

C-SuiteSHARE


Conference Call Series for CCBN Members



CALIFORNIA COMMUNITY
BANKING NETWORK

March 26, 2020

Thank you for joining CCBN, to better manage this call and accommodate a large quantity of callers, please:

- Mute all calls to avoid background noise.
- Uncheck the share screen/video icon if you are using your computer and do not want to appear on the screen.
- Ask any questions through the CHAT function (the icon in the upper right-hand corner  and send to everyone or send to CCBN organizers) Or e-mail questions to info@ccbnetwork.org. We will not be able to accommodate questions for those using the call-in only option.
- This call is being recorded.

AGENDA

- **Staffing**
- **Operational matters**
- **Lending**
- **Depositors**
- **Regulatory and Shareholders**
- **Other Matters - What can CCBN do for community banking right now?**

Staffing

- What are staffing attitudes? What are you doing to keep morale and safety up?
- Any bonuses or increase in pay?
- How are you dealing with leave time?
- How are you arranging temporary staffing needs?

Operational matters

- What are banks doing re: operations and offices - open, closed, limited hours?
- Response from customers and response from staff?
- What are you seeing re: cash levels?
- What is happening regarding opening new accounts, on site or remote?

Lending

- What are the borrowers asking for now? How quick are you turning around requests?
- Have you shocked test the portfolio? What parameters have you used?
- Where is the exposure you are seeing in the portfolio at this time?
- What kind of deferral program are you using - principal and interest or interest only? Is there consideration for a longer interest only modification re: CRE loans (maybe six months?)
- What issues do you have re: ALLL at this time - Are more provisions expected in short term?

Depositors

- Are you lowering deposit rates? How aggressive?
Depositor reaction?
- Any issues with large depositors and overall bank safety?
What are you communicating?
- Expectations for deposit levels and liquidity in next thirty days?

Regulatory and Shareholders

- Reaction and dialogue with regulators? - Any issues that have come up?
- What reaction to shareholders - what are you messaging at this time?
- Are you pushing out or moving forward with shareholder meetings - reasons?

**Other Matters - What can CCBN do for
community banking right now?**

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