the session]

- Key elements necessary for a comprehensive view of risk including effective KRI's, strong risk metrics, limits and thresholds.
- Establishing specific limits and appropriate action thresholds.
- Effective risk reporting to Senior management and Board Committees.
 - Best ways to present information clearly.
 - What to include in the reports and what to leave out.

2:00-3:00

Tools and Technology

- Internal and external data available to inform risk decision.
- The evolution of technology:
 - Robotic automation, Artificial Intelligence and Machine Learning.
- Managing the massive amounts of data and information.
- Challenges and possibilities of monitoring critical and emerging risks through technology and data analysis.

3:00-3:15

Break

3:15-4:15

Culture, Conduct & Ethics

- Corporate Culture vs. Risk Culture. Frameworks for Managing Culture.
- Defining/Changing/Driving the culture at your institution.
 - How does your institution teach new hires about your institution's culture?
 - Is your culture well communicated and understood throughout the institution?
- Ways to measure culture.
 - Are operational risk tools like RCSAs, KRIs, and Loss Data sufficient?
- Incorporating into incentive compensation plan processes.

4:15-5:15

Emerging Risks

- How does your organization define emerging risks?
 - *Please bring your organization's definition to discuss.*
 - What other key terms are used that relate to identifying, measuring, and managing emerging risks?
- What is your risk identification and assessment process?
 - Key risk metrics.
- Governance
 - What is your governance structure around emerging risks?
 - Who is ultimately responsible?
 - What information is reported to Senior management and Board Committees?
- Are emerging risks factored into your institution's business strategy?

5:15

Session Ends

General Information:

The format for this meeting will be a roundtable discussion; it will not follow a lecture format. We encourage you to share your questions, comments, insights and practices relating to the topics on the agenda. We have found that the “discussion group” or roundtable format provides for optimum peer sharing and a better “hands on” experience. If possible we ask that participants bring copies of the templates and documents (please make sure to remove any confidential information).

Important information for this event is as follows:

Location: Federal Reserve Bank of Dallas
2200 N. Pearl Street
Dallas, TX 75201

Registration Desk: The RMA registration desk will be set up in the lobby.

Security Check: Please pick up your event badge and proceed to the security check. All visitors will need a government issued photo ID. Please allow about 5-10 minutes to get through Fed's security screening. Once you pass through the security bag check point, you will be escorted to the meeting room.

Speaker Handouts: RMA does not provide hard copies of speakers’ presentations.

Miscellaneous:

- **Dress Code:** Business
- **Parking:** Please note that while the Fed does not provide parking, there are several parking lots in close proximity to the building.
- **Hotels:** We have found that in many cases through a corporate discount or through a travel website, hotel rates are equal to, if not better than, what we can arrange. Therefore, we have not reserved a block of rooms for this event. Although we have no recommendations, here are a few hotels in the are:
 - **Hyatt House Dallas/Uptown**, 2914 Harry Hines Blvd., Dallas, TX 75201, 214-965-9990
 - **Hotel ZaZa**, 2332 Leonard St., Dallas, TX 75201, 888-880-3244
 - **The Ritz-Carlton, Dallas**, 2121 McKinney Ave., Dallas, TX 75201, 214-922-0200