

Invest in your best
Invest in your best

Graduate School of Retail Bank Management

May 13-23, 2012

Furman University
Greenville, South Carolina

visit us online at www.gsrbm.com



Sixty Years of Excellence in Education

Graduate School of Retail Bank Management

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Greenville, South Carolina

May 13-23, 2012

OBJECTIVES • The GSRBM program is tailored to enable high-potential regional managers to:

- Envision and implement an integrated strategy for the whole bank
- Participate effectively in an Executive Management Committee setting
- Drive long-term soundness and profitability

TEACHING MODEL • We don't believe in lecturing for 10 days and sending students back to the bank to attempt to implement their notes. We do believe in hands-on, small group learning, where students are able to experiment with the learning objectives as they are presented. We do this through proprietary simulations that allow students to analyze and impact key bank financial results, run the retail business, and subsequently run the overall bank. Our faculty members are industry experts whose experiences go beyond textbook theory, and they help the students make correlations between simulated results and reality.

PARTICIPANTS • The ideal candidate for GSRBM is a high-potential regional 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.

FORMAT • Our 25-month executive development program consists of three in-person 10 day sessions each spring. Off site work requires individual application of the learning objectives back at the bank.

“Legislation comes and goes, so what I really value in my 25-year history with CBA is the education, because that is what makes a long-term difference to our industry.”

RICHARD C. HARTNACK
*Vice Chairman, Consumer and Small Business Banking
U.S. Bancorp*

Dear Colleague:

One thing is sure in the midst of our changing industry — there is no better executive education program for high performing regional managers than the CBA/BAI Graduate School of Retail Bank Management. Designed and delivered by leading industry practitioners, this executive program will give your most promising talent a unique opportunity to build a deep knowledge of the retail banking business and to sharpen skills in strategic decision making. The entire experience is designed to prepare your high-potential players for the top ranks of leadership in your organization.

This executive program is built using rigorous teaching approaches in adult learning. Minimizing lecture time, our hands-on curriculum immerses students directly in the executive experience itself through intense simulation exercises created specifically for this program. The curriculum is tested and has been carefully built around a small team approach to ensure active participation and interaction with other students and faculty. We do not teach the latest fads — we teach the core principles associated with the executive responsibility of running a sound and successful bank over the long term.

This program is truly unique. Our faculty are industry experts whose experiences will take participants beyond mere textbook theory. The most impactful element of the curriculum is the simulation-based learning that infuses all three sessions.

- We start in the first year with profitability analysis with *BankersGPS*®, a modeling tool populated with actual bank call report data.
- In the second year, *MarketSim*® serves as the foundation of retail market share strategy development with an emphasis on result metrics.
- In the third year, we use *BankCom*®, the only overall bank simulation tool that factors risk and analyst recommendations in to bank valuation.

The combination of simulation exercises and team competition is a powerful learning experience.

The goal of this program is to build the knowledge and perspectives needed to strengthen your future leaders — all to position them for eventual participation in decision making at the management committee level. BAI and CBA are proud to partner in the delivery of the best retail banking graduate program in the industry.

We are confident you will find the experience to be challenging, rewarding and well worth the investment.



Debbie Bianucci

DEBBIE BIANUCCI
President & CEO
BAI



Richard Hunt

RICHARD HUNT
President
Consumer Bankers Association



GSRBM Curriculum

3rd Year

OVERALL BANK MANAGEMENT

Builds upon and integrates conceptual material developed in the 1st and 2nd years using a comprehensive case with our new proprietary banking simulation, BankCom®. Participants learn to develop and implement strategic plans in a risk management framework. Learning in the simulation environment is supported through lectures in functional areas including lending, deposits and treasury. Additional lectures and exercises examine the role of the capital markets in bank management and mergers and acquisitions.

360° VIEW

INTEGRATED APPLICATION

2nd Year

CONSUMER BANK MANAGEMENT

Optimizes customer acquisition and retention strategies using Retail MarketSim®, including strategies based on market segmentation, product management, delivery concepts, and simulated implementation of tactics in a competitive environment.

CUSTOMERS
PRODUCTS

LEADERSHIP

MARKETING
DELIVERY SYSTEMS

1st Year

PROFITABILITY TOOLS & CONCEPTS

Focuses on finding and utilizing financial data to analyze bank performance, delineating that performance within an appropriate risk management framework and strategically influencing future performance. Students use an online modeling tool called BankersGPS® to analyze financial results based on current call report data.

STRATEGIC MANAGEMENT

RISK ANALYSIS

FINANCIAL ANALYSIS

Application Deadline: April 1, 2012. To apply, download an application at www.gsrbm.com.

First Session PROFITABILITY TOOLS & CONCEPTS – BANKERSGPS

- Cultivate a knowledge of bank accounting terms and procedures
- Apply the common measures of financial performance
- Understand the role of financial intermediaries
- Analyze a bank's financial performance and the source of its earnings power
- Review industry financial results for the past two years and factors impacting earnings
- Assess the effectiveness of two primary methods of measuring bank financial results

Courses: Bank Financial Statements Review • Bank Financial Management • State of Banking

- Recognize inherent sacrifices in the balance between risk and reward
- Meet the challenges of managing a bank in a real-world environment

Course: Asset/Liability Issues

- Harness the Earnings Power Formula
- Break down the components of income and expense in conjunction with the balance sheet
- Analyze result drivers and their impact on ratios such as ROE, ROA and Efficiency
- Analyze the performance of a case bank
- Analyze the performance of the case bank compared to peers

Course: Earnings Performance

- Evaluate the financial and risk performance of a case institution and its peers using BankersGPS

Home Study Assignment

- Review the case bank's financial performance with its CEO
- Develop a comfort level with making changes to forecasted statements
- Prepare a comprehensive analysis of bank earnings, risk profile, and model opportunities to improve future earnings

Course: Strategic Management

- Understand the regulatory risk assessment system applied to commercial banks
- Review the loan life cycle in terms of risk assessment
- Understand the role of pricing in credit management including capital cost components and reserve for anticipated portfolio losses as well as unanticipated shocks
- Apply the common measures of credit quality
- Price bank products with adequate provision for risk factors

Course: Risk Analysis

Second Session CONSUMER BANK MANAGEMENT – RETAIL MARKET\$IM

- Experience the challenges of gaining market share using Retail Market\$im

Course: Market\$im

- Experience firsthand how each functional role plays an integral part in the retail bank's success
- Hone leadership and communication skills working with your team in a time-constrained competitive environment

Courses: Functional Reviews, Market\$im

- Gain insight into the decision variables involved in managing bank resources
- Analyze the impact of demand elasticity on product development and pricing strategy
- Evaluate effectiveness of delivery systems
- Maximize marketing resources
- Comprehend how regulatory issues impact retail decisions

Courses: Product Design & Pricing Strategies • Customer Segmentation & Marketing • Delivery Strategy Decisions

- Analyze your own institution's performance using financial data, balanced scorecard and executive interviews
- Provide strategic recommendations and 2-year projections

Home Study Assignment: Strategic Retail Business Plan

- Utilize financial management tools for practical problem solving
- Evaluate earnings performance

Course: Risk Management & Value

- Examine challenges of serving customer needs across multiple business lines
- Develop greater understanding of the businesses encompassed by the retail bank

Courses: Case Studies

Third Session OVERALL BANK MANAGEMENT – BANKCOM

- Using BankCom, receive a top-down view of the management of the commercial bank
- Learn the impact of decisions around deposits, loans, investments, and capital acquisitions on overall bank performance

Courses: BankCom • Current Economic Issues • Derivatives/SWAPS

- Experience firsthand how each functional role plays an integral part in the bank's overall success
- Hone leadership and communication skills working with your team in a time-constrained competitive environment

Courses: Functional Reviews, BankCom

- Appreciate the balancing act between the valuation expectations of executive management, shareholders, regulators, and analysts

Courses: Executive Perspectives • Stock Analyst on Bank Valuation

- Understand the complex interdependencies of a successful bank
- Have confidence participating in executive management discussions
- Exhibit innovative leadership skills
- Execute with long-term vision

- Employ strategies and analytical tools to structure a simulated M&A
- Gain insight into the factors companies consider when deciding to merge, acquire, or sell

Course: Bank Mergers & Acquisitions



Graduate School of Retail Bank Management

Curriculum

FIRST SESSION • *Freshman Year*

Profitability Tools & Concepts – BankersGPS®

The first session focuses on finding and utilizing financial data to analyze bank performance, delineating that performance within an appropriate risk management framework and strategically influencing future performance.

BankersGPS is an online modeling tool that allows students working in small teams to calculate key bank financial ratios based on current call report data. This enables them to analyze strengths and areas of improvement of a bank vis-à-vis its peers and envision where they need to impact the financials in order to improve overall results. The tool facilitates estimating subsequent financial projections up to three years out, and the forecasts are benchmarked to estimated peer trends as well.

Asset/Liability Issues – examines the major decision variables involved in managing a bank's resources and the risk-return trade-offs made in matching funds sources and uses to achieve a bank's financial objectives. (7 hours, Bob Kemp)

Bank Financial Statements Review – 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. (7 hours, Bob Kemp)

Bank Financial Management – examines bank financial statements and transactions. Students learn the calculation and application of key ratios to measure financial performance. (11 hours, Bob Kemp)

State of Banking – (4 hours, Jim Fugitte)

Earnings Performance – offers a "real world" perspective of policy issues surrounding the management decision-making process. Students evaluate a case bank's performance through utilization of BankersGPS. (20 hours, Kurt Treu)

Risk Analysis (emphasizes retail credit risk management) – assesses the life cycle of retail risk management including tools, techniques and controls used to manage the standard variety of retail bank products. (8 hours, Jim Fugitte)

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. (2 hours, Laurie Callahan)

Strategic Management – extends financial analysis of a case bank to project financial performance based on historical trends. Then student teams prepare strategies based on prior analyses to process, using BankersGPS, to improve both the projected results and the quality of the case bank's performance; helps students resolve the often-conflicting agendas of regulators, analysts & shareholders and puts risk teachings in perspective. (12 hours, Jim Fugitte)

Home Study Assignment – pulls together the entire financial and risk analysis experience of the first year and challenges students to evaluate the performance of a second Case Bank using BankersGPS and make three holistic recommendations that would improve future performance and the quality of earnings. (Home Study problem 50 hours, Rolf Engmann, Jim Fugitte and Kurt Treu)



SECOND SESSION • *Junior Year*

Consumer Bank Management – Retail Market\$im®

In the second session, Market\$im 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 target segments and how to price them accordingly, which delivery channels would optimize the target demographics, and how to tailor branding and marketing messages most effectively. Success is measured both by traditional financial statements and by a balanced scorecard, which supplements the lagging indicators represented by the financials with the leading indicators of non-financial data such as cross-sell penetration and customer retention rates.

Market\$im – this interactive simulation is exclusive to GSRBM 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. (25 hours, Mike Allen, Archie Brown, Allison Gambucci, Dan Hoke, Cathy Myers, Malcolm Myers and Matt Hudson)

Risk Management & Value – builds on the earnings-based tools developed in the 1st year by introducing economic valuation in a risk management context. Participants contrast and evaluate accounting and economic value models including ROE and RAROC as well as accounting gap and duration-based models of market risk. Time is also devoted to introducing elements of strategic and financial planning to be used in the 3rd-year banking simulation, BankCom. (8.5 hours, Paul Leventhal)

Customer Segmentation & Marketing – examines customer segmentation techniques and ways to evaluate the impact of segment targeting. (1.5 hours, Mike Allen)

Delivery Strategy Decisions – provides students with a systematic decision protocol to evaluate delivery channel decisions in the context of current and future customer demand, financial justifications and industry trends. (1.5 hours, Cathy Myers)

Functional Reviews – lectures concentrate on different functions of the simulation: CRO & CFO, Product Manager, Delivery and Marketing. (3 hours, Market\$im faculty)

Leadership – a continuation of the first year's focus on teamwork and communication within the simulation team environment to maximize role interdependency and overall results. (2.5 hours, Laurie Callahan)

Performance Management – students will learn to execute behavior-based workplace solutions and result-producing strategies among employees, with a special focus on how these concepts are applied within a bank. (Aubrey Daniels and Rich Gold)

Product Design/Pricing Strategies – explores the concept of demand elasticity and its implication on pricing, features and functions of retail bank products. (1.5 hours, Sherief Meleis)

Mobile Banking: Case Study – examines the complexities of mobile banking as both a channel and a product and explore how to position and evaluate it. (3 hours, Doug Freeman and John Beran)

Regulatory Implications on Retail Banking: Case Study – examines how regulation from the new CFPB will impact the retail bank. Probe financial performance outcomes and possible adaptations. (2 hours, Richard Hunt and Gene Kirby)

Home Study Assignment (Strategic Retail Business Plan) – *this assignment allows students to apply all concepts they have studied at the School regarding bank financials and retail management to an in-depth analysis of their own bank's performance against their peer group driving towards two strategic and persuasive recommendations of their own choosing which will improve performance within their franchise. (Home Study, 100 hours, Cathy Myers and Allison Gambucci)*

THIRD SESSION • *Senior Year*
Overall Bank Management – BankCom®

In the third session, 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.

BankCom – 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. (26.5 hours, Ted Brauch, Bert Davis, Paul Leventhal, Abhi Mehta, Mark Seale and Harsha Ramayya)

Bank Mergers & Acquisitions – integrates marketing strategies, financial management and human resources decisions with the bank simulation. Students learn the strategic reasons why companies merge, acquire or sell; the factors to consider when purchasing or selling a bank; how to personally “survive” a merger; and analytical tools to use in structuring a merger. (6.75 hours, Abhi Mehta)

Current Economic Issues – 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. (6 hours, Ed Seifried)

Derivatives/SWAPS – reviews concepts of interest rate risk management with application to the senior year banking simulation. (1.25 hours, Paul Leventhal)



Executive Perspectives – insights from heads of retail or CEOs on current issues and what most impacts their daily jobs and decision making. (1.5 hours, industry leader as guest speaker)

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. (2.5 hours, BankCom faculty)

Regulatory Implications on Bank Valuation: Case Study – position the bank to deliver quality products, make needed investments, and generate an adequate return for the shareholders in the face of unprecedented new regulation. (3 hours, Richard Hunt and Jim Fugitte)

State of the Industry – (1.5 hours, John Stewart)

Stock Analyst on Bank Valuation – (1.5 hours, Nancy Bush)

Our Simulated Learning Experience

The GSRBM teaching model differs from others in that we make simulations 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.

In the first session, BankersGPS® is an on-line modeling tool that allows students working in small teams to calculate key bank financial ratios based on current call report data. This enables them to analyze strengths and areas of improvement of a bank vis-à-vis its peers and envision where they need to impact the financials in order to improve overall results. The tool facilitates estimating subsequent financial projections up to three years out, and the forecasts are benchmarked to estimated peer trends as well.

In the second session, Market\$im® 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 target 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.

In the third session, 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 firsthand experience in a no-risk environment before they go back to implement their key learnings in the actual bank.



Faculty



Michael J. Allen

CLASS OF 1996
SVP, Consumer Lending,
Liberty Bank, Beechwood, OH
Market\$im Community Leader
Customer Segmentation & Marketing

John R. Beran

(Retired) EVP and Chief Information Officer,
Comerica Incorporated, Dallas, TX
Mobile Banking: Case Study

Debbie Bianucci

President & CEO, BAI, Chicago, IL

R. Theodore Brauch

CLASS OF 1996
Senior Private Banker, Wells Fargo Bank, Ponte Vedra Beach, FL
BankCom Community Leader

Archie M. Brown

CLASS OF 1996
President & CEO, MainSource Bank, Greensburg, IN
Market\$im Community Leader

Nancy A. Bush

SNL Contributing Editor, NAB Research LLC, Annandale, NJ
Analyst, Bank Valuation

Laurie Callahan

VP, Leadership and Management Development,
Wells Fargo Bank, Omaha, NE
Leadership

Aubrey Daniels

Founder, Aubrey Daniels International, Atlanta, GA
Performance Management

Richard K. Davis

Chairman, President & CEO, U.S. Bancorp, Minneapolis, MN
Executive Perspectives

Richmond “Bert” H. Davis

CLASS OF 1997
First Vice President, SunTrust Bank, Jacksonville, FL
BankCom Community Leader

Rodolfo F. Engmann

President, KGI Capital, Inc., Ponte Vedra Beach, FL
BankersGPS Community Leader

Cheryl Amabile Foilb

CLASS OF 2002
Sales and Service Support Executive,
Capital One Bank, Boston, MA
BankersGPS Community Leader

Douglas K. Freeman

EVP-Chief Corporate Banking Executive,
BankAtlantic Bancorp, Inc., Jacksonville, FL
Business Segment Profitability
Balanced Scorecard
Market\$im Overview
Mobile Banking: Case Study

James R. Fugitte

CLASS OF 1974
CEO, Wind Energy Corp., Elizabethtown, KY
BankersGPS Community Leader
State of Banking
Risk Analysis
Strategic Management

Allison Gambucci

CLASS OF 2006
EVP, Division Sales Director, Citi, San Francisco, CA
Market\$im Community Leader

Richard S. Gold

EVP, Retail Banking, M&T Bank, Buffalo, NY
Performance Management

Daniel H. Hoke

CLASS OF 2006
SVP, Division Manager,
U.S. Bank, Minneapolis, MN
Market\$im Community Leader

C. Matthew Hudson

President, PrimoNovus, Inc., Glen Carbon, IL
Market\$im Operations

Richard Hunt

President, CBA, Arlington, VA
Regulatory Implications on Retail Banking: Case Study
Regulatory Implications on Bank Valuation: Case Study



FURMAN



Robert S. Kemp

Professor of Commerce, University of Virginia,
Charlottesville, VA

Bank Financial Statements Review
Bank Financial Management
Asset/Liability Issues

Paul Leventhal

Professor of Finance, Bishop's University, Sherbrooke, QC

Derivatives/SWAPS
BankCom Operations
Risk Management & Value

Abhishek Mehta

CLASS OF 2007

Founder, Tresata, Charlotte, NC

BankCom Community Leader
Bank Mergers & Acquisitions

Sherief Meleis

Partner, Novantas, New York, NY

Product Design/Pricing Strategies

Catherine M. Myers

CLASS OF 2000

SVP, Enterprise Consumer Strategy,
U.S. Bank, Cincinnati, OH
Market\$im Community Leader
Delivery Strategy Decisions

Malcolm Myers

SVP-Technology, FSV Payment Systems, Inc., Jacksonville, FL

Market\$im & BankCom Operations

Harsha V. Ramayya

CLASS OF 2001

Vice President/Unit Manager, Short Sales,
Bank of America, Jacksonville, FL

BankCom Community Liaison

Mark Seale

CLASS OF 2001

SVP, Control & Emerging Risk, Citi, New York, NY

BankCom Community Liaison

Edmond J. Seifried

Professor of Economics, Lafayette College, Easton, PA

Current Economic Issues

John F. Stewart

Citi (retired), Long Island City, NY

State of the Industry

Kurt C. Treu

CLASS OF 1999

EVP, Enterprise Revenue Office,
U.S. Bank, Cleveland, OH

Earnings Performance
BankersGPS Community Leader

Student Life



Networking

The tight-knit campus community facilitates lifelong professional relationships. Students are encouraged to work in study teams and will be assigned to teams each year for small group learning. In between sessions, students will be assigned home study assignments to supplement material learned in class. The total time for completing each year's assignments varies per student, but typically ranges between 50-100 hours.



Location

Our resident session is held at Furman University in Greenville, South Carolina. Widely known for its beautiful campus, Furman provides the perfect location to live and learn while attending GSRBM. Updated, executive-quality classrooms provide state-of-the-art technology. The campus is equipped with wireless Internet capabilities allowing students to remain connected with those at home and at the office while away.

full bathrooms, and a common living and kitchen area. All linens and daily housekeeping service are provided. In the evenings, students can enjoy fresh air from the balcony or take advantage of the many outdoor amenities. Tennis, volleyball and basketball courts as well as walking trails are all located just outside the door. The university's fitness center is available for participants to use as well. The university also has its own golf course located just one mile from central campus.

Accommodations

Students are housed in air-conditioned apartments in Furman's North Village Apartment Complex. Each apartment contains four single-occupancy bedrooms with full-sized beds, 2

Students dine in the university's renovated facility overlooking the lake. Breakfast and lunch are provided daily. The dining hall offers a variety of options, including home-style meals, deli and grill, pizza, salad bar, and bake shop. In the evenings, dinner is on your own, and students use this opportunity to network with fellow classmates.

About Greenville

Greenville is located at the foothills of the Blue Ridge Mountains. The city has undergone a major downtown revitalization project, and now boasts over 60 restaurants and 30 shops centered around its tree-lined Main Street. Downtown Greenville has been recognized for having one of the country's Great American Main Streets and serves as a model for revitalization efforts across the country. Within walking distance of shops and restaurants is the stunning Falls Park on the Reedy River featuring scenic overlooks, nature trails, landscaped gardens, waterfalls, and a new pedestrian suspension bridge. The area also has numerous cultural activities, historical sites, and outdoor recreation.

Getting to Greenville

Located just 15 minutes from campus, the Greenville-Spartanburg Airport (GSP) offers 77 non-stop flights daily to 19 major cities across the United States. Connections to GSP can be made from just about anywhere. Additionally, Charlotte is only 75 minutes away and Atlanta just 2.5 hours.



Full student information (the 2012 Student Handbook) can be downloaded at gsrbm.com.



Furman University
Greenville, South Carolina

May 13–23, 2012

Application Form

Only 1st year applicants are required to complete this form.
Auto enrollment for 2nd and 3rd year students occurs on completion of home study assignment.

THREE WAYS TO APPLY:

- BY MAIL:** Gabrielle Hartmann, Manager, Education
Graduate School of Retail Bank Management
1000 Wilson Blvd, Suite 2500
Arlington, VA 22209
- BY FAX:** (703) 528-1290
- BY EMAIL:** ghartmann@cbanet.org

Application Due Date: April 1, 2012.
Applications received after this date will be considered on a “space available” basis.
Cancellation Policy: All cancellations must be in writing and a fee of \$750 will be charged. No refunds will be made for cancellations received after April 30, 2012.

I • APPLICANT INFORMATION

Full name _____ Nickname _____

Corporate title _____ Office phone _____

Bank/Institution _____ Office fax _____

Office mailing address (*your location*) _____

Office e-mail address _____

Home mailing address (*for emergency use*) _____

Home phone _____ Home e-mail address _____

Assistant’s name _____

Assistant’s e-mail _____ Assistant’s phone _____

II • ACADEMIC REQUIREMENTS: LIST GENERAL COURSE WORK

(College courses, AIB courses, in-bank training, or work experience.)

Highest education level completed _____

Other banking schools attended _____

Accounting/Financial Statement Analysis
(2 semesters of college accounting or equivalent are required)

1. _____

2. _____

III • WORK EXPERIENCE

Minimum of three years officer level experience at a bank or bank-related institution required.

Please attach brief bio or resume to this application form

First year in banking: _____

Check current job function (1):

- | | | | |
|---------------------------------------------|----------------------------------------|-------------------------------------------|---------------------------------|
| <input type="radio"/> Auditing | <input type="radio"/> Consumer Credit | <input type="radio"/> Originations | <input type="radio"/> Servicing |
| <input type="radio"/> Branch Administration | <input type="radio"/> Consumer Lending | <input type="radio"/> Product Development | <input type="radio"/> Other |
| <input type="radio"/> Compliance | <input type="radio"/> Marketing | <input type="radio"/> Risk | _____ |
| <input type="radio"/> Commercial | <input type="radio"/> Operations | <input type="radio"/> Sales | |

Briefly describe your current job responsibilities

IV • ADDITIONAL INFORMATION

Total Assets of Bank (not holding company or branch)

- | | | | |
|-----------------------------------|-------------------------------------|--------------------------------------|------------------------------------|
| <input type="radio"/> 0-1 Billion | <input type="radio"/> 5-20 Billion | <input type="radio"/> 50-80 Billion | <input type="radio"/> 150+ Billion |
| <input type="radio"/> 1-5 Billion | <input type="radio"/> 20-50 Billion | <input type="radio"/> 80-150 Billion | <input type="radio"/> Non-bank |

Gender Male Female Year of Birth _____

Check here if you are disabled or require special accommodations. *Attach a written description of needs.*

V • BANK PERMISSION

Approving officer's name _____ Signature _____

Title _____ E-mail address _____

Mailing address _____

VI • FIRST YEAR FEES

	before 12/31/11	1/1 - 4/1/12	after 4/1/12
CBA/BAI member/govt\$4,595\$4,895\$5,195
Non-member\$5,095\$5,395\$5,695

Optional Preparatory Course – Finance for Non-Financial Managers....\$595 (12 one-hour on-line sessions in April 2012)

VII • PAYMENT INFORMATION

- Request an Invoice Check Enclosed (make checks payable to the Consumer Bankers Association)
 Wire Transfer (Account Name: Consumer Bankers Association, United Bank Acct. #0070197470 ABA# 056004445)
 Credit Card Payment VISA MasterCard AMEX Discover Diners Club

Card Number _____ Exp. Date _____ CVV# _____

Name of Card Holder _____ Signature _____

Billing address _____

Agenda Changes: GSRBM reserves the right to change speakers or reschedule/cancel sessions when necessary. We are not responsible for airfare penalties that may be incurred due to cancellation of any GSRBM program.

Onsite Photography/Video: GSRBM uses photographs taken at our events for promotional and other purposes. Your participation/registration at GSRBM is acknowledgement of this fact and constitutes permission for such use.

I have read the requirements and wish to enroll in the Graduate School of Retail Bank Management. If accepted, I agree to enroll for the entire course of study and will complete all home study problems and written assignments.

Signature/Date _____

2011

Student Body Profile

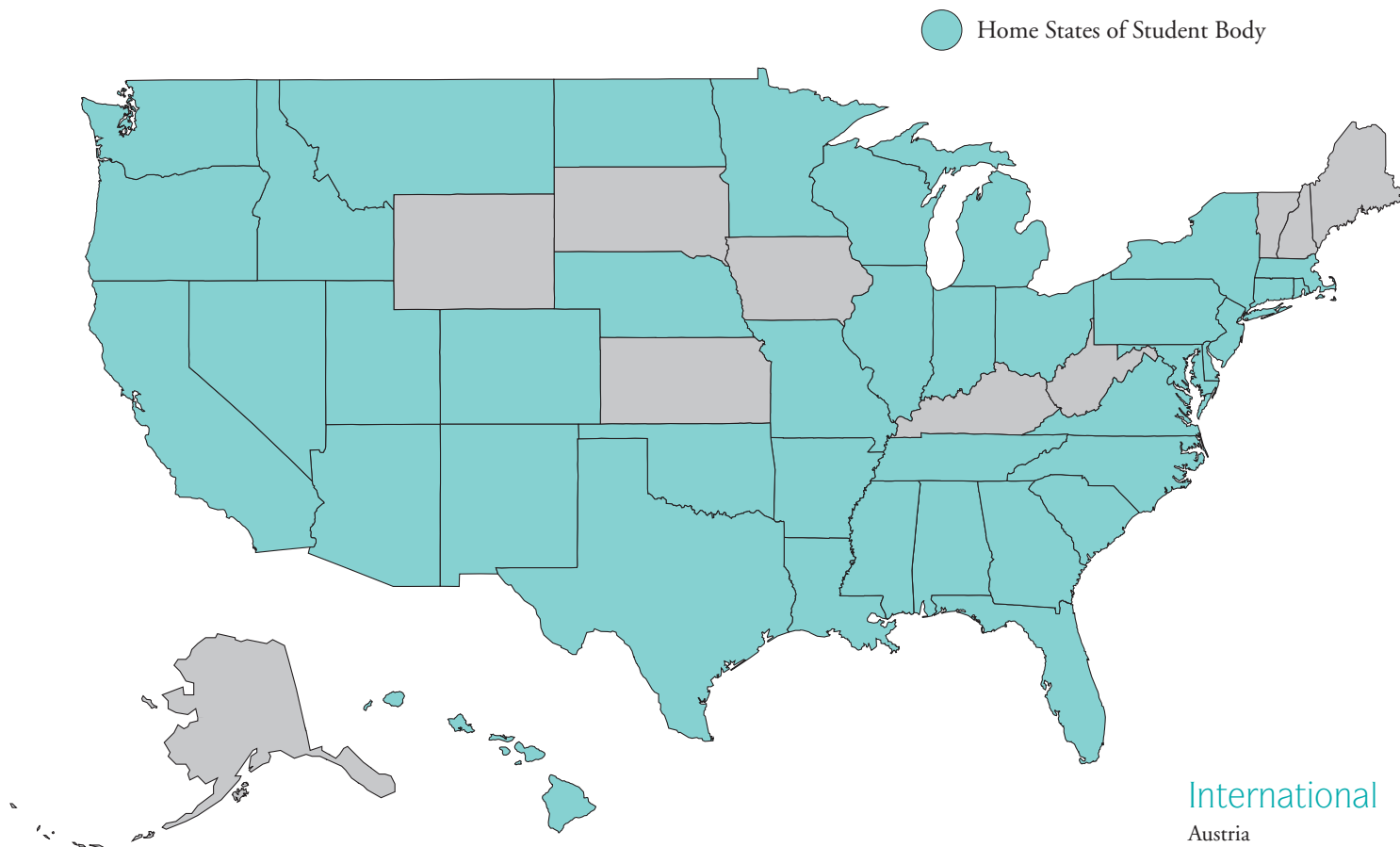
Average Age	41
Years in Banking	16
Women	37%
Men	63%

Educational Background

Associate Degree	5%
Bachelor's Degree	51%
Master's Degree	29%
No college	4%
Ph.D.	1%
Some College	10%

Size of Bank, by total assets

\$ 0-1 Billion	1%
\$ 1-5 Billion	3%
\$ 5-20 Billion	10%
\$ 20-50 Billion	6%
\$ 50-80 Billion	15%
\$ 80-150 Billion	11%
\$ 150+ Billion	54%



International

- Austria
- Brazil
- Canada
- Cape Verde
- Costa Rica
- Saudi Arabia

ABOUT CBA • 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, deposits and delivery. CBA was founded in 1919 and provides leadership, education, research and federal representation on all retail banking issues. 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.

www.cbanet.org

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BAI is Bank Administration Institute and BAI Center.

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