COMMUNITY BANKERS' CONFERENCE April 10, 2008

Hosted by the Federal Reserve Bank of New York 33 Liberty Street 12th floor Conference Center

8:30a.m. – 9:00a.m. **Continental Breakfast**

9:00a.m. – 9:30a.m. **Opening Remarks**

Welcome: William L. Rutledge, Executive Vice President

Remarks: Homer C. Hill III, SeniorVice President

Bank Supervision Group

Federal Reserve Bank of New York

9:30a.m. – 10:15a.m. **Economic Overview**

Richard Peach, SeniorVice President

Research & Statistics Group

Federal Reserve Bank of New York

10:15a.m. – 10:30a.m. BREAK

10:30a.m. – 11:30a.m. **Panel on CRE Concentrations Guidance**

Sabeth I. Siddique, Assistant Director, BOG Daniel Bailey, AssistantDeputy Director, OCC Steven D. Fritts, Associate Director, FDIC

11:30a.m. - 12:30p.m. "Subprime is a bank problem, right?"

Thomas C.V. Baxter, Executive Vice President

Legal Group

Federal Reserve Bank of New York

12:30p.m. – 1:45p.m. **LUNCH**

Hosted by Senior Vice President Sarah Dahlgren

Bank Supervision Group

Federal Reserve Bank of New York

1:45p.m. – 2:45p.m. **Identity Theft**

Nessa E. Feddis, Vice President & Senior Counsel

Financial Institutions Policy & Regulatory Affairs Division

American Bankers Association

2:45p.m. – 3:00p.m. Closing Remarks and Questions & Answers

Armin Lovi, Examining Officer

Bank Supervision Group

Federal Reserve Bank of New York

Armin Lovi will serve as the MC for the day.