



2024 Summer Conference CFO Roundtable(s)

SERVICE BEYOND COMPARISON

Purpose

Connect bank CFOs to:

- Share advice and relevant industry trends
- Allow discussions with various viewpoints
- Take away new perspectives and information
- Help prioritize objectives

Agenda

- | | | |
|--------------------------|------------|----------|
| 1. Introduction | 5 minutes | All |
| 2. Topics for Discussion | 5 minutes | Champney |
| 3. Break-out roundtables | 15 minutes | Peterson |
| 4. Break-out discussions | 30 minutes | Peterson |
| 5. Wrap-up | 5 minutes | All |

2023 Roundtable Recap

1. ALM
2. Strategy
3. Funding
4. Board Reporting/Financial Reporting
5. Investments
6. Accounting/General Ledger
7. Committees & Special Projects

2024 Discussion Topics:

- A. Artificial Intelligence
- B. Profitability
- C. Strategy
- D. Outsourcing and Co-sourcing
- E. Talent/Human Resources
- F. Economy, Inflation, Borrower Cash Flows, and Investments Interest Rate Risk

A: Artificial Intelligence (AI):

1. Do you see AI in your bank's future?
2. Have you begun planning for AI in the workplace?
3. Current use of AI in your bank?
4. Share helpful Apps, Add-ins, packages
5. Poll group to awareness and use of AI at your banks

B: Profitability

1. What performance metrics does your bank have in place?
2. Do you have Performance Measurement Tools?
3. Loan and/or Deposit pricing systems?
4. Are business lines, service offerings, and products analyzed for profitability?
5. Quick poll of your group to assess profitability measures at your bank.

C: Strategy

1. How are you involved in your bank's strategy?
2. Are you considering new revenue streams? Or getting out of certain business lines/products?
3. How do you select IT systems? Both core and non-core?
4. Are you involved in Committees and/or Special Projects?
5. Quick poll of you group to assess Strategic orientation of your bank

D: Outsourcing and Co-sourcing

1. What areas or functions work best with Co-sourcing? And why?
2. Discuss Regulatory opinions and feedback
3. Are “consulting” costs vs. “in-house” costs analyzed? How? How often?
4. Do certain areas require more specialization? Are your people wearing too many hats?
5. Business Continuity – Are there certain key employees that you depend on too much? Are there “back-up plans” for staff departures?

E: Talent/Human Resources

1. Recruiting – How do you recruit? HR's role? Staffing Agencies?
2. Maintaining Talent – How do you maintain talent? Internal Surveys? Stay questions? Evaluations?
3. Attracting the new talent and the next generation of bankers – What are the biggest challenges?
4. Compensation strategies – Do your compensation strategies align with talent acquisition and retention?
5. Training and development – How is this accomplished? Internal? External?

F: The Economy

1. How does your bank monitor general economic conditions?
2. Are conditions discussed at ALCO? Interest rate probabilities? Credit conditions?
3. Investments - Who is primarily responsible? Individual, Committee, and/or strategic partners such as fixed income specialist?
4. Do your strategic partners understand your balance sheet and strategy? Do they attend ALCO? Board reports?



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