PERSONAL ENGAGEMENT.
WORLD’S TOP BANKERS AND PRACTITIONERS.
PRACTICAL EXPERIENCE.
HANDS-ON LEARNING THROUGH SIMULATION.
PROVEN RESULTS.
OUR GRADUATES LEAD THE CONSUMER BANKING INDUSTRY.
WHY WE’RE RIGHT FOR YOUR BANK

The CBA Executive Banking School is widely considered to be the most advanced executive education program in the industry. This rigorous program has proven over many years to be the most influential and successful in preparing retail banking executives to navigate and succeed in our fast-changing environment.

SMALL GROUP LEARNING
We strive to minimize big lecture hall discourses. Students are immersed in hands-on, small group learning environments to enable experimentation with the learning objectives they are presented.

TOP FACULTY
Our faculty is passionate and committed to your success. Our dedicated faculty members are banking industry experts whose experiences go beyond textbook theory. They help students make correlations between simulation results and reality. Core faculty members serve as mentors for 20-25 students throughout the 10-day session.

CUSTOMIZED, INTERACTIVE SIMULATIONS
Immediate implementation is the key to absorption. Proprietary simulations and case studies provide the fulcrum to instill the learning objectives in every session. Students learn by listening and by doing before they even leave campus through BankCom and MarketSim.

CURRICULUM RIGOR
We challenge students to grow beyond their comfort level. Passive listening is not an option as students are challenged to exhibit leadership throughout, both in small and large team environments. Home study problems are equally demanding, and students must pass to move on to the next session.

NATIONWIDE NETWORK
Students make valuable connections for life. In 2019, students came from 31 states and Austria. Most of our student body comes from the top 50 largest banks in the United States.

HERITAGE
We have dedicated 60 years to promoting leadership in the industry. The Executive Banking School was founded in 1952 and has graduated over 6,000 students since inception.
OUR INTEGRATED CURRICULUM

Ours is the only program nationally that will arm your high performing managers with the comprehensive, holistic perspective of retail banking required to lead and evolve effectively with industry shifts.
“We want leaders to think broadly about the impact of their decisions. It’s an opportunity for participants to have a voice in the direction of PNC.”

- Rebecca Rothenhoefer, PNC Bank
OUR SIMULATED LEARNING EXPERIENCE

The Executive Banking School teaching model differs from others in that we make simulations and small-group learning the core of our curriculum. This structure lets students immediately implement the actual learning objectives so they can experiment as they acquire new concepts within each year of instruction.

MARKETSIM
This is a one-of-a-kind simulation that challenges a small team to run the entire consumer business for the bank. Students take responsibility for one of four roles: Chief Retail Officer, Marketing Officer, Product Management Officer or Delivery Officer. They analyze the current status of the retail bank and formulate a strategy to attract market share. To do so, they have to decide which customer segments to target, hold or drop; which products to offer to appeal to those targeted segments and how to price them accordingly; which delivery channels would optimize the target demographics and how to most effectively tailor branding and marketing messages. Success is measured both by traditional financial statements and by a balanced scorecard, which tempers the lagging indicators represented by the financials with the leading indicators of non-financial data such as cross-sell penetration and customer retention rates. Results are based on actual market data and pricing elasticity curves generated by Novantas.

BANKCOM
Requires the students to manage the whole bank from the top down. This is a state-of-the-art banking simulation that moves beyond measuring success from a pure income statement snapshot. It replicates the real-world necessity of factoring in risk through economic value of equity, presenting a true picture of the potential for longer-term profitability. It is also unique in taking analyst recommendations into account when calculating shareholder value. Each student within the small team takes responsibility for a role: CEO, Chief Risk Officer, Chief Financial Officer, Treasurer, Chief Deposits Officer, and Chief Lending Officer.

“These simulations allow students to gain first-hand experience in a no-risk environment before they go back to implement their key learnings in the actual bank.”
- Richard Hunt, CBA
YEAR-1 COURSE OFFERINGS

**ADVERTISING, PRODUCT PRICING & DELIVERY OPTIMIZATION**
This course illustrates critical elements of customer communications, product development, and management as well as the fundamentals of branch strategy and digital delivery. Also, participants will discover the interconnectedness of these three disciplines and nature of the synergies that can be obtained by effective management.

**AI AND ITS IMPACT ON BUSINESS**
An outline of what is AI, the value creation of AI, and consideration for its implementation and impact

**BUSINESS OF BANKING**
This session walks through the fundamental building blocks of our business – how we drive a profitable enterprise while meeting the expectations of our shareholders, customers and regulators.

**CHIEF RETAIL OFFICER PERSPECTIVE**
Personal Insights from the Chief Retail Officer on current issues and what most impacts their daily jobs and decision making.

**CONSUMER BEHAVIOR & ETHICS**
The nature of the banking industry brings intense scrutiny because of the significance of the types of transactions being undertaken. While the term “ethics” is common in the industry, the need to reinforce ethical behavior is paramount. This course examines how ethics is usually thought of in practice and provides a framework to use in evaluating ethical dilemmas. The purpose of the course is to reinforce the need for ethical conduct in the industry, demonstrate how ethics is not simply a “buzz” word but a form of competitive advantage, and provide a framework to analyze ethical issues.

**CYBERSECURITY & PRIVACY: WHAT THE CHIEF RETAIL OFFICER NEEDS TO KNOW**
A discussion on cybersecurity and its associated governance, its relevancy to the role and decision making of a Chief Retail Officer as well as best practices in mitigating risk.

**FUTURE TRENDS IN BANKING**
Overview of the issues and trends disrupting the customer experience and their expectations from retail banking.

**IMPLICATIONS OF MULTI-SEGMENT STRATEGY**
While we often say we are customer centric organizations, how leadership teams drive strategic and tactical decisions with the customer in mind can be complex. This interactive format allows you to try your hand at decision making with one customer segment in mind and build to a multi-segment approach. Lectures support your thought process.

**INDUSTRY UPDATE**
An overview of what is happening in Washington D.C. with legislators and regulators and their impact on the banking industry.

**INTERPLAY BETWEEN PRODUCTS, DELIVERY & COMMUNICATIONS**
Companies cannot afford to be all things to all people. In this session, we explore tradeoffs and synergies across your product set, delivery mechanisms and customer communication options. Where can you gain the most effective leverage?

**INTRODUCTION TO RETAIL BANK MARKETSIM**
An overview of the simulation experience with details describing the program’s overall objectives, processes to be used and the methodology of keeping score.

**LEADERSHIP**
Breaks down the concepts of teamwork and communication, heightening the long-term awareness of what it takes to be a leader within the bank and also the short-term awareness of what it takes to maximize study group efficiency at the school.

**MEASURING SUCCESS**
Participants will gain through lecture, in-class and team assignments a foundation in the basics of managerial accounting for banks including how banks and bank retail line businesses generate profits. The approach leveres a Balanced Scorecard approach that focuses on both the quantity and quality of earnings.

**PROJECTING RESULTS**
Lecture, in-class and team assignments that focus on the value, types and limitations of forecasting.

**RETAIL BANK MANAGEMENT VIA MARKETSIM**
This interactive simulation is exclusive to CBA Executive Banking School and enables students in small team settings to analyze, strategize and compete for market share and CEO approval under various scenarios leveraging product design, distribution and marketing decisions across multiple business cycles.

**STRATEGIC CHOICES IN RETAIL BANKING**
Participants will understand the elements of a strategic plan and the importance of alignment and translating strategy to action.

**STRATEGIC LEADERSHIP COMMUNICATIONS**
This session, through lecture and in-class exercises, challenges students to activate their intentional brand through incorporating key strategic principles enabling them to create compelling, audience-focused messages. The materials lead them to ownership of their visual and vocal personal assets and the ability to create engaging and honest audience interactions.

**THE CUSTOMER – SEGMENTS & BEHAVIORS**
Examines customer segmentation techniques and ways to evaluate the impact of segment targeting.
YEAR-2 COURSE OFFERINGS

BANK MANAGEMENT APPLICATION VIA BANKCOM
Utilizing reports provided from BankCom, students analyze the banks with respect to performance and the management of risk.

CAPITAL ADEQUACY
This lecture provides a discussion of bank capital from the shareholder’s perspective, and from the regulator’s perspective, allowing participants to better understand the issues involved in setting bank capital levels.

EXECUTIVE PERSPECTIVES-CFO
Personal Insights from the Chief Financial Officer on current issues and what most impacts their daily jobs and decision making.

CREDIT RISK
Provides grounding in the nature of credit risk, approaches to evaluating and forecasting credit losses, reviews credit risk mitigation, and introduces an economic value approach to evaluating the adequacy of profits in light of credit risk.

DEFINING SUCCESS IN BANKING
Introduces three fundamental performance measurement models: Market Value, Economic Value (EV) and Accounting. In addition, explores the relationship between EPS (Earnings Per Share), PE (Price Earnings Ratio) and Stock Price.

ECONOMIC VALUE
Introduce and explore the economic value performance measurement methodology of measuring bank performance.

GOVERNMENT RELATIONS UPDATE AND INDUSTRY INSIGHT
An overview of what is happening in Washington D.C. with legislators and regulators and their impact on the banking industry.

INTEREST RATE RISK: NET INTEREST INCOME
Describes how management decisions and product management decisions create interest rate risk, measured and evaluated through an Accounting model. Concepts covered include Rate Sensitive Assets and Liabilities on the bank’s balance sheet, the Gap method of assessing risk, the impact of embedded options, and evaluation of rate shock simulations.

INTEREST RATE RISK: DURATION
Building on Economic Value course material, students evaluate interest rate risk through an Economic model. The concept of duration is used to evaluate the impact of changing interest rates on the bank’s Economic Value of Assets, Economic Value of Liabilities and Economic Value of Equity.

INTERPRETING FINANCIAL STATEMENTS
Provides the basic analytical techniques needed to evaluate bank accounting results and gain an understanding of the strengths and weaknesses of a bank’s performance.

LEADERSHIP
Breaks down the concepts of teamwork and communication, heightening the long-term awareness of what it takes to be a leader within the bank and also the short-term awareness of what it takes to maximize study group efficiency at the school.

LIQUIDITY RISK
Reviews liquidity risk resident in the bank’s balance sheet, the impacts of funding and trading risk, outlines a contingency planning framework, and reviews the Basel III liquidity metrics.

PERFORMANCE IMPROVEMENT RECOMMENDATIONS
Provides the basic skills necessary to quantify the financial impact of an idea, evaluate the costs and benefits, examine the risk associated with the idea, and make a decision to move ahead. It also provides insight into successfully presenting ideas for consideration by senior management.

PERFORMANCE METRICS
Provides an understanding of bank performance, what it is, and how it is measured and evaluated. Fundamental to this lecture is the explanation of the key drivers of bank performance and how they are affected by management actions. The role of risk in the evaluation of performance is also introduced.

STRATEGIC CHANGE COMMUNICATIONS
Building on coursework from year 1, this interactive session will utilize both lecture and in-class assignments to prepare students to plan and communicate business strategies, initiatives and change efforts to internal audiences to meet or exceed business results.

USING FINANCIAL STATEMENTS
Provides a refresher in accounting principles and financial statements as they apply specifically to banks, reviewing the accounting and reporting of economic events and how this process affects financial decisions.
YEAR-3 COURSE OFFERINGS

- **BANK STRATEGY & EXECUTION VIA BANKCOM SIMULATION**
  Features an interactive, competitive learning environment in which teams of students work together to run simulated banks. Given the same balance sheet at the start of the simulation, each team attempts to achieve overall financial and risk management goals by making decisions in the areas of deposits, loans, investments and capital adequacy. Teams must consider the evolution of the economy as well as reactions of competitors within the constraints of a modern compliance and capital markets environment.

- **BANKCOM FUNCTIONAL REVIEWS**
  This functional management workshop series precedes the start of the simulation. Students will learn specialized skills by functional management area. Mastery of these skills will empower the student to excel in the designated role as part of the “sim bank” management team.

- **CAPITAL MARKETS**
  Examines ways in which analysts estimate the market value of a bank’s shares and explains the basis for the calculation of economic-value-added. Examples are drawn from BankCom Bank Management Simulation reports.

- **ECONOMICS**
  Provides an in-depth review of key economic indicators and their importance to banking. Students examine the importance and impact of open market operations on banks, the complexities of the business cycle and the future course and pace of the U.S. economy.

- **EXECUTIVE PERSPECTIVES—CHIEF EXECUTIVE OFFICER**
  Personal Insights from the Chief Executive Officer on current issues and what most impacts their daily jobs and decision making.

- **GOVERNMENT RELATIONS UPDATE AND INDUSTRY INSIGHT**
  An overview of what is happening in Washington D.C. with legislators and regulators and their impact on the banking industry.

- **INTEREST RATE RISK & SWAPS**
  Reviews concepts of interest rate risk management with application to the senior year banking simulation.

- **LEADERSHIP**
  Breaks down the concepts of teamwork and communication, heightening the long-term awareness of what it takes to be a leader within the bank and also the short-term awareness of what it takes to maximize study group efficiency at the school.

- **MERGERS & ACQUISITIONS**
  In this course, students will learn the strategic reasons why banks merge, acquire or sell. Both financial drivers and qualitative rationale will be reviewed referencing key learning from BankCom and real world examples.

- **STOCK ANALYST ON BANK VALUATION**
  Industry professional will offer insights and perspectives of the industry and many of the major players in it. Their perspectives are to both inform and challenge the class to think beyond the status quo and into an uncertain future.

- **STRATEGIC LEADERSHIP COMMUNICATIONS**
  This session, through lecture and in-class exercises, challenges students to activate their intentional brand through incorporating key strategic principles enabling them to create compelling, audience-focused messages. The materials lead them to ownership of their visual and vocal personal assets and the ability to create engaging and honest audience interactions.

- **STRATEGIC STORYTELLING**
  Building on coursework from years 1 & 2, this interactive session will utilize both lecture and in-class assignments to prepare students to create and include intentional, audience-focused and authentic stories, within their leadership communications, to increase comprehension, digestion and retention of their business critical information.
The ideal candidate for CBA’s Executive Banking School is a high-potential manager who has attained expertise in one or two areas of the organization. Our curriculum expands that expertise to incorporate a working knowledge of how to drive the overall success of the bank, enabling fast-track promotions to more complex levels of bank leadership.

**STUDENTS**
(2-4 levels under Head of Retail)

- **56% MEN**
- **44% WOMEN**

The average age of students in our program is **42**, with an average of **16** years of experience in banking.

- **50%** Work in Retail

**BANK ASSET SIZE**
(91% from banks over $50B in assets)

- **$250+ Billion**
  - **45%**

- **$50 to 250 Billion**
  - **46%**

- **$10 to 50 Billion**
  - **6%**

- **$1 to 10 Billion**
  - **2%**

- **Less than 1 Billion**
  - **1%**

**FACULTY**

- **23** Is the average number of years our faculty has been in banking.

- **7** Is the average number of years our faculty have been teaching with Consumer Bankers Association.
## PARTICIPATING BANKS

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EDUCATION COUNCIL

The Education Council is chaired and driven by members of the CBA Board of Directors with the help of industry experts in professional development. Its objective is to increase awareness of the unique opportunities the Executive Banking School brings to bank executive development initiatives. The members of the council interact with key School faculty and staff to ensure a multilateral understanding of CBA’s executive education mission.

MICHELLE LEE (CHAIR)
President, Community Banking - Eastern Region
Wells Fargo Bank

BARBARA ROEHM
SVP, Retail Recruiting
Director, Talent Acquisition
PNC Bank

QUINCY MILLER
President
Eastern Bank

PAUL LEVENTHAL
Chair, Faculty Advisory Committee

PIERRE HABIS
Head of Consumer Banking
MUFG Union

FACULTY ADVISORY COMMITTEE*

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Senior Vice President, Operational Risk
Senior Manager
Citi

ALLISON GAMBUCCI
Vice President, Mass Affluent, National Sales
Strategy Manager, Premier Banking
Bank of the West

LAURA CALLAHAN
Vice President, Leadership and Management Consultant
Wells Fargo Bank

TOM DENT
Vice President, Director of Onsite Education
Consumer Bankers Association

JIM FUGITTE
Consultant

PAUL LEVENTHAL
Professor Emeritus
Bishop’s University

* The Education Council Chair and the Director of EBS are members of the Faculty Advisory Committee
### FACULTY

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EVP, and Group Head  
Global Remittance Services  
Wells Fargo Bank

**DONOVAN GIBSON**  
VP, Analytics Manager  
Chase

**TED BRAUCH**  
SVP, Operational Risk  
Senior Manager  
Citi

**DANIEL HOBBS**  
SVP, Consumer Services Chief  
Financial Officer  
Regions Bank

**MICHAEL BROUILLET**  
Chief Business Systems Officer  
Credit Human

**ERICA HOWARD**  
Managing Director, Head of  
Strategy Deployment & Governance  
TIAA

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SVP, Consumer Financial Analysis  
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**SETH WALLER**  
EVP and Chief Credit Officer  
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**RHONDA PAVLICEK**  
SVP & Chief Financial Officer  
Texas Dow Employees Credit Union

**TONY WARDEN**  
Head of Loan Resolutions  
Texas Dow Employees Credit Union
The annual **Tem Wooldridge Award** recognizes the top student who demonstrates outstanding academic performance, high integrity and a strong work ethic. Named for a retired faculty member, the Award honors the student possessing the necessary character and leadership skills to bring out the best in their teammates.
ARE YOU READY?

THE BEST INVESTMENT IN YOUR TEAM’S FUTURE.

APPLY ONLINE

The CBA Advanced Education program is one of the best investments you can make in your team’s future. Get started today to find out if the Executive Banking School is the right fit for you. Visit cba.applyonline.com to begin your application. Or contact:

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The Consumer Bankers Association is the recognized voice on retail banking issues in the nation’s capital. Member institutions are the leaders in consumer financial services, including auto finance, home equity lending, card products, education loans, small business services, community development, investments, deposits and delivery. CBA was founded in 1919 and provides leadership, education, research and federal representation on retail banking issues such as privacy, fair lending, and consumer protection legislation/regulation. CBA members include most of the nation’s largest bank holding companies as well as regional and super community banks that collectively hold two-thirds of the industry’s total assets.

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