

Fourth Annual  
**2010 Credit Markets Symposium**  
 “The Credit Markets in Transition: Positioning for Recovery”  
 April 15-16, 2010

Hosted by The Federal Reserve Bank of Richmond



Omni Charlotte Hotel ■ Charlotte ■ North Carolina

**DAY ONE:** Thursday, April 15, 2010

9:00 a.m. - 10:30 a.m.	Registration
10:30 a.m. - 10:45 a.m.	<b>Introduction</b> <b>Jeffrey M. Lacker</b> , President, Federal Reserve Bank of Richmond
10:45 a.m. - 12:00 p.m.	<b>Market Overview: A Sector-Level Review of the Credit Markets</b> <i>Facilitator:</i> <b>Matthew Martin</b> , Senior Vice President and Charlotte Regional Executive, Federal Reserve Bank of Richmond <i>Panelist:</i> <b>Mark Zandi</b> , Chief Economist, Moody's Economy.com <i>Panelist:</i> <b>Mariarosa Verde</b> , Managing Director, Fitch Credit Market Research <i>Panelist:</i> <b>Christopher Flanagan</b> , Head of U.S. Mortgage and Structured Finance Research, Bank of America Merrill Lynch
12:00 p.m. - 1:30 p.m.	<b>Luncheon Address</b> <b>John C. Dugan</b> , Comptroller of the Currency, Office of the Comptroller of the Currency
1:30 p.m. - 3:00 p.m.	<b>The Business Model of Credit</b> <i>Moderator:</i> <b>Jon Greenlee</b> , Associate Director of Risk Management, Board of Governors of the Federal Reserve System <i>Panelist:</i> <b>Michael Loughlin</b> , Chief Credit Officer, Wells Fargo <i>Panelist:</i> <b>Clarke R. Starnes</b> , Senior Executive Vice President and Chief Risk Officer, BB&T Corporation <i>Panelist:</i> <b>G. William Beale</b> , Chief Executive Officer, Union First Market Bankshares Corporation
3:30 p.m. - 5:00 p.m.	<b>Perspectives on the Current Commercial Real Estate Market</b> <i>Moderator:</i> <b>K.C. Conway</b> , Commercial Real Estate Risk Specialty Officer, Federal Reserve Bank of New York <i>Panelist:</i> <b>Kevin Blakely</b> , Chief Risk Officer, Huntington Bancshares Incorporated <i>Panelist:</i> <b>Sally Gordon, Ph.D.</b> , Managing Director, BlackRock Incorporated <i>Panelist:</i> <b>Dr. Sam Chandan</b> , President and Chief Economist, Real Estate Econometrics
5:00 p.m. - 6:30 p.m.	Cocktail Reception

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**DAY TWO:** Friday, April 16, 2010

<b>7:30 a.m. - 8:30 a.m.</b>	Continental breakfast
<b>8:30 a.m. - 10:00 a.m.</b>	<p><b>Credit Availability: Balancing Growth and Stability</b></p> <p><i>Moderator:</i> <b>Carl Tannenbaum</b>, Vice President, Risk Specialist Division, Supervision and Regulation, Federal Reserve Bank of Chicago</p> <p><i>Panelist:</i> <b>William Emmons</b>, Assistant Vice President, Executive Special Projects, Federal Reserve Bank of St. Louis</p> <p><i>Panelist:</i> <b>David A. Bawden</b>, Head of Firm-Wide Risk Control &amp; Methodology, UBS AG</p> <p><i>Panelist:</i> <b>Dr. Joseph Mason</b>, Hermann Moyse, Jr./Louisiana Bankers Association Endowed Chair of Banking, Louisiana State University</p>
<b>10:15 a.m. - 11:45 a.m.</b>	<p><b>Public and Private Sector Responses to the Credit Crisis</b></p> <p><i>Moderator:</i> <b>Christopher Calabia</b>, Vice President, Relationship Management, Federal Reserve Bank of New York</p> <p><i>Panelist:</i> <b>Allan Malz</b>, Vice President, TALE, Federal Reserve Bank of New York</p> <p><i>Panelist:</i> <b>Peter Schnall</b>, Chief Risk Officer, Capital One Financial Corporation</p> <p><i>Panelist:</i> <b>John Kiff</b>, Senior Financial Sector Expert, International Monetary Fund</p>
<b>12:00 p.m. - 12:30 p.m.</b>	<p><b>CLOSING KEYNOTE</b></p> <p><b>Brian Moynihan</b>, Chief Executive Officer and President, Bank of America Corporation</p>

*Please note: For reasons beyond our control it is occasionally necessary to alter the content and timing of the program or to substitute speakers. Thus, the speakers and agenda are subject to change without notice.*



THE FEDERAL RESERVE BANK OF RICHMOND  
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