



# 41st Annual Balance Sheet & Model Risk Management CONFERENCE

June 2–3, 2025 | BOSTON



## Sunday, June 1, 2025

12:00 PM	On-Site Registration Opens	
1:30-4:30	Pre-Conference Workshop: Data, Data, Data	Grand Ballroom
4:30-8:00	Solutions “PUB” Open	Constitution Room
5:00-8:00	Welcome Cocktail Reception	Harbor View (Lobby Level)

## Monday, June 2, 2025

7:15-8:00 AM	Registration/Continental Breakfast	Outside Grand Ballroom	
8:00-8:50	Current Trends & Conference Overview – Matt Pieniazek, DCG	Grand Ballroom	
9:00-10:00	Risk/Return Trade-Offs & Current Issues in Balance Sheet Management Jeff Reynolds, DCG	Harbor View (Lobby Level)	
	Sustaining Confidence in IRR Model Performance Mark Haberland, DCG	Quincy Room (Lobby Level)	
	A Perspective on M&A: Independence or Joining Forces Kelly Brown, Patriot Financial Partners	Salon D	
	Lending in a Time of Uncertainty & Volatility Keri Crooks & Ryan Gilles, DCG	Salon A	
	The Critical Role of Alternative Deposit Markets in Prudent Liquidity Management H.D. Barkett & Thomas Frick, IntraFi	Salon G	
	Navigating Credit Risk in Uncertain Times John Demeritt & Chase Ogden, DCG	Salon J	
10:00-10:15	Break		
10:15-11:15	Peer Group Breakout Sessions		
11:15-11:30	Break		
11:30-12:30	Measuring & Managing Liquidity Mike Mitchell, DCG	Harbor View (Lobby Level)	
	Panel: Right-Sizing Model Risk Management Chase Ogden, DCG; Sherita Graves, Texas Partners Bank; Ramona Anderson, Horizon Bank	Salon D	
	Managing the Increasing Role of Data in Decision-Making Jeff Reynolds & Jon Weiner, DCG	Salon A	
	Deposit Dichotomy Joe Kennerson & Billy Guthrie, DCG	Salon G	
	The Credit Union Crossroads: Navigating the Intersection of Growth, Balance Sheet Risks, and Regulatory Scrutiny Frank Farone, DCG	Salon J	
12:30-1:30	Lunch		
1:30-2:30	Measuring & Managing IRR Zach Zoia, DCG	Harbor View (Lobby Level)	
	Panel: Adapting ALM for Today's Challenges: Expert Insights on IRR, Liquidity, and Multi-Risk Modeling Amid Economic Uncertainty and Regulatory Scrutiny Mike Guglielmo, DCG; Chris Maclin, Empyrean; Marcus Cree, FIS; Alex Cannon, Moody's	Salon D	
	Asset Generation: Supplementing Growth with Optimal Decisions Across Investments and Loans Ryan Henley, Kevin Cavin, & Frazer Gieselmann, Stifel	Salon A	
	Live Deposit Case Studies: Leveraging Deposit Data & Analytics for Strategic Decision-Making Justin Bakst, DCG; John Kornacki, DCU; Steve Hebner, Centreville Bank	Salon G	
	TBD DCG	Salon J	
2:30-2:45	Break		
2:45-3:45	“Do these numbers look right?” Building Your CECL Ongoing Monitoring Framework Chase Ogden & Joe Montalbano, DCG	Harbor View (Lobby Level)	
	Talking to Machines: How ChatGPT Understands You (and Sometimes Doesn't) Sam Chen, DCG	Quincy Room (Lobby Level)	
	Managing Uncertainty with Hedging Strategies – Best Practices for High-Performing Banks Todd Cuppia & Eri Panoti, Chatham Financial	Salon D	
	Balance Sheet Management Strategies in a Bear Flattening Environment: Navigating Uncertainty with Clarity & Conviction Frank Farone & Steve Boselli, DCG	Salon A	
	A Perspective on M&A: Independence or Joining Forces Kelly Brown, Patriot Financial Partners	Salon G	
	The Critical Role of Alternative Deposit Markets in Prudent Liquidity Management H.D. Barkett & Thomas Frick, IntraFi	Salon J	
3:45-4:00	Break		
4:00-5:00	Ask the Consultants	Grand Ballroom	
5:00-5:30	Break		
5:30-7:00	Wine and Beer Tastings	Harbor View Ballroom & Palm Garden	Solutions HUB Open
7:00-9:30	Lobster Bake Dinner	Grand Ballroom	Solutions “PUB” Open

Tuesday, June 3, 2025

8:00-8:30 AM	Continental Breakfast	Outside Grand Ballroom	Solutions HUB Open
8:30-9:30	Economic Outlook – Chris Low, FHN Financial	Grand Ballroom	
9:30-9:45	Break		
9:45-10:45	Developing & Documenting Balance Sheet Management Strategies – Part 1 of 2 Patrick Ward & Joe Bona, DCG	Harbor View (Lobby Level)	
	Asset Generation: Supplementing Growth with Optimal Decisions Across Investments and Loans Ryan Henley, Kevin Cavin, & Frazer Gieselmann, Stifel	Quincy Room (Lobby Level)	
	Ready, Set, Crisis Averted!: Enhancing Liquidity Stress Testing and Crisis Management Mark Haberland & Tim Daniels, DCG	Salon D	
	Managing Uncertainty with Hedging Strategies – Best Practices for High-Performing Banks Todd Cuppia & Eri Panoti, Chatham Financial	Salon A	
	Deposit Dichotomy Joe Kennerson & Billy Guthrie, DCG	Salon G	
	The Critical Role of Effective Challenge in MRM: Safeguarding Accuracy, Reliability, and Accountability Mike Guglielmo, DCG	Salon J	
10:45-11:00	Break		
11:00-12:00	Balance Sheet Management Strategies Case Studies – Part 2 of 2 Mike Carney, Vinny Clevenger, & Geof Kelly, DCG	Harbor View (Lobby Level)	
	“Do these numbers look right?” Building Your CECL Ongoing Monitoring Framework Chase Ogden & Joe Montalbano, DCG	Salon D	
	Commercial Real Estate Outlook – Thrive in '25 or Stay in the Mix 'Til '26 Aaron Jodka, Colliers	Salon A	
	Live Deposit Case Studies: Leveraging Deposit Data & Analytics for Strategic Decision-Making Justin Bakst, DCG; John Kornacki, DCU; Steve Hebner, Centreville Bank	Salon G	
	Managing the Increasing Role of Data in Decision-Making Jeff Reynolds & Jon Weiner, DCG	Salon J	
12:00-1:00	Lunch		
1:00-2:00	Model Risk Management Essentials for ALM Mark Haberland, DCG	Harbor View (Lobby Level)	
	Lending in a Time of Uncertainty and Volatility Keri Crooks & Ryan Gilles, DCG	Salon D	
	Navigating Credit Risk in Uncertain Times John Demeritt & Chase Ogden, DCG	Salon A	
	The Credit Union Crossroads: Navigating the Intersection of Growth, Balance Sheet Risks, and Regulatory Scrutiny Frank Farone, DCG	Salon G	
	Talking to Machines: How ChatGPT Understands You (and Sometimes Doesn't) Sam Chen, DCG	Salon J	
2:00-2:15	Break		
2:15-3:15	Risk, Rules, and Robots: The AI Era in Banking Compliance Sam Chen, DCG	Salon D	
	TBD DCG	Salon A	
	Adapting to Evolving Regulatory Expectations & Peer Practices in Model Risk Management Mike Guglielmo, DCG	Salon G	
	Balance Sheet Management Strategies in a Bear Flattening Rate Environment: Navigating Uncertainty with Clarity and Conviction Frank Farone & Steve Boselli, DCG	Salon J	
3:15	Conference Concludes		
3:15-5:15	Solutions "PUB" Open		

Save the Date!



42nd Annual Balance Sheet and  
Model Risk Management Conference

June 8-9, 2026