



March 16–18, 2010 | Boston, Massachusetts

Building for the Future

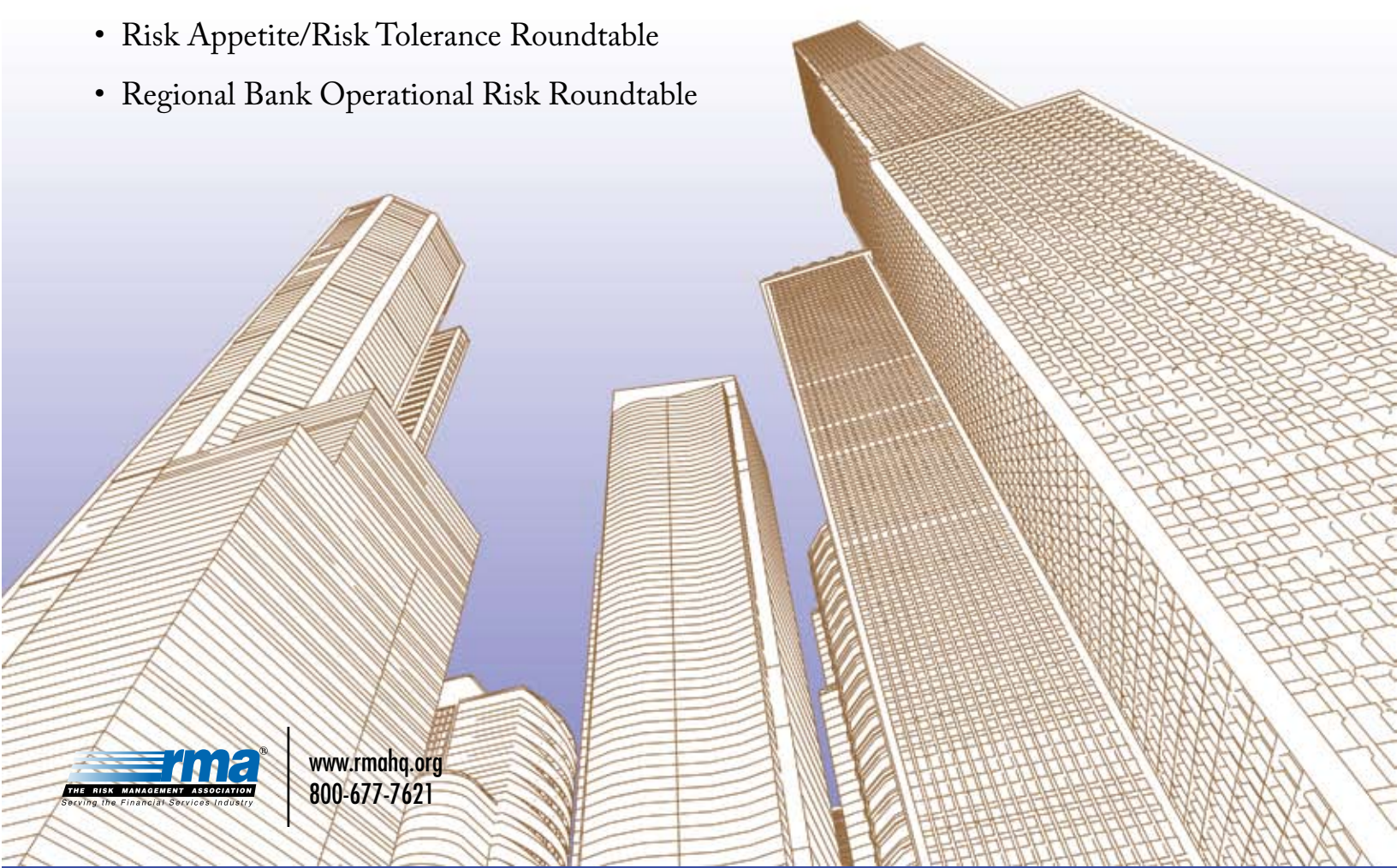
GCOR IV



By the industry *for* the industry

Preconference events, March 16, 2010

- Operational Risk Master Class
- Operational Risk Master Class en Español
- Risk Appetite/Risk Tolerance Roundtable
- Regional Bank Operational Risk Roundtable



Friends & Colleagues:

In today's rapidly changing world, managing operational risk is a necessity not an option. As *your* professional association, RMA takes great pride in developing practical, thoughtful, and timely programs designed to enhance your skills and increase your value to your institution.

GCOR IV—*the only operational risk conference developed by the industry, for the industry*— focuses on how you can effectively integrate operational risk initiatives into your business strategy, achieving enhanced profitability and more efficient allocation of capital to support growth.

Over the past few months, we have done extensive research and preparation to determine the right topics, practical concerns, and best practice solutions for GCOR IV. We have developed an in-depth program featuring leading risk practitioners from member institutions and regulators to examine critical themes and offer their experiences on pressing issues. Among the distinguished professionals who will address timely topics and challenges are:

Caryl Athanasiu, Executive Vice President and Head of Compliance and Enterprise Risk Management, Wells Fargo

Kevin Bailey, Chairman, Basel Accord Implementation Group on Operational Risk

Mike Haubenstock, Senior Vice President Operational Risk Management, SunTrust Bank

Amy Heinz, Senior Industry Relations Manager, Fannie Mae

Joe Iraci, Senior Vice President, Risk Management, Fidelity Investments

Dean L. Marotta, Executive Vice President and Director of Risk Management, Zions Bancorporation

Mario Mosse, Vice President Corporate Risk Management, Prudential Financial

Ali Samad-Khan, President and CEO, Stamford Risk Analytics

Jim Sproull, Senior Vice President, Chief Operational Risk Officer, SunTrust Bank

Yousef Valine, Executive Vice President, First Horizon

I want to highlight just a few of the relevant topics that we will discuss at GCOR IV:

- The role of operational risk in the recent crisis.
- Information security control factors and trends for integration with operational risk.
- The development of effective anti-mortgage-fraud programs.
- Failed bank acquisitions.
- Payment systems risk.
- Reputational risk, as well as risk capital/tolerance and regulatory changes.
- Advanced Management Approach implementation updates.

In response to our members' comments, this year, we have expanded the programming to include more individual stream sessions and, for the first time, we will repeat certain sessions in order to maximize the value proposition of GCOR IV.

As always, all topics will be presented by top industry professionals. In addition, Caryl Athanasiu will give one of the keynote addresses, highlighting the operational risk implications in the Wells Fargo-Wachovia merger, while Ali Samad-Khan will present his thought-provoking paper "A New Approach to Operational Risk Management." Please see the agenda for a complete list of topics.

On **March 16**, before the conference begins, we will hold two roundtables: Risk Appetite/Risk Tolerance Roundtable and the Regional Bank Operational Risk Roundtable. The pre-conference day will also feature our highly popular one-day Operational Risk Master Class led by Carole Carpentier, together with a Spanish version of our Operational Risk Master Class presented by Alfredo Roisenzvit.

GCOR IV will take place **March 17–18, 2010** at the Westin Copley Hotel in Boston, Massachusetts. With a line-up of exceptional industry leaders, as well as the latest information on the topics that matter most to you today, GCOR IV is the year's must attend educational event for risk professionals like you.

We look forward to providing you with the knowledge and information that will substantially enhance the risk practices at your institution as our industry navigates through these challenging times.

I hope that you can join us at the conference.

Sincerely,

Edward J. DeMarco, Jr.

Director of Operational Risk

March 16, 2010

Preconference events

Risk Appetite/Risk Tolerance Roundtable

This roundtable gives you the opportunity to meet with your peers who are also assessing the opportunities and challenges of risk appetite/risk tolerance. In this small group event you can discuss impact and likelihood, appropriate responses, methods for developing, monitoring and managing your risk scoring process and actions. Although the final agenda will be driven by the needs of the participants, we expect the following questions will be considered:

- How do others define risk appetite?
- At what organizational level should it be set?
- How are others defining, setting, monitoring, and managing it?
- How should resources be allocated to it?
- What actions are appropriate?
- What formal policy should be in place to mitigate the potential impact when a threshold is breached?
- How have past events been managed?

Regional Bank Operational Risk Roundtable

Join your peers for this widely popular, often sold-out event. This roundtable offers you a rare opportunity to meet with your regional bank colleagues and discuss topics of interest to the group. Our topics may include

- Identifying emerging risks – What is the best way to identify emerging risks? How should they be recorded, analyzed, managed? How are false positives properly identified and controlled?
- Organization and convergence – How are different banks organized? How are they managing convergence? At what stage are they? Is the op risk mandate changing?
- What CEOs want from operational risk management – In this challenging environment, it is important to guide the CEO in understanding how the needs of the bank can be best served by operational risk initiatives.
- Reporting – How can you make reports useful for senior management? What data should be included? How can volumes of data be succinctly represented?
- Scenarios – How can banks get value from scenario analyses, either for capital estimation or for understanding and preparing for rare events?
- Regulatory expectations – What is the implication of new regulations for regional banks? What is on the horizon and what is the best way to deal with it?
- Loss Data – What is the most efficient and effective way to collect loss data? Is benchmarking worth the effort? What is the value of external data and external data services?

(continued)



March 16, 2010

Preconference events

Operational Risk Master Class

Overview

This advanced class examines current and emerging operational risk management practices in the financial services industry. The class takes the participants through the key building blocks of identifying, measuring, controlling/mitigating, and monitoring operational risks and shows them how to bring these building blocks together into a cohesive operational risk management strategy. The class is interactive, using both presentations and mini-case studies to reinforce the concepts learned so participants can apply them in practice. The class is led by Carole Carpentier, President, See. See Beyond.....

Who Should Attend?

The master class is designed for participants already familiar with operational risk who want to develop a more strategic understanding of operational risk management. Corporate-level operational risk managers, business line operational risk managers, governance/risk/compliance professionals responsible for managing specific types of operational risks, and regulators covering operational risk management at financial institutions will all find value in this advanced class.

What you will learn:

- A more strategic understanding of operational risk and the tools available to identify, measure, control, mitigate, and monitor it.
- To understand and articulate your institution's operational risks and exposures and how these fit into its overall risk picture.
- What is needed to deliver appropriate policies and programs to address the operational risks in your firm.
- How to raise awareness and build collaboration with your management, business, and risk partners regarding management of operational risk.
- The relationship between operational risk exposures and risk capital.

Program

A fresh look at operational risk – Definition and scope of operational risk; operational risk and enterprise risk management.

Regulatory expectations – Basel II, Basel Sound Practices, Use Test, ICAAP.

Operational risk management framework – Craft, formalize, and implement a strategy for managing and measuring operational risk effectively; key ORM practices to understand the bank's operational risks and exposures and to monitor risks and related drivers; provide senior management with actionable operational risk information; protect the bank with loss backstops such as insurance and risk capital.

Risk governance and oversight – Responsibilities and accountabilities for operational risk and its management; key conditions for successful implementation of operational risk management programs and effective management of operational risk.

Emerging trends and thoughts – Latest developments and directions in operational risk management.

Operational Risk Master Class en Español

Este taller avanzado examina las mejores prácticas y más recientes desarrollos en la Administración del Riesgo Operacional para la industria de servicios financieros. La clase guía a los participantes a través de las etapas clave de la administración de riesgos: identificar, medir, monitorear y mitigar el Riesgo Operacional, para luego combinar estos elementos en una estrategia eficiente y estructurada de administración de Riesgo Operacional. El taller es altamente interactivo, utilizando presentaciones y casos de estudio prácticos para reforzar los conceptos y permitir que los participantes puedan aplicarlos en la práctica.

Registration Fees for each pre-conference event

On or before February 21, 2010

RMA members: \$1,225

Nonmembers: \$1,850

After February 21, 2010

RMA members: \$1,600

Nonmembers: \$2,025

Pre-conference Session Information

Light refreshments and registration will be from 8:00 – 8:30 a.m.

Sessions begin at 8:30 a.m.

Lunch will be from 12:30 – 1:30 p.m.

There will be two 20-minute breaks, one each during the morning and afternoon sessions.

8:00 – 5:00	<i>Registration</i>		
8:00 – 8:35	<i>Breakfast</i>		
8:35 – 8:40	<i>Welcome</i>		
8:40 – 9:20	Keynote <i>Yousef Valine</i>, Executive Vice President, First Horizon		
9:20 – 10:00	Keynote <i>Ali Samad-Khan</i>, President and CEO, Stamford Risk Analytics A New Approach for Managing Operational Risk – Addressing the Issues Underlying the Global Financial Crisis		
10:00 – 10:30	<i>Break</i>		
TIME	STREAM 1	STREAM 2	STREAM 3
<i>Themes</i>	<i>Regulation</i>	<i>Practical Approaches</i>	<i>Dealing with Issues</i>
10:30 – 11:15	AMA Implementation Update <i>Kevin Bailey</i> , Chairman, Basel Accord Implementation Group on Operational Risk	What's Next in Op Risk Management <i>Brian Barnier</i> , Principal, ValueBridge Advisors	Reputational Risk <i>Joe Iraci</i> , Senior Vice President, Risk Management, Fidelity Investments
11:15 – 12:00	AMAG Update – AMAG members panel organized and moderated by <i>Douglas Hoffman</i> , President, Operational Risk Advisors LLC <i>Robin Phillips</i> , JPMorgan Chase <i>Dan Rousell</i> , State Street Corp. <i>Spyro Karetzos</i> , Goldman Sachs	Using Case Studies to Manage Whole Organization Risk <i>Penny Cagan</i> , Managing Director, Credit and Operational Risk Content, Algorithmics	Failed Bank Acquisitions <i>Peter G. Weinstock</i> , Partner, Financial Institutions Corporate & Regulatory, Hunton & Williams LLP
12:15 – 2:00	<i>Lunch</i>		
2:00 – 2:45	Role of Op Risk in Recent Crisis <i>Patrick de Fontnouvelle</i> , Vice President, Supervision, Regulation, and Credit Department, Federal Reserve Bank of Boston, BIS	Information Security Control Factors and Trends for Integration with Operational Risk <i>Jim Routh</i> , CISM, CLSSP, Chief Information Security Officer	Getting Business Executive Management Involved in ERM and ORM <i>Elizabeth Popp</i> , Executive Director, POPP risk GROUP
<i>Best Practices for Managing Risk Online</i>			
2:45 – 3:30	Operational Risk Management in the Online Banking Channel <i>Lisa Robinson</i> , Senior Vice President, Wells Fargo Internet Services Group	Op Risk Scenario Analysis & Stress Testing Approach, Methodology and Results <i>Mario Mosse</i> , Vice President Corporate Risk Management, Prudential Financial	Mortgage Fraud <i>Amy Heinz</i> , Senior Industry Relations Manager, Fannie Mae
3:30 – 4:00	<i>Break</i>		
4:00 – 4:45	What the Regulators Mean by Integrated Risk Reporting <i>Bill Popp</i> , CEO, POPP risk GROUP	Driving More Efficient and Valuable Board Interaction Using Operational Risk Tolerances <i>Matthew Neels</i> , Chief Compliance Officer, Capital One	Partnering with Business Executives on Risk Management <i>Claudia Russ Anderson</i> , Group Risk Officer for Community Banking, Wells Fargo
4:45 – 5:30	A Mandatory Loss Data Consortium: the case of Argentina <i>Alfredo Rosenwitz</i> , CEO of ACMEConsultora and Erudias Blended Learning	Impact of Recent Changes in Practical Implement. of Operational Risk <i>Philippa Girling</i> , Of Counsel, Garrity, Graham, Murphy, Garofalo and Flinn, P.C.	KPMG Fraud Survey Highlights <i>Darren Donovan</i> , Principal, KPMG Forensic, KPMG
5:30 – 6:30	<i>Reception</i>		



Conference Agenda

March 18, 2010

8:00 – 8:35	<i>Breakfast</i>		
8:35 – 8:40	<i>Welcome</i>		
8:40 – 9:20	Keynote Caryl Athanasiu, Executive Vice President and Head of Compliance and Enterprise Risk Management, Wells Fargo		
9:20 – 9:45	<i>Break</i>		
TIME	STREAM 1	STREAM 2	STREAM 3
9:45 – 10:30	How Risk Management Changes in a Crisis <i>Mike Haubenstock, Senior Vice President Operational Risk Management, SunTrust Bank</i>	Model Validation: An Internal Approach <i>Dean L. Marotta, Executive Vice President and Director of Risk Management, Zions Bancorporation</i>	Payments Systems Risks and Why They Are Escalating <i>Catherine Allen, Chairman and CEO, The Santa Fe Group</i>
10:30 – 11:15	Meaningful Management & Board Reporting <i>Yousef Valine, Executive Vice President, First Horizon</i> <i>Bruce Gupton, Co-founder and Chairman, Gupton Marris International</i>	How Firms Can Learn from Other Industries' Operational Risk Events <i>Manpreet Hora, Professor, Operations Management, College of Management, Georgia Institute of Technology</i>	Making Your Operational Risk Management Framework Make Sense <i>Patrick McDermott, Senior Director, Operational Risk Management, Freddie Mac</i>
11:15 – 12:00	Governance and Processes Concerning Risk Review of New Product Introductions <i>Jim Sproull, Senior Vice President, Chief Operational Risk Officer, SunTrust Bank</i>	Driving More Efficient and Valuable Board Interaction Using Operational Risk Tolerances <i>Matthew Neels, Chief Compliance Officer, Capital One</i>	Beyond Risk Categories <i>Carole Carpentier, President, Sec. See Beyond.....</i>
12:15 – 2:00	<i>Lunch</i>		
2:00 – 2:45	Regulatory Expectations for the Operational Risk Management Function for Basel II Banks <i>Hugh Kelly, National Lead Partner – Bank Regulatory Advisory Services, KPMG LLP</i>	Role of Op Risk in Recent Crisis <i>Patrick de Fontnouvelle, Vice President, Supervision, Regulation, & Credit Department, Federal Reserve Bank of Boston, BIS</i>	Mortgage Fraud <i>Amy Heinz, Senior Industry Relations Manager, Fannie Mae</i>
2:45 – 3:30	CORO Panel Jim Sproull, Caryl Athanasiu, and Dean Marotta		

Conference Registration fees

On or before February 21, 2010

RMA member institutions: \$1,950

Nonmembers: \$2,725

After February 21, 2010

RMA member institutions: \$2,300

Nonmembers: \$3,200

Registration fees for each pre-conference event (optional)

On or before February 21, 2010

RMA members: \$1,225

Nonmembers: \$1,850

After February 21, 2010

RMA members: \$1,600

Nonmembers: \$2,025

For more information and to register, visit our website at www.rmahq.org/RMA/GCOR.

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GCOR IV Headquarters Hotel

The Westin Copley Place is a winner of the AAA Four Diamond Award. Located in the heart of trendy Back Bay, the Westin is just steps away from shopping, dining, and cultural sites.

Guest rooms are available during our event at a rate of \$209 single/double. Call +1-617-262-9600 and identify yourself with code RMA-GCOR. The cut-off to make a reservation is February 15. After February 15, RMA cannot guarantee room or rate availability.



Event #502601C
 Marketing Code: BROCHURE
 Please use this marketing code when prompted during checkout when registering online, or mention it when registering by phone.

Register 4 Ways

- 1 Online: www.rmahq.org/RMA/GCOR
- 2 Phone: 800-677-7621
- 3 Fax: 215-446-4100

4 Mail: RMA
 Lbx 1140 P.O. Box 8500
 Philadelphia, PA 19178-1140

Conference, March 17–18, 2010

	On or before February 21, 2010	After February 21, 2010
___ RMA members	US\$1,950	US\$2,300
___ Nonmembers	US\$2,725	US\$3,200

Pre-conference Events, March 16, 2010

(choose one only, optional) Register Early! Seating is Limited.

	On or before February 21, 2010	After February 21, 2010
Risk Appetite/Risk Tolerance Roundtable		
___ RMA members	US\$1,225	US\$1,600
___ Nonmembers	US\$1,850	US\$2,025
Regional Bank Operational Risk Roundtable		
___ RMA members	US\$1,225	US\$1,600
___ Nonmembers	US\$1,850	US\$2,025
Operational Risk Master Class		
___ RMA members	US\$1,225	US\$1,600
___ Nonmembers	US\$1,850	US\$2,025
Operational Risk Master Class en Español		
___ RMA members	US\$1,225	US\$1,600
___ Nonmembers	US\$1,850	US\$2,025

This section must be filled out in order to properly process your registration.

Which best describes your job function? Please check one only.

- Auditor
- CEO/President
- COO/CFO/Managing Director
- Credit Administration/Department
- Credit Policy Officer
- Government Agency
- Human Resources/Training Director
- Insurance
- Loan Review/Administration
- Nonbank/Nonfinancial
- Portfolio Management Officer
- Regulator/Examiner
- Relationship Manager/Lender
- Risk Management Officer
- Secretary/Admin. Assistant
- Securities Lending
- Securities Trader
- Senior Line Manager
- Student
- Underwriter/Analyst
- University/Librarian

Mr. Mrs. Ms.

First Name: _____ M.I.: _____ Last Name: _____

Nickname (for badge): _____

Title: _____

Institution: _____

Mailing Address: _____

City: _____ State/Province: _____

Zip/Postal Code: _____ Country: _____

Attention Canadian registrants: Please be advised that remittance of GST tax is your responsibility. RMA is not required by law to register and collect GST taxes in Canada.

Phone: _____ Fax: _____

E-mail Address: _____

Our goal is to become your most convenient source for risk-related information services and products that are most relevant to you. If you do not wish to receive such information, please check the appropriate box(es): Not via e-mail Not via fax. You may also call 800-677-7621, send an e-mail to customers@rmahq.org, or visit www.rmahq.org. Please note: RMA does NOT share with third parties any personally identifiable information you may provide us.

Check enclosed VISA MasterCard AMEX Diners Club Discover

Card Number: _____

Expiration Date: _____

Signature: _____

I understand that my signature allows The Risk Management Association to charge my credit card for this purchase.

Cancellation Policy

Full refunds will be available on all cancellations mailed or faxed to the registrar up to 15 working days prior to the start of the event. Registrations cancelled 6–14 working days prior to the event are subject to a service fee equal to 50% of the registration fee. Registrants who cancel reservations 5 or fewer working days prior to the event will forfeit the entire fee. Registrants failing to attend the event—no-shows—will not be eligible for refunds.

Attention Non-U.S. Customers: If you cancel your registration with RMA and are due a refund, any foreign exchange differential between your initial payment and the refund is your responsibility.

Which best describes your area of specialty? Please check one only.

- Agricultural Lending
- Audit
- Commercial Banking
- Consumer/Retail Banking
- Corporate Office
- Credit Department
- Credit Risk
- Custody
- Enterprise Risk
- Finance Function
- Funds Management
- Health Care
- International/Global Banking
- Investment Banking
- IT
- Legal
- Life/Health Insurance
- Market Risk
- Nonbank/Nonfinancial Institution
- Nonprofit/University
- Operational Risk
- Operations
- P&C Insurance
- Private Banking/Wealth Management
- Real Estate Lending
- Sales and Marketing
- Securities Lending
- Securities or Fixed-Income Trading