

Conference
Gfmi

30TH NOVEMBER – 1ST DECEMBER 2017 — DOWNTOWN CONFERENCE CENTRE, NEW YORK, NY, USA

4th Edition Leveraged Lending in the Shifting Regulatory Environment

Remaining competitive and innovative in the current market

This Gfmi conference will help attendees learn from their peers the best strategies for leveraged lending in the middle market. There will be examination of the key market trends as well as finding, structuring and funding leveraged lending deals. Attendees will also take away a greater understanding of how to set their own risk appetite and remain competitive in an increasingly competitive market. The conference will address not only how to profit in the competitive market, but also how to do so in the current regulatory environment of leveraged lending. The conference aims to provide clarity on the Interagency Guidance and explore how it may change in future. Delegates will therefore takeaway a better knowledge of how to comply and how to innovate their leveraged lending so as to increase profitability in the current competitive, regulated environment.

M MASTERCLASS 30TH NOVEMBER 2017

Interest rate risk and leveraged lending

Led by:

Donna Howe

Founder and CEO

Windbeam Risk Analytics, LLC

Howard Model

Senior Partner

Windbeam Risk Analytics, LLC

ATTENDING THIS PREMIER GFMI CONFERENCE WILL ENABLE YOU TO

- **Assess** the dynamics of the current middle market to understand how to enhance competitiveness
- **Gain** clarity on the future and the Interagency Guidance
- **Identify** key trends and challenges in specific products and sectors
- **Understand** challenges and innovate strategies in structuring leveraged loans
- **Improve** underwriting standards to better comply with the regulators
- **Discuss** how to calculate risk appetite

LEARN FROM KEY PRACTICAL CASE STUDIES

- **HSBC** discuss how to stay ahead of market trends
- **SunTrust** explore new strategies for funding leveraged loans
- **PNC, FirstMidwest Bank, and Sumitomo Mitsui** examine risk appetite for leveraged lending.
- **Cadence Bank** assesses the challenges with underwriting under the Interagency Guidance.
- **Santander** provide insight into finding the best deals in the current market

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IN THE CHAIR

Patrick Brocker

Senior Managing Director

Peapack-Gladstone Bank

EXPERT SPEAKER PANEL

Saad Aslam

Executive Vice President, Independent

Risk Management

PNC Bank

Michael Plotnik

Managing Director, Financial Sponsor Coverage,

Middle Market Financial Sponsors

HSBC Bank USA, N.A.

Meredith Coffey

Executive Vice President, Research and Regulation

LSTA

David M. Harnisch

Head of Underwriting, Portfolio Management,
and Strategy

Santander Bank N.A.

Lou Ann Francis

National Bank Examiner, Commercial Credit

Technical Expert

Office of the Comptroller of the Currency

Christopher Wood

Managing Director, Head of Syndicated

and Leveraged Finance

SunTrust Robinson Humphrey

Bernie Lacayo

Head of Loan Syndications

CIBC Bank USA

Chris Droussiotis

Managing Director, Head of Leveraged, Sponsor
and Structured Finance

Sumitomo Mitsui Banking Corporation

Randy Schwimmer

Senior Managing Director, Head of Origination
and Capital Markets

Churchill Asset Management

Nitin Sharma

Managing Director

CIT Bank N.A.

James Hussney

Managing Director

KeyBank Capital Markets

Morgan A. Lyons

Head of Capital Markets

First Midwest Bank

Ron Stinson

Senior Vice President, Leveraged
and Sponsor Finance

Pinnacle Financial Partners

Laleh Bashirrad

Managing Director, Loan Syndicate

BNP Paribas

Jim Harper

Senior Vice President

Cadence Bank

Robert Rosati

Managing Director

Chemical Bank

Heather Mosbacher Reiner

Director

William Blair & Company

Program — DAY ONE, 30TH NOVEMBER 2017

08.30 Registration

09.00 Opening Address from the Chair

Patrick Brocker
Senior Managing Director
Peapack-Gladstone Bank

RISK APPETITE FOR LEVERAGED LENDING IN THE CURRENT ENVIRONMENT

09.15 **KEYNOTE SPEAKER**

Setting risk appetite for leveraged lending in line with the guidance

- What should be taken into consideration?
- Assessing the firm's profile and the regulators' expectations
- Balancing risk exposure and growth opportunities

Chris Droussiotis
Managing Director, Head of Leveraged, Sponsor
and Structured Finance
Sumitomo Mitsui Banking Corporation

10.00 **PANEL DISCUSSION**

The right level of risk appetite for leveraged lending

- How to calculate risk appetite
- The key factors to consider when setting risk appetite
- Can a dollar amount be allocated to the loans?

Moderator:

Patrick Brocker
Senior Managing Director
Peapack-Gladstone Bank

Panelists:

Saad Aslam
Executive Vice President,
Independent Risk Management
PNC Bank

Morgan A. Lyons
Head of Capital Markets
First Midwest Bank

Chris Droussiotis
Managing Director, Head
of Leveraged, Sponsor
and Structured Finance
**Sumitomo Mitsui Banking
Corporation**

10.45 Networking and Refreshment Break

ASSESSING THE ROLE OF NON-BANK LENDERS IN THE LEVERAGED LENDING SPACE

11.15 **How are unregulated institutions affecting the leveraged
lending market?**

- Is this increasing risk in the leveraged lending market as a whole?
- Is there or will there be an attempt to regulate these institutions?
- How can banks remain competitive when under the additional regulatory scrutiny?

Bernie Lacayo
Head of Loan Syndications
CIBC Bank USA

12.00 **PANEL DISCUSSION**

Working with non-bank lenders in the middle market

- How can banks and non-bank lenders work better together?
- How can deals be structured among regulated and unregulated institutions?
- How can risk appetites be aligned?

Moderator:

Patrick Brocker
Senior Managing Director
Peapack-Gladstone Bank

Panelists:

Heather Mosbacher Reiner
Director
William Blair & Company

Laleh Bashirrad
Managing Director,
Loan Syndicate
BNP Paribas

Ron Stinson
Senior Vice President,
Leveraged and Sponsor Finance
Pinnacle Financial Partners

James Hussney
Managing Director
KeyBank Capital Markets

12.45 Lunch

EXAMINING THE REGULATORY ENVIRONMENT FOR LEVERAGED LENDING

14.00 **PANEL DISCUSSION**

Enhancing the dialogue between the regulators and the industry

- What are the challenges with complying with the Interagency Guidance?
- What are other regulations affecting leveraged lending today?
- Assessing the impact of the current administration and the future of leveraged lending in the North America
- Examining the implications of the congressional review of the Interagency guidance

Lou Ann Francis
National Bank Examiner,
Commercial Credit
Technical Expert
**Office of the Comptroller
of the Currency**

Patrick Brocker
Senior Managing Director
Peapack-Gladstone Bank

Robert Rosati
Managing Director
Chemical Bank

Meredith Coffey
Executive Vice President,
Research and Regulation
LSTA

14.45 **Addressing the challenges with underwriting
under the guidance**

- The key things to consider when underwriting leverage loans
- Ensuring sustainability of cash-flows and repayments
- Managing highly leveraged transaction (HLT) exposure capacity

Jim Harper
Senior Vice President
Cadence Bank

15.30 Networking and Refreshment Break

16.00 **MASTERCLASS**

Interest rate risk and leveraged lending

Led by

Donna Howe, CFA
Founder & CEO
**Windbeam Risk
Analytics, LLC**

Howard Model
Senior Partner
**Windbeam Risk
Analytics, LLC**

Full program available on page 4

18.30 Closing Comments from the Chair and End of Day One

Program — DAY TWO, 1ST DECEMBER 2017

08.30 Registration

09.00 Opening Address from the Chair

Patrick Brocker
Senior Managing Director
Peapack-Gladstone Bank

ASSESSING AND BENEFITTING FROM THE CURRENT MARKET TRENDS AND DEVELOPMENTS

09.15 **KEYNOTE SPEAKER**

Deal selectivity: Finding value in the current leveraged loan market

- Analyzing the quality of the loan
- Navigating non-investment grade lending
- The key factors to consider
- Searching for high yields and low leverage
- Ensuring a stable and predictable cash flow

David M. Harnisch
Head of Underwriting, Portfolio Management, and Strategy
Santander Bank N.A.

10.00 **Opportunities and challenges of leverage loan structures**

- What are the current trends in leverage lending structures?
- How are issuers taking advantage of these trends?
- How are lenders dealing with increased risk associated with these structures?
- What does the future hold: Continued deterioration or lender-friendly improvement?

Randy Schwimmer
Senior Managing Director, Head of Origination and Capital Markets
Churchill Asset Management

10.45 Networking and Refreshment Break

11.15 **Strategies to fund leveraged loans in the current environment**

- Where does the capital come from?
- Financing of syndicated loans
- Use of alternative assets to fund leveraged lending

Christopher Wood
Managing Director, Head of Syndicated and Leveraged Finance
SunTrust Robinson Humphrey

12.00 **CASE STUDY**

Middle Market Leveraged buyout: A more aggressive venture?

- Financing the deals
- Calculating leverage levels from EBITDA
- Is there the potential to stretch leverage further?

Ron Stinson
Senior Vice President, Leveraged and Sponsor Finance
Pinnacle Financial Partners

12.45 Lunch

14.00 **NETWORKING AND GROUP INNOVATION EXCHANGES**

Exchange One

Innovative strategies in structuring leveraged loans

- Developing new ways of structuring leveraged loans
- How do non-bank lenders and banks differ when it comes to structuring deals?
- Best strategies for loan syndication

Led by

Nitin Sharma
Managing Director
CIT Bank N.A.

Exchange Two

Staying ahead of the market trends

- Identifying new markets for growth: From oil and gas to technology
- Innovation in product development: Competing with new offerings
- Which industries are providing maximum returns today?

Led by

Michael Plotnik
Managing Director, Financial Sponsor Coverage, Middle Market Financial Sponsors
HSBC Bank USA, N.A.

Exchange Three

The impact of regulatory changes on the leveraged lending business

- Assessing the effect of the Fed's rate hike
- The impact of potential changes to capital requirements under Dodd-Frank
- What will the regulatory future of leveraged lending look like?

Led by

Patrick Brocker
Senior Managing Director
Peapack-Gladstone Bank

Exchange Four

Current dynamics in Middle Market leveraged loans – a flash in the pan or here to stay?

- Aggressive structures and loosening safeguards
- Changing landscape of capital providers
- Expectation of recoveries through the next cycle

Led by

Laleh Bashirrad
Managing Director, Loan Syndicate
BNP Paribas

James Hussney
Managing Director
KeyBank Capital Markets

16.30 Synopsis from the Leaders

Attendees will be able to enjoy a networking and refreshment break midway through the session

16.45 Closing Comments from the Chair and End of the Conference

M Masterclass — 30TH NOVEMBER 2017

INTEREST RATE AND LEVERAGED LENDING

16.00 Masterclass Leaders' Introduction and Opening Remarks

16.05 **Interest rate risk and leveraged lending**

- Definition, work flow, covenants, major segments
- Tying the business into risk appetite and ERM
- Hedging
- Enhancing the data hierarchy
 - Reducing contract risk
 - Improving valuation transparency
- Forecasting cash flows
 - Implications for liquidity metrics
 - Liabilities and the balance sheet
- Macro variables
 - The role of LIBOR and interest rate risk
 - What if LIBOR goes away?
 - Spread risk over time
- Regulatory guidance
 - 2013-2015 items
 - SNC review and underwriting standards
 - TBTF, concentration risk and contingent risk
 - Leverage limits, stress testing and capital utilization

18.30 Closing Remarks from the Masterclass Leaders

Led by

Donna Howe, CFA
 Founder & CEO
Windbeam Risk
Analytics, LLC

Howard Model
 Senior Partner
Windbeam Risk
Analytics, LLC

Attendees will be able to enjoy a networking and refreshment break midway through the session

ABOUT THE WORKSHOP LEADERS

Ms. Howe is a banker, risk management and finance professional with more than 25 years industry experience in the global financial services sector, including roles in Canada, Europe and Mexico. With the rare ability of combining high-level quantitative skills with qualitative management excellence she has held a variety of senior risk management roles in some of the world's most established banks including Deutsche Bank, UBS, ABN AMRO, and Santander. She attributes part of her success to the experiences she gained from her more junior roles at Chase, in the early part of her career. Well-known within the risk community she served for more than 10 years on the Board of the Global Association of Risk Professionals (GARP).

Offering deep knowledge in capital markets and investments across a broad range of corporate strategies and client segments ranging from high yield to high net worth, she also has a passion for education. Between consulting and corporate training projects, she teaches at several major universities in the US Northeast. In today's environment, this is a help in managing talent and growing staff capabilities.

Howard Model is a senior consultant with 20+ years experience in all phases of process and systems development. Howard started up a data administration team for a major insurance broker, as well as quality assurance team on a large SAP implementation for an oil research company. His focus on data and process has allowed him to participate and lead in, requirements analysis, data modeling, quality assurance, project management, and hard-core coding. He has worked in; retail, warehousing, manufacturing, consumer products, financial, insurance, and government organizations. Since 2008, he has been focusing primarily in risk; data legacy and data quality issue, and analytics.

“Well organized with good speakers”

Royal Bank of Canada

“Great Event”

Regions

“Overall a good investment of time and money”

The Private Bank and Trust Company

“Topics resulted in good discussions. Very useful small group attraction”

Silicon Valley Bank

“Excellent Topics and Content”

BankUnited

BUSINESS DEVELOPMENT OPPORTUNITIES

Does your company have services, solutions or technologies that the conference delegates would benefit from knowing about? If so, you can find out more about the exhibiting, networking and branding opportunities available by contacting:

Agne Zukauskaitė

Email: AgneZ@global-fmi.com

Tel: +1 305 358 6138

ext: 234

WHO SHOULD ATTEND

Managing Directors, Senior Vice Presidents and Heads of:

- Leveraged Lending
- Leveraged Finance
- Underwriting
- Portfolio Management
- Syndicated Loans
- Commercial Lending
- Capital Markets

Speaker Profiles

Patrick Brocker

Mr. Brocker is responsible for establishing the cash flow leveraged finance and asset-based lending product capabilities at PGB. These products play a critical role in wealth creation, preservation, diversification and succession strategies for many private banking clients and prospects who own businesses by facilitating the purchase, sale, rapid expansion or rehabilitation of businesses.

Pat has decades of experience building and managing middle market leveraged finance and asset based lending businesses in regulated financial institutions, includes originations, underwriting, relationship management, credit and loan workout. He has supported the creation of substantial wealth for clients along with decades of exceptional returns for his institutions. Mr. Brocker previously served as President of AmSouth Capital, a national Leveraged Lending and Asset Based Lending unit of AmSouth Bank; Senior Vice President, Northeast Marketing Manager of Fleet Capital, and Senior Vice President, Division Head of Specialized Finance at National Westminster Bank, USA. Pat holds a Bachelor of Science Degree in Business Administration with a Major in Accounting from Marquette University.

Christopher Wood

As Head of Syndicated and Leveraged Finance for SunTrust Robinson Humphrey, Chris represents and advises both his corporate and financial sponsor clients, ranging in size from commercial to multinational firms. Since joining, he has been one of the leading architects of Leveraged Finance and Investment Banking strategy of the firm, including the team, process and ultimately much of the advice provided by the firm. Chris serves as a member of the Debt Commitment Committee that oversees and approves underwritten transactions. Over the course of his leadership, SunTrust has consistently moved up the US Leveraged Finance league tables outpacing most of its competitors.

Prior to SunTrust, Chris held various positions with Bank of America where he was a key member of the team that helped build the Emerging Markets business, along with broadening the US Leveraged Finance effort.

He holds a BA from the University of Rochester and an MBA from the University of Miami. He is a member of the Strategic Planning Committee for Holy Innocents Episcopal School, as well as leading efforts in capital campaigns for the Loomis Chaffee School. He also leads Connect Paraguay, a family foundation to help rural schools in Paraguay gain access to the internet. Chris was born in Asuncion, Paraguay and grew up in Mexico, Colombia, Ecuador and Venezuela. He lives in Atlanta, Georgia with his wife Kristin and their two teenage sons. Beyond spending time with his family, Chris enjoys travel, boating, golf and tennis.

Randy Schwimmer

Randy Schwimmer is Senior Managing Director and Head of Origination and Capital Markets at Churchill Asset Management LLC. Churchill is a credit asset management firm affiliated with TIAA/Nuveen that provides senior debt to middle market companies.

Mr. Schwimmer is also editor/publisher of "The Lead Left," Churchill's popular weekly capital markets newsletter.

Prior to joining Churchill as a founding partner in 2006, Mr. Schwimmer held senior positions at BNP Paribas and JP Morgan Chase.

Mr. Schwimmer is a graduate of Trinity College (BA) cum laude and received his MA from the University of Chicago.

James Hussney

James Hussney is a Managing Director in the Loan Syndicate, Sales & Research group of Debt Capital Markets. He executes across the credit spectrum underwriting and distributing first and second-lien loans for Investment Grade and Leveraged issuers. In his role, he develops and maintains relationships with pro rata and institutional investors for the execution of syndicated loans from underwriting distribution risk, through primary syndication and allocation.

Mr. Hussney has been with KeyBanc Capital Markets since 2001, through Key's integration of McDonald Investments. Prior to joining Debt Capital Markets, Mr. Hussney has worked throughout the KeyBanc Capital Markets Organization with a middle market credit and investment banking focus.

Heather Mosbacher Reiner

Heather Mosbacher Reiner is a Director in William Blair's Leveraged Financing Group in New York, New York. She leads the firm's financing efforts for financial sponsors. Prior to joining William Blair, Heather spent 10 years at Credit Suisse in the Financial Sponsors Group covering private equity firms. Heather received B.A. from Colgate University.

Saad Aslam

Saad P Aslam is the Executive Vice President for the Independent Risk Management at PNC Financial Services Inc. In this capacity he leads the Credit Risk Review function, and is member of the Independent Risk Management's management team, the Enterprise Risk Management Committee, the Credit Portfolio Strategy Committee, and the Reserve Adequacy Committee for PNC Financial Group. With 19 years' experience in the financial sector, Saad previously was at Credit Suisse AG in New York, where he was the global head of Credit Risk Review and Credit Risk Management Governance. He designed and established the Credit Risk Review function for Credit Suisse and led a team responsible for ensuring the identification and mitigation of all credit risk concerns for investment and private banking services, as well as monitoring of all credit risk activities.

Previously, Saad held a number of leadership roles as a Corporate Banker and Credit Risk Manager with companies including, Merrill Lynch and HSBC Group in Dubai, London, and New York. He was also a co-chair of the Capital Markets Credit Analyst Society in New York City. He is a graduate of the business school at The Johnson School, Cornell University.

Meredith Coffey

Meredith Coffey is Executive Vice President of the Loan Syndications and Trading Association (LSTA), and runs its Research and Analysis Department. Ms. Coffey co-heads the LSTA's regulatory and CLO efforts, which help facilitate continued availability of credit and the efficiency of the loan market.

In addition, Ms. Coffey heads a team of analysts that are responsible for analyzing current and anticipated loan market developments, helping the LSTA build strategy and improve market efficiency, and providing commentary through weekly newsletters, periodic conferences and webcasts. Ms. Coffey and the analyst team also engage market participants, press and regulators on issues and developments in the global loan market. Ms. Coffey has published analysis on the syndicated loan market in numerous books and periodicals, presents frequently, and has testified before Congress on issues pertaining to the loan and CLO markets.

Prior to joining the LSTA, Ms. Coffey was Senior Vice President and Director of Analysis focusing on the loan and adjacent markets for Thomson Reuters LPC, working in and running loan research for 15 years. Ms. Coffey has a B.A. in Economics from Swarthmore College and a graduate degree in Economics from New York University.

Bernie Lacayo

Bernardo (Bernie) Lacayo is Managing Director and Head of Loan Syndications for The PrivateBank. Mr. Lacayo joined The PrivateBank in August 2008 to create a new group dedicated to arranging complex syndicated loan transactions for clients of The PrivateBank. Bernie previously was a Senior Vice President at RBS Citizens, N.A. (Charter One Bank Chicago), where he established the bank's middle-market business unit. Prior to January 2005, he was with the former LaSalle Bank for over 10-years, where he focused on general industries and helped to create a banking team dedicated to serving food companies. While at LaSalle Bank, Mr. Lacayo was part of numerous task groups focused on improving the bank's processes and practices and was a member of LaSalle parent ABN AMRO Amsterdam's Leadership Class of 2001. Mr. Lacayo holds dual degrees in finance and psychology from the University of Notre Dame. He has served as past Chairman of Aspire of Illinois Board of Directors, past Treasurer for the Brain Research Foundation's Associate Board, and was a Plan Commissioner for the Village of Willowbrook.

Michael Plotnik

Michael Plotnik is Managing Director and Head of Middle Market Financial Sponsors Group at HSBC Bank USA. Mike leads a team of credit professionals responsible for building long-term relationships with middle market private equity firms and structuring and underwriting debt financing solutions for middle market financial sponsor led buyouts. Mike has over twenty years of experience in investment banking and leverage finance. Prior to joining HSBC in 2015, Mr. Plotnik held senior positions at Natixis Corporate and Investment Bank and Citi. Mr. Plotnik is a graduate of Baruch College CUNY (BBA) and received his MBA from the Wharton School.

Speaker Profiles

Nitin Sharma

Nitin Sharma is a banker with 20+ years of lending experience with large global financial institutions like Bank of America, GE Capital, Rabobank, Fortress, American Express, and now CIT Bank.

In his current role at CIT, Nitin works as a Managing Director in the Aerospace and Defense Financing group, leading a team of credit professionals responsible for structuring and underwriting debt financing solutions for aerospace, defense, and government contracting companies. These include leveraged loans to financial sponsor led buyouts in the sector.

Nitin has significant prior experience of investing in a diverse set of businesses across several different industry sectors like Healthcare, Auto, TMT, and Textiles, both in the US as well as in Asia.

Nitin holds a business degree from the Indian Institute of Management (IIM), and is also the founding President and Board Member of its education foundation (IIMBEF) in the US.

Jim Harper

Jim Harper is the Senior Vice President and Director of C&I Credit Risk for Cadence Bank. During his 5+ years with Cadence, he has led the C&I underwriting function, played a key role in crafting loan policy, helped to develop, implement and maintain Cadence's risk rating scorecards and directed the establishment and use of underwriting best practices (with a focus on leveraged lending and enterprise value transactions). Currently, he acts as the primary C&I credit officer for multiple markets, while also having credit approval responsibility within other business units, and manages a team of credit analysts.

Prior to Cadence, Jim held positions with BBVA Compass, Bank of America and Trustmark National Bank. Mr. Harper holds a BBA in Economics from Mississippi State University and an MBA with concentrations in finance and accounting from the Vanderbilt University Owen Graduate School of Management.

Morgan Lyons

As Head of Capital Markets at First Midwest Bank, Morgan's team arranges and distributes multi-bank syndicated loans in the interbank market, and it delivers the Bank's interest rate derivative product. In his current capacity, Morgan is responsible for overseeing a large portion of the Bank's leveraged loan portfolio and has been a key contributor in the creation of leveraged lending policies. Prior to joining First Midwest in 2012, Morgan spent over a decade in corporate banking at The Northern Trust Company, and he also worked in corporate valuations at Chicago Partners, LLC. Morgan graduated from Drake University, and earned his MBA from The University of Chicago. Today, Morgan serves as the Treasurer of Snow City Arts Foundation, and is a member of ACG's Chicago Chapter. First Midwest is a Chicago-based bank with 125 branch locations and a focus on serving commercial clients across the Upper Midwest. (NASDAQ: FMBI)

Robert Rosati

Robert Rosati (Rob) is a Managing Director at Chemical Bank's - Middle Market Division and manages Structured Lending for the Bank. Mr. Rosati joined Chemical Bank in June 2016 as part of a new Middle Market lending group that manages structured leveraged finance credits, cash flow middle market lending and larger syndicated credits.

Prior to joining Chemical Bank, Mr. Rosati had lending positions with Comerica Bank, U.S. Bank, Mellon Bank and NBD Bank. These positions included nine years at U.S. Bank as a Senior Lender and Manager in the Leveraged Lending Division. Mr. Rosati has a Bachelor of Finance degree from the University of Illinois and MBA from the University of Pittsburgh.

Chemical Bank (CHFC) is a \$19 billion regional bank headquartered in Midland, Michigan with 250 banking offices located primarily in Michigan, Northeast Ohio and Northern Indiana.

Laleh Bashirrad

is a Managing Director on the Loan Syndicate desk within BNP Paribas' Global Markets division. Based in New York, Laleh advises sponsors and issuers on capital structure, pricing and distribution relating to leveraged transactions. Having joined the bank as a generalist in 2000, over the years Laleh has specialized in middle market loans. In 2009 she worked on the Ratings Advisory team, where she guided clients on capital structures and issues relating to credit ratings. Laleh served on the bank's inaugural Diversity Council where she contributed to key initiatives aimed at creating a diverse and inclusive work environment. She has also served on the bank's North American Talent Board and in 2015 participated in the Women's Leadership Initiative program. Laleh began her career in finance at the Charles Schwab Corporation. She earned an M.B.A. from New York University's Stern School of Business and a B.A. in Economics from Tufts University.

Ron Stinson

Ron Stinson is a Senior Vice President with Pinnacle Financial Partners in Nashville, TN. He currently oversees the leveraged portfolio and specializes in underwriting sponsored/leveraged transactions. Most of his experience over the last twenty years is concentrated in middle market portfolio management at SunTrust, First Tennessee, and now Pinnacle. As a senior credit advisor, Ron is thoroughly engaged in model development, insight analytics, and creating underwriting efficiencies.

Ron was involved for thirteen years with The Renaissance Center, a non-profit organization focused on education and the arts. He served as Director of the planetarium for two years and greatly enriched his technical skillset through content development and systems management. Ron graduated from Belmont University in Nashville with an MBA concentration in finance and negotiation. He still lives near Nashville with his wife Cari, and their two young children.

Chris Droussiotis

Mr. Droussiotis is currently a Managing Director, GM and Co-Head of Strategic Credit Products Group, Americas Division (SCAD) covering SMBC's Leveraged and Structured Finance business. His department of 80+ experienced professionals are focused on building long-term relationships with middle market and large cap private equity firms as well as asset managers in the leveraged finance space. Chris Droussiotis has over thirty years of banking experience, working for New York money center banks, such as Bank of America Merrill Lynch, CIBC Oppenheimer, Mitsui Nevitt Merchant Bank, Mizuho Financial Group and Bank of Tokyo-Mitsubishi UFJ, specializing in the financing and structuring of merger and acquisition, leveraged buyout and recapitalization transactions. Mr. Droussiotis started his banking career in 1987 at Bank of America's Leverage Finance Group working on various major transactions such as RJR Nabisco buyouts, Time Inc. acquisition of Warner, Viacom and many other high profile transactions at the time. Prior to his banking career, Mr. Droussiotis taught mathematics and business statistics at Fairleigh Dickinson University's Sullivan Business School in Rutherford, NJ. Mr. Droussiotis is also an Adjunct Professor of certain finance courses for undergraduate and graduate programs at Fordham University and Baruch College including Investment Analysis, Quantitative Analysis, Managerial Accounting and Business Statistics. He holds a B.Sc. in business, an MBA from FDU's Sullivan School of Business, was credit trained at Bank of America and completed advanced professional development courses in corporate taxation at New York University. Chris obtained his FINRA Investment Banking Licenses 24 (Principal), 79 and 63.

David Harnisch

David Harnisch is the Head of Underwriting, Portfolio Management, and Strategy for Commercial Banking at Santander Bank. David has 25 years of credit risk analysis, underwriting, portfolio management, and investment experience at money center and regional banks and asset management firms. Prior to Santander, David was Head of Commercial Underwriting & Portfolio Management at Citizens Financial Group. He was credit trained at Chase Manhattan Bank where he began his career in middle market banking. He has operated in buy-side and sell-side roles with extensive experience building Leveraged Finance businesses. Over his career, David has been involved in the successful design and execution of multiple new businesses with an expertise in building strong underwriting, execution, and active portfolio management organizations. Previous business platforms launched include: a Sponsor Finance business, a \$4.0B+ CLO asset management business, and a bank Workout and Restructuring Group. David's financial product experience includes: senior secured bank debt, mezzanine, high yield debt, and equity co-investments. David has significant experience working in regulated institutions and managing the compliance, regulatory, and audit performance of Leveraged Finance and other commercial banking businesses.

David holds a M.B.A. with a Specialization in Finance from New York University's Stern School of Business and a B.A. in Political Science from Boston College.

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banking technology

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<http://www.globalriskcommunity.com>.

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<http://www.privatebanking.com/>