South Carolina Bankers Association

2026 Asset Liability Management Conference

Wednesday, December 2, 2026

Registration: 9:00 a.m.
Business Session: 9:30 a.m. – 3:30 p.m.

The Graduate by Hilton at USC

1619 Pendleton Street
Columbia, South Carolina

Please register by Wednesday, November 25, 2026 • CPE Credits available

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The Asset Liability Management Conference has a history of providing outstanding speakers and timely topics related to the asset liability arena. This year's program follows that tradition by presenting sessions of interest to bankers who manage daily financial risk management challenges with their banks.

WHO SHOULD ATTEND

Asset Liability Managers • Chief Financial Officers • Chief Executive Officers • Outside Directors

CONFERENCE AGENDA

9:00 a.m.	Registration/Coffee and Pastries	Noon	Luncheon
9:30 a.m.	Business Session	3:30 p.m.	Adjournment

TOPICS AND SPEAKERS

FRANK L. FARONE

Growth Strategies to Jumpstart 2027: Let the Yield Curve Do the Heavy Lifting!

***Frank Farone**, Managing Director*
Darling Consulting Group
Newburyport, MA

The sudden reversal in Fed expectations has led to higher longer-term rates and steeper yield curve creating a nirvana scenario for the banking industry. Take advantage of the market dynamics to manage the tsunami of assets repricing within the next 24 months and be prepared for a slowing economy and potentially lower long-term rates, if history rhymes.

5 Strategic ALCO items to address NOW!

1) Loan growth challenges ahead will impact pricing, spreads and volumes. What's the right price and the trade-off of growth versus profitability? Alternatives to consider

2) Deposit pricing and cost of funds are heading higher, so what's the game plan? Learn what billions of historical data suggest will happen with balances, shifts and costs.

3) Wholesale funding will become increasingly important in 2027 and beyond, learn why and how to effectively manage cost of funds, growth and bottom-line results. Policies are key.

4) 6.50% yields on government guaranteed investments are here again, at discounts! Pre-investing 2027 cash flow now locks in yield, spread, and earnings immediately without "hoping" for growth to materialize. No need to take credit risk or reach for yield; let the yield curve do the heavy lifting and keep it simple! Beware of investments too good to be true!

5) What could go wrong and what are we missing? Learn the common mistakes ALCO's make every rate cycle and how to avoid them this time around. Be proactive, not reactive.

Learn what strategies to consider now by looking around the corner to see what others won't see!

THOMAS R. FITZGERALD

2027 Economic Outlook

***Thomas R. Fitzgerald**, SVP/Fixed Income Strategies Group*
SouthState Securities
Atlanta. GA

As you budget and prepare for a new year this session will provide some thoughts and ideas for what the economic landscape may look like. Will AI continue to dominate the economic conversation? What does the Fed have in store in 2027? What about interest rates, will they continue higher or will a top be found? And finally, how will the economy perform in 2027 given what we know today? This session will endeavor to answer those important questions.

TOPICS AND SPEAKERS

ANDRE D. GALEANO

What Examiners Expect from ALCO Under the New Supervisory Standards

***Andre D. Galeano**, Director, Bank Risk and Regulatory Strategy*
Performance Trust Capital Partners, LLC
Chicago IL

The federal banking agencies changed the direction of supervision in 2026. The OCC and FDIC have defined an unsafe or unsound practice by its material harm to a bank's financial condition, including its liquidity and its sensitivity to market risk, and they set a parallel standard for issuing matters requiring attention. The FFIEC has also proposed tying CAMELS ratings to financial condition. This session covers how these changes apply to asset liability management: the interest rate risk, liquidity, and funding measures most likely to draw examiner attention, what an ALCO needs to support its positions, and how to prepare for an examination under the new standards.

RYAN HENLEY

Regulatory Capital Changes: Implications for Your Bank

***Ryan Henley,** Managing Director*
Stifel
Birmingham, AL

This session will provide a practical overview of the proposed changes to bank regulatory capital, comparing the revised Standardized Approach with the Expanded Risk-Based Approach and explaining what each could mean for banks' capital ratios and balance-sheet decisions. Topics will include changes to risk weights across major asset classes, AOCI treatment, operational risk capital requirements, and the trade-offs involved in electing the expanded framework. Illustrative bank analyses and public-bank commentary will connect the proposals to capital planning, investment portfolio management, and implementation considerations.

OMAR A. HINOJOSA

ALCO Bank Trivia Game

***Omar A. Hinojosa, CFA®,** Managing Partner*
HUB International
Louisville, KY

Test your banking knowledge on balance sheet management and share valuable insights on ALCO. This session promises to be interactive, engaging, and fun, while offering thought-provoking discussions and valuable insights into the latest trends, challenges, and opportunities in asset-liability management. Come ready to participate, challenge conventional thinking, and leave with ideas you can put to work! The winner will walk away with a take home prize and bragging rights!

COST

South Carolina Bankers Association members: $445 • Non-members: $925

PLEASE REGISTER BY WEDNESDAY, NOVEMBER 25, 2026

Lunch is included in the registration fee. Due to necessary commitments and expenses, there will be no refund of registration fees after 12 noon on Monday, November 30, 2026.

Substitutions can be made. If you have questions, please call the SCBA at 803.779.0850

South Carolina
Bankers Association

Please register the following person(s) for the **2026 ASSET LIABILITY MANAGEMENT CONFERENCE** to be held Wednesday, December 2, 2026, at The Graduate by Hilton at USC, 1619 Pendleton Street, Columbia, South Carolina.

Registration fees: $445 for members / $925 for non-members

Total number of registrants: ☐

PLEASE REGISTER BEFORE NOVEMBER 25, 2026
Call 803.779.0850 or visit www.scbankers.org.

For additional questions or sponsorship opportunities, please contact Anne Gillespie at agillespie@scbankers.org.

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METHOD OF PAYMENT

❑ CHECK—PLEASE MAKE PAYABLE TO SCBA ❑ VISA ❑ MASTERCARD ❑ DISCOVER ❑ AMERICAN EXPRESS

CREDIT CARD # _____ EXP. DATE _____ V-CODE (LAST 3 DIGITS) _____

SIGNATURE _____ DATE _____ BILLING ZIP CODE _____

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NOTE: *Images captured at this event may be used to market next year's event, in the SCBA's Palmetto Banker magazine and/or on social media. I consent to the use of images that may contain my likeness for promotional purposes.*

HOW TO REGISTER

MAIL TO:
SCBA
P.O. Box 1483
Columbia, SC 29202-1483

FAX TO:
SCBA
803.779.0890

INTERNET:
www.scbankers.org
go to "Education and Events"

***If you have a disability that may affect your participation in this event, please attach a statement regarding those needs. We will be happy to contact you to discuss accommodations. Also, contact the SCBA for special dietary needs.*

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