

ILLINOIS BANKERS ASSOCIATION



Capital Raising Forum

August 20, 2010

Doubletree Hotel Oak Brook

Does your institution have deep knowledge of all levers available to raise capital to either maintain health or take advantage of market conditions to engage in M&A? This forum brings together industry experts that discuss the details of asset sales, public stock offerings, and private equity.

Is your institution considering traditional or FDIC assisted M&A activity? Hear about the FDIC bid process, FDIC loan guarantees, and M&A best practices from advisors who have worked on multiple deals.

The Capital Raising Forum identifies how to effectively raise capital and deploy it successfully, and provides an opportunity to network with industry experts and fellow bankers.

Capital Raising Forum

9:00 a.m. – 9:05 a.m.

Welcome

9:05 a.m. – 10:00 a.m.

Private Equity Financing

Allen Laufenberg, CFA, Managing Director, Stifel Nicolaus and Michael O'Rourke, President and CEO, Signature Bank

There are many headlines about private equity firms investing in the banking industry. Private equity can provide much needed regulatory capital and other valuable insight but what are realities of accepting private equity capital? Discover the positives and considerations of the private equity participation in the banking industry and the factors private equity firms look for in a bank investment. Further discussion highlights how banks can find the right private equity partner to meet everyone's objectives.

10:10 a.m. - 11:05 a.m.

Raising Capital: How the Rules Have Changed

John Harris, Managing Director, Stifel Nicolaus and Dave Muchnikoff, Partner, Silver Freedman & Taff, LLP

Raising capital isn't what it used to be. Learn how to successfully raise capital in today's less-than-ideal environment through asset or branch sales or the sale of your equity or debt securities. Two industry experts describe what is selling and what it took for their clients to raise needed capital.

11:05 a.m. – 12:00 p.m.

Selling Troubled Loans and Getting the Best Price

Tim Bergan, JD, Chief Executive Officer, Community Financial Institutions Services Co. ("ComFISCO")

What are the strategic options for disposing of a community bank's CRE notes and REO in the current capital environment? Learn how to identify cost-effective strategies for community banks that provide the greatest likelihood of maximizing prices. This session covers current practices and the outlook for bulk sales and auctions as disposition strategies. Additionally, mechanisms that create pools of multiple community banks' assets and deliver financing to purchase those pools will be explored.

12:00 p.m. – 12:45 p.m.

Lunch

12:45 p.m. – 2:15 p.m.

**FDIC Assisted Whole Bank Transactions: How the Deals Work,
Economic Pitfalls and Benefits**

*Greg Watson, Regional Manager, FDIC and Barry Taff, Partner, Silver,
Freedman & Taff, LLP*

While bank failures are never a good thing, they have provided the opportunity for other banks to increase their balance sheet with assets from these failed institutions. This session provides an overview of the process and what you need to know about the bidding process, and how to make an informed bid to leverage the FDIC's Loss Sharing Agreements to your best advantage.

2:25 p.m. – 3:20 p.m.

Leading Practices in Banking Mergers and Acquisitions

Mark Flamme, Director, Financial Services Practice, West Monroe Partners

As the banking industry continues to consolidate, many healthy banks continue to seek acquisition opportunities to strengthen their positions and take advantage of unique market conditions. However, managing the complexity of an acquisition is a challenge for even experienced organizations, and many acquisitions run into unanticipated challenges or fail to create the promised value because leading practices were not employed. Based on multiple recent acquisition experiences and observations, this presentation outlines leading practices to ensure acquisition readiness, manage a conversion effort, map products, minimize customer impacts, and capture anticipated acquisition benefits.

3:20 p.m. – 4:15 p.m.

Loss Share Agreements: What Do We Do Now That We Won a Bid?

*Randy German, CPA, CBA, CFSA, CFE, Principal/Deputy Director,
Financial Services, Thompson, Cobb, Bazilio & Assoc., P.C.*

The FDIC is making greater use of loss-sharing agreements which not only allow them to sell failed bank assets at the time of failure, but also provide the opportunity to recover prior asset losses when market conditions improve. From January 1, 2009, through May 14, 2010, the FDIC entered into these agreements for about three-fourths of the 212 bank failures to date. This session focuses on the loss-sharing process, addressing the regulatory treatment of assets subject to these agreements and the accounting rules and capital implications for the acquisition of failed bank assets.

4:15 p.m. – 6:00 p.m.

Networking Reception



Location

Doubletree Hotel Oak Brook
1909 Spring Road, Oak Brook, IL 60523
630-472-6000

Audience Profile

Chief Executive Officers, Presidents, Chief Financial Officers,
Senior Management and Directors

Dress Code

Business casual attire is appropriate for this event.

Tax Deduction

All program expenses including fees, travel, meals and lodging intended to maintain and improve professional skills are tax deductible subject to the Internal Revenue Code.

Cancellation Policy

A refund less \$75 processing fee will be furnished if cancelling within five business days of the forum. No refunds will be honored less than 24 hours prior to the start of the forum. Substitutions are permissible.

Satisfaction is Guaranteed

If you are not satisfied that the forum was delivered as advertised, IBA will give you credit toward another comparably priced program. The IBA should be notified in writing within seven days after the forum concludes.

Need Assistance?

Contact Kevin Klug of the Illinois Bankers Association at 800-783-2265.

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Register online at ilbanker.com or complete the form below.

Name _____

Title _____

E-mail _____

Required for registration confirmation

Institution/Company _____

Address _____

City, State, Zip _____

Phone _____ Fax _____

Method of Payment

IBA Member \$245 Prospective Member \$395

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Confirmation will be sent 7-10 days in advance of the conference via e-mail.

For more information contact Kevin Klug at kklug@ilbanker.com or 800-783-2265.