

2006 CAIB CONFERENCE & AGM

AGENDA

“GROWTH, PROFITABILITY AND REGULATION: THE IMPERATIVES”

CAIB ANNUAL GENERAL MEETING WEDNESDAY 15TH NOVEMBER, 2006

11:00 – 5:30 **Conference Registration (CAIB MEMEBRS and CONFERENCE DELEGATES)**

12:00 – 1:30 LUNCH (CAIB Members)

1:30 – 4:30 CAIB ANNUAL GENERAL MEETING (Closed session for CAIB's members only)

Special Presentation: Development of Caribbean Credit Bureau

Oscar Madeddu
Credit Bureau and Risk Management
International Finance Corporation – (IFC)
(World Bank Group)

Oscar has responsibility for Latin America and the Caribbean (LAC), as part of the IFC's Global Credit Bureau Programme , aiming at developing credit reporting worldwide. Currently, they operate in more than 40 countries. Last year, they collaborated with authorities, lenders, lenders' associations, information providers in 15 country in LAC, to support Credit Bureau development, or enhance from negative to positive sharing, or create and/or improve legal framework.

Recently, they did work with Trans Union, with the objective of creating a first class credit reporting system in the Eastern Caribbean, and are already in talks with OECS lenders and authorities concerning this opportunity.

Desired Outcome

Understanding of the the latest international trends and best practice in credit reporting worldwide, based on our comprehensive international experience.

5:00 – 7:00 WELCOME & REGISTRATION COCKTAIL (**ALL CONFERENCE DELEGATES**)

CAIB CONFERENCE DAY 1 THURSDAY 16TH NOVEMBER, 2006

7:30 – 8:30 **Conference Registration (ALL CONFERENCE DELEGATES)**

8:30 – 10:00 **Opening Ceremony (ALL CONFERENCE DELEGATES)**
Main Theme: “Growth, Profitability and Regulation: The Imperatives”

Chairperson of Opening Ceremony
Prayer
Hon. Patrick Manning - Prime Minister of Trinidad & Tobago (TBC)
Hon. Ewart Williams - Governor of the Central Bank of Trinidad & Tobago
Dr. Marion Williams – Governor of the Central Bank of Barbados
Sir Dwight Venner - Governor of the Central Bank of the Eastern Caribbean
Mr. David Dulal Whiteway - President of Bankers' Association of Trinidad and Tobago
Mr. Hanzel Manners – Chairman, CAIB
Mrs. Patricia Hamilton – Chief Executive Officer, CAIB

10:00 – 10:45 **COFFEE BREAK**
(Visits to Sponsors Booth, Networking & Transition to Main Conference)

10:45 - 12:45 **Conference Presentations**

PANEL 1

Sub-Theme: "An Examination of Basel II Requirements in the Context of Regional Commercial Banking"

- 10:45 – 11:15 **Keynote Speaker:** *The Implications of Basel II for the Global Financial Services*
George Walker – Partners for Economic Development Ltd
- 11:15 – 11:35 **Panellist 1:** *State of Readiness of the Regional Banking Sector for Basel II*
S. Venkat Raman
CEO & Chief Rating Officer
Caribbean Information & Credit Rating Services Limited (cariCRISS)
- 11:35 - 11:55 **Panellist 2:** *Financial Conglomerates, What are the Inherent Risks? (TBA)*
- 11:55 – 12:15 **Panellist 3:** *The Evolution of an Optimal Regulatory Regime for the Financial Services Sector of Small and Open Economies.*
Enid Bissember – CARICOM Secretariat
- 12:15 - 12:45 **Discussion:** Moderator - Robert LeHunte, Managing Director, Barbados National Bank Inc
- 12:45 – 1:00 **Premium Platinum Sponsor Presentation**
 - *First Data International*
- 1:00 – 2:20 LUNCH
- 2:20 – 2:40 **Platinum Sponsors Presentation**
 - *Goldleaf Technologies Inc*
 - *CMMB*
- 2:40 – 4:40 **Conference Presentations**

PANEL 2

Sub-Theme: "The Applicability of IFRS to the Regional Financial Services Sector"

- 2:40 – 3:10 **Keynote Speaker:** *The Impact of International Financial Reporting Standards (IFRS) on the Financial Services Sector*
Larry Howai – Chief Executive Officer, First Citizens Bank Ltd
- 3:10 – 3:30 **Panellist 1:** *Role of IFRS in Financial Statement Preparation*
Brenda Pope – Senior Partner, KPMG
- 3:30 – 3:50 **Panellist 2:** *Marking to Market: The Impact on the Financial Statements*
Sean Ramirez – Partner, PWC
- 3:50 – 4:10 **Panellist 3:** *The Implications of IFRS to Regional Stock Market Performance*
Leo Williams - Deputy Chairman, Jamaica Stock Exchange and International Business Development Manager, Jamaica Money Market Brokers Ltd
- 4:10 – 4:40 **Discussion:** Moderator – Patrick Kelly – Senior Assistant General Manager – RBTT Bank Limited
- 4:40 – 5:00 **Day 1 Wrap Up**
Patricia Hamilton – CEO, CAIB
- 6:30 - 8:30 **CMMB COCKTAILS (All Conference Delegates)**

CAIB CONFERENCE DAY 2 FRIDAY 17, NOVEMBER 2006

- 7:30 – 8:30 **Conference Registration**

8:30 – 10:30

Conference Presentations

PANEL 3

Sub-theme: “Anti-Money Laundering: “A Critical Business Component for the Financial Services Sector”

8:30 – 9:00

Keynote Speaker: *The Impact of the USA Patriot Act on the Performance of non-US Financial Service Provider; ;An Examination of the New Challenges for Correspondent Banking*

Tania Fabiani - KPMG LLP

9:00 – 9:20

Panellist 1: *The USA Patriot Act and Correspondent Banking*

Sharon Christopher – Senior General Manager, First Citizens Bank

9:20 – 9:40

Panellist 2: *The Incorporation of the USA Patriot Act Provisions in the Regulatory Regimes of the Region*

Carolyn Hanson – International Compliance Association

9:40 – 10:10

Discussion: Moderator - Michael Archibald, Managing Director, Republic Bank (Guyana) Limited

10:10 – 10:40

Platinum Sponsors Presentations

- *Bank of America*
- *Jack Henry*
- *RBTT*

10:40 – 11:15

COFFEE BREAK

(Visits to Sponsors Booths & Networking)

11:15 – 12:45

CONCURRENT BREAK-OUT SESSIONS

The Regulatory Environment: CARICOM Financial Services Cross Border Codes

Christopher Malcolm/George Walker
Partners for Economic Development Limited,

Balanced Scorecard

Marguerite Orane,
Founding Partner, Growth Facilitators

Corporate Governance

Rolph Balgobin
Executive Director, Arthur Lok Jack Business School
Carla Herbert, Partners for Economic Development Limited

Internal Auditing Systems

Gary Fuller, RBTT Bank Ltd
Berkeley Greenidge, Director Advisory Services,
PriceWaterHouseCoopers

12:45 – 1:50

LUNCH

1:50 – 2:10

Platinum Sponsors Presentations

- *Republic Bank Ltd*
- *KPMG*

2:10 – 4:10

Conference Presentations

PANEL 4

Sub-Theme: "Striking the Balance amongst Regulation, Financial Structure and Profitability of Financial Institutions"

- 2:10 - 2:40 **Keynote Speaker:** Regulation, Financial Structure and Bank Profitability (TBA)
- 2:40 – 3:00 **Panellist 1:** *The Prospects for Commercial Banking in the Region*
David Dulal-Whiteway – Managing Director, Republic Bank Ltd
- 3:00 – 3:20 **Panellist 2:** *New Markets for Merchant Banking*
Lyndon Guisseppi – Managing Director, RBTT Merchant Bank Ltd
- 3:20 – 3:50 **Discussion:** Moderator - Gerard Pemberton, Managing Director, Development Finance Ltd
- 3:50 – 4:15 **Day 2 Wrap-Up/Introduction of New Executive Committee/ Announcement of 2007
Conference Location/Vote of Thanks**
Chairman, CAIB
- 7:00 – 12:00 midnight "Trini Style Dinner/Party" - Pier 1 – co-sponsored by TD Securities
(ALL CONFERENCE DELEGATES)

CAIB FUN DAY
SATURDAY 18, NOVEMBER 2006

- 9:30 – 4:30 FUN DAY