

## NH BANKERS ASSOCIATION

# DIRECTORS COLLEGE WITH BANK DIRECTOR 2025

JUNE 13, 2025 | THE HOTEL CONCORD, CONCORD, NH

## AGENDA

9:00 AM – 9:30 AM

### REGISTRATION

9:30 AM – 9:40 AM

### WELCOME/OPENING REMARKS

**Kristy Merrill**, *President/CEO* - New Hampshire Bankers Association

**Michelle King**, *CEO* – Bank Director

9:40 AM – 10:20 AM

### ATTRIBUTES OF A STRONG BOARD CULTURE

**Jack Milligan**, *Editor-at-Large* – Bank Director

This session dives into the attributes that define a strong governance culture which includes independence, transparency, accountability, diversity and alignment around a common set of objectives.

10:20 AM – 11:20 AM

### ROLE OF THE BOARD

**Emily McCormick**, *Vice President of Editorial & Research* – Bank Director

Strong and engaged boards are instrumental in their bank's success. During this session we cover the following topics: CEO succession planning, monitoring the bank's financial performance, risk governance (including cybersecurity and the adoption of sound governance practices) and the differing roles of management and the board.

11:20 AM – 12:30 PM

### LUNCH BREAK

12:30 PM – 1:10 PM

### UNDERSTANDING THE FINANCIAL METRICS OF BANKING

**Bill Herrell**, *EVP & Managing Director* – Bank Director

Banking is the very definition of a numbers-driven business, and it is through the numbers that directors will monitor the performance of their institution. During this session, we will review the key financial metrics relating to capitalization, credit quality, liquidity and profitability that directors need to understand. Examples include the Tier 1 capital ratio, the nonperforming asset ratio, return on equity and the efficiency ratio.

1:10 PM – 1:50 PM

### REGULATION

**Jack Milligan**, *Editor-at-Large* – Bank Director

Banking is a highly regulated industry, and it's crucial that directors understand the expectation that state and federal banking regulators have for boards of directors. Topics covered during this part of the Workshop agenda include an overview of the dual banking system, some of the most important regulations and a strategy for proactively managing the regulatory relationship.

1:50 PM – 2:30 PM

### EVALUATING BOARD & DIRECTOR PERFORMANCE

**Emily McCormick**, *Vice President of Editorial & Research* – Bank Director

How does the board hold itself and each individual director accountable for the quality of their engagement? During this portion of the agenda, we discuss the importance of board evaluations as well as board composition and director refreshment, skills matrices, setting performance expectations for directors, board and individual director surveys – and how to use the results.

2:30 PM

### CLOSING REMARKS/ADJOURNMENT

**Kristy Merrill**, *President/CEO* - New Hampshire Bankers Association