



TOP BANKER PANEL 2021

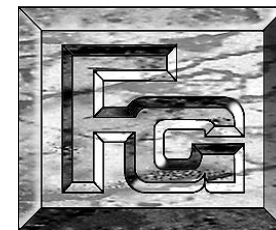
November 3 -5, 2021

Hyatt Regency Huntington Beach Resort and Spa



CALIFORNIA COMMUNITY
BANKING NETWORK

THE FINDLEY GROUP
Gary Steven Findley, Esq.
3808 E. La Palma Avenue
Anaheim, California 92807
(714) 630-7136



Welcome and Introduction

Been A While Since We Have Been Together

COVID-19

Working
Remotely

NIM
Compression

Concerns with
Bottom Line

Connection
with Clients

PPP

What Can
Happen Next?

IMPORTANT TO KEEP ROWING THE BOAT



The Oar – The Energy – Only you can decide how to use your oar and when it is in the water.



The Boat – The Sacrifice – The more you give and serve and help others the bigger your boat gets.



The Compass – The Direction – The vision you have and the people who surround you will create the dream of where you want to go.



WHY IS THIS IMPORTANT?

10 Lessons On Rowing The Boat

- Never sacrifice what you want down the road for what you want right now.
- Trained behavior creates boring habits, boring habits create elite instincts.
- You win with people – people who make their lives about others.
- Give more than you take – serving and giving is the key to life.
- Be the standard all of the time.
- Culture trumps skill.
- A person distracted is a person defeated.
- Embrace the past to create the future.
- Hard work and competitive spirit are not the same. Always compete.
- There is a difference between success and significance. The goal is significance.

Where Are We Now? – 2021/2022 General Comments

- NIM Compression Continues
- PPP Was Good But Now Over
- Performance is Flattening and Will be Flat for 2022 and 2023
- Understand Pre-Pre-Pre-Pre
- Burden Index Still There - - BSA/AML and Cyber
- Loan Growth Challenging for Most
- Liquidity is Maybe Too Good
- Strategic Direction is Challenge
- Bank Number to Reduce Further
- Further Separation Between Banks Continue! - Few Exceptions
- Market Price Up But How Long? P/E versus BV
- Economy Is Unpredictable – Who To Believe
- Pandemic Length Uncertain