

# Banking Sample Meeting Agenda

## **Overview**

- Business Strategy Over Next 3 To 5 Years
- Organizational Changes In Next 3 To 5 Years
- Management Changes In Next 3 To 5 Years
- Ownership & Shareholder Changes In Next 3 To 5 Years
- Directorship Changes In Next 3 To 5 Years

## **Business Profile Description**

- Core Businesses And Competencies—Present And Future
- List Of Local Markets (e.g., Towns Or Neighborhoods)
- Client Bases
- Business Lines—Economic Drivers, Competition, etc.

## **Asset Quality Discussion**

- Credit Underwriting Criteria & Approval Process
- Specific Credit Exposures On Credit Watch List Or Nonaccrual Status
- Risk Segmentation
- Risk Concentration

## **Capital, Liquidity & Funding Discussion**

- Liquidity Sources & Uses On An On-Going Concern Basis
- Liquidity Sources & Uses On A Crisis Basis
- Diversification Of Sources Of Funding: Committed, Uncommitted, & Contingent
- Depositor Base—Present & Future
- Shareholder Base—Present & Future
- Capital Plans For Next 3 To 5 Years (Including Dividend Requirements & Plans)

## **Discussion Of Other Risk Factors**

- Interest Rate Risk
- Market/Trading Risk
- Operational Risk
- Compliance/Legal Risk

## **Risk Management Systems & Reports**

- Adequacy, Relevance & Timeliness Of Reports & Decision Making
- Risk Concepts & Strategy
- Risk Management Organization—Examples Of Exceptions, Errors, etc.
- Hedging Strategy

## **Stress Testing Of Earnings, Capitalization & Liquidity**

- Outlooks, Projections & Budgets
- Risk Issues & Assumptions

## Contact a Rating Analyst

If you would like to speak with one of our Rating Analysts regarding this meeting agenda, or about a current Best Rating, please contact the appropriate regional or industry contact listed below.

Region / Industry	Contact	Phone
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