

**Key Banking Issues Identified By
Curriculum Advisory Committee & Banker Advisory Board
Updated Annually**

Listed below are the key issues affecting the banking industry that have been identified at recent meetings. We will review and update this list to make sure that the GSB curriculum is keeping pace with key industry challenges and opportunities.

- Alignment between capital planning, strategic planning and budgeting
- Human and Digital Engagement (how can they work together, customer experience, building relationships electronically)
- Projection of loan loss reserves and impact on capital
- The changing business model - the new world of community banking
- Consolidation/mergers & acquisitions
- Acquisition of distressed institutions
- Gaining efficiencies to cover the added costs of compliance
- Core earning power
- Replacing revenue that has been and will continue to be taken away
- Regulatory burden
- Aging customer base - attracting young customers
- Digital marketing continuing to move at accelerated pace
 - Mobile banking
 - New delivery strategies
 - Mobile transactions - more players in the market (Google, Amazon, Walmart, Venmo, Zelle)
- Cybersecurity
- Developing a strategic technology plan
- Board governance
- Lender liability
- Compensation Strategies
- Continuing emphasis and restrictiveness of regulatory environment
 - Cost of compliance and figuring out what you are supposed to do
- Enterprise-wide risk management
 - Finding manageable risk (risk/return tradeoffs)
- Capital planning
- Liquidity
- Cyclical rediscovery that credit underwriting really does matter
- Customer experience strategies implemented organization wide
- Talent assessment/succession at all levels (board, leadership, staff)
- Next Generation of Talent - attracting AND retaining talent
- Delivery channel evolution and integration
- Know thy customer - (CRM databases, what is the make-up of your customers)
 - Data mining and data analytics
- Government relations - the grassroots and proactive efforts
- Banking School vs Leadership School
- Effective Strategies of FinTech
- FinTech solutions - vendors and core processors - are they suppliers or competitors to banks?
- IT as part of the FDIC exam
- Blocking and tackling approach as it applies to credit risk
- Non-interest revenue and its importance to the bottom-line
- Fair Lending and what's being addressed in the area of Fair Lending
- Process Improvement & Efficiency Ratio
- Bitcoin/Cryptocurrency

- Employee engagement - remote workers or even in the office, keeping employees engaged
- Branch utilization
- Bank efficiencies
- Young lenders that haven't gone through an economic decline or challenging loan workouts (current elective....more?) Experience gap.
- Managing in a remote workplace
- Re-utilization of branch personnel (Retail Banking Section)
- Digital banking as more of a part of the retail section (or expanded elective)
- Legislators have discovered they can use banks as an economic stimulus tool (PPP). Can be a good liquidity tool for the economy. Banks may be forced to do more of this.
- CFPB will be even more prevalent under the new Administration
- Technology and AI. How do we pull it all together to see what our customers are up to? Knowing our customers.
- Alternative lending - moving into new areas and also managing risk
- Competition from non-traditional banks - continues to grow
- Attracting the next-generation talent into banking
- Talent assessment, retention and succession - such a competitive market for talent
- Emerging payment systems (crypto wallets, community bank payment consortiums to compete with big banks)
- Understanding on bond basics. How do you evaluate them? (Possibly a separate workshop outside of GSB). Can we do an introductory and advanced course on investments. (What is a muni, what is a taxable muni, understanding why their bank is doing what they're doing).
- Interest Rate Risk in today's environment - bond portfolio and loan portfolio