2027 EXECUTIVE DEVELOPMENT PROGRAM

A 12-month program that equips banking leaders to thrive in a rapidly changing industry.

January – November 2027

Register online: bankerscontent.com/edpdevpro

Program Curriculum

THE BIG PICTURE AND BANK EVOLUTION

January 12, 2027 • 8:30 - 3:30 pm

This class will introduce and examine the evolution and importance of the banking system and the attendees' place in it. We will discuss the historical aspects of the banking and financial system, and explore the root causes of the financial crisis, its effect on the industry, and lessons to take into the future.

Session Objectives

- Profile banking's financial underpinnings
- Challenge participants to examine their personal brands
- Create an understanding of the financial system, the way money moves and megatrends in banking
- Help participants understand their place of leadership within the financial system

Instructors: Matt Sheehan, Managing Director, Brean Capital
Duncan Taylor, President & CEO, WBA

LEADING YOURSELF: BUILDING CREDIBILITY, COMPETENCE AND CONFIDENCE

January 13, 2027 • 8:30 - 3:30 pm

Personal integrity, trustworthiness and self-awareness are the foundation of any leader. In this interactive session, you will learn practical skills for developing and communicating your values and leadership approach. You will explore habits for self-reflection and a proven model for receiving feedback from others. All participants will walk away with a plan for building stronger trust and enhancing their credibility with their teams and colleagues.

Session Objectives

- Clearly understand and communicate your leadership philosophy, values and priorities
- Develop habits to strengthen your self-awareness
- Learn how to establish trust and credibility with your colleagues and customers
- Develop a practice of regularly receiving feedback to improve your leadership and strengthen your relationships
- Strengthen your leadership versatility through effective listening and adaptability

Instructors: Dr. Michelle Wheatley and Chris Wheatley, Wheatley Leadership Group



"The Executive Development Program opened my eyes to elements of banking outside of my job function and department and effectively increased my value proposition to my bank."

David Raney, EVP/Chief Banking Officer,
Sound Community Bank,
Executive Development Program Graduate

LEADING OTHERS: THE ART OF HIGH IMPACT CONVERSATIONS

February 10, 2027 • 8:30 - 3:30 pm

The quality of our conversations directly impacts the quality of our leadership. This session will introduce a simple and highly effective approach to any conversation with opportunities for practice in the areas of coaching, giving feedback and negotiating conflict. You will learn techniques for overcoming defensiveness, asking powerful questions to discover underlying needs and how to strengthen relationships, even in the midst of challenging conversations.

Session Objectives

- Learn a simple and powerful framework for any leadership conversation
- Develop skills to strengthen your coaching approach
- Explore barriers to difficult conversations and how to overcome them
- Practice models for resolving interpersonal conflict and providing difficult feedback
- Explore effective strategies for a win-win negotiation

Instructors: Dr. Michelle Wheatley and Chris Wheatley, Wheatley Leadership Group



LEADING TEAMS: CREATING AND SUSTAINING HIGH-PERFORMING TEAMS

March 17, 2027 • 8:30 - 3:30 pm

A team is more than a collection of individuals working next to each other. A great leader can form a team that is greater than the sum of its parts. In this interactive session, you will learn how groups form and grow and which actions leaders can take to most effectively guide their teams. Whether your team has been working together for years or is brand new, this session will provide practical skills to enhance team trust and achieve high levels of performance.

Session Objectives

- Explore the barriers to effective teamwork and how to overcome them
- Learn how groups naturally develop and how a leader can support this process
- Develop strategies for connecting the team to a larger purpose
- Practice making more effective group decisions
- Develop habits that sustain motivation and performance

Instructors: Dr. Michelle Wheatley and Chris Wheatley, Wheatley Leadership Group

UNDERSTANDING THE FUNDAMENTALS OF FINTECH • *VIRTUAL CLASS*

April 6, 2027 • 8:30 - 11:30 am
April 7, 2027 • 8:30 - 11:30 am

The term fintech is being used today within financial services to describe everything from products to technologies to business models. Understanding the fundamentals of fintech – both the impact and the opportunity it creates – is essential for bankers to meet consumer demands, respond to challenges from non-traditional competitors, and succeed in the increasingly digital age.

Session Objectives

- Understand the fintech ecosystem and how digital innovators are disrupting banking
- Recognize the role of fintech in deposit displacement and the unbundling of the banking system's value chain
- Explore how fintech uses data to remap and remove friction from the customer journey
- Identify opportunities for banks to establish working partnerships and create frameworks for collaboration with fintech companies
- Prepare a bank's culture for the impact of fintech and the effect of digital transformation

Instructors: Dave DeFazio, Partner, StrategyCorps
Joe Sullivan, President & CEO, Market Insights

UNDERSTANDING BANK FINANCIAL STATEMENTS

May 5, 2027 • 8:30 - 3:30 pm

This session will focus on calculating and interpreting key banking ratios so that a comparison with the Bank Performance Report can be performed to determine how your financial institution compares to your peer group of banks. We will accomplish this by understanding the items on the balance sheet and income statement and how each account relates to the other. We will calculate and interpret earnings and performance ratios that bank management should monitor to ensure a safe, sound, and high performing bank.

Session Objectives

- Analyze a balance sheet (including earning assets, the types of debts typically found and stockholders' equity accounts)
- Calculate and interpret key bank earnings and performance ratios and how they compare to peer banks
- Identify liquidity and other funding source opportunities and threats

Instructor: Duncan Taylor, President & CEO, WBA

"This program has been instrumental in the advancement of my career and continuing education. This year-long program was more than beneficial as it gave me great confidence to continue my career growth and also prepared me for what to expect at PCBS. Shortly after graduating, I was promoted."

Rebecca Williamson, SVP,
Human Resources Manager,
Commencement Bank, EDP Graduate



EXECUTIVE DEVELOPMENT PROGRAM MENTORSHIP PROGRAM

A key feature of the EDP is its mentorship program, which pairs each student with an executive from their bank. Mentors help reinforce classroom learning, connect students with key leaders, and support them with homework and topic comprehension. Required for all participants, this mentorship ensures personalized guidance and is a unique aspect of the program's comprehensive development approach.

BANK PROFITABILITY

June 2, 2027 • 8:30 - 3:30 pm

Unlike the manufacturing and retail industries, financial institutions rely largely on the assets and liabilities on their balance sheets to generate income. This session will examine how banks make money, the capital required versus the risks inherent in the balance sheet, and an overview of how bank profitability is performed. The day begins with an overview of the industry, and drills down into organizational, product, and customer profitability details, with a discussion on how profitability is utilized in strategic decision making.

Session Objectives

- Orient attendees on how profitability reporting is accomplished
- Identify effective ways to use profitability data, with an emphasis on strategic decision making
- Build an understanding of funds transfer pricing, and risk adjusted return on capital

Instructor: Duncan Taylor, President & CEO, WBA

LEGISLATION, POLITICS AND THE ECONOMY

July 14, 2027 • 8:30 - 3:30 pm

This class is designed to broaden participants' understanding of the complexities of the economics and legislative process in the Pacific Northwest. The morning session will be dedicated to understanding the current state of the economy. In the afternoon, students will review legislation and its impact on the banking industry. We will discuss the differences among various banking organizations, their purpose for existence, and key legislative and political challenges facing each organization.

Session Objectives

- Recognize economic factors that impact the banking industry.
- Discuss the role politics plays in the banking industry today both on a national and local level
- Identify how legislation has negatively impacted the banking industry over the years and what the results have been
- Define how credit unions are benefiting from the current political environment and what this means to our industry

Instructors: Megan Managan, EVP/Chief Advocacy Officer; Carrie Tellefson, Sam Miller & Isaac Kastama, WBA Lobbyists; Matthew Clarke,VP/Senior Portfolio Manager, Washington Trust Bank

CREDIT AND RISK REVIEW

August 4, 2027 • 8:30 - 3:30 pm

In today's current economic environment, managing the commercial and consumer loan portfolio is paramount to maintaining a safe and sound financial institution. This class begins with a discussion of macroeconomic, industry, business and management factors that must be considered as part of credit and risk assessment. This is followed by an examination of the bank's loan management functions including: identification of potential problem loans, management oversight of the loan portfolio, and the bank's corrective action plans when problems are identified.

Session Objectives

- Assign credit risk ratings utilizing a clear, measurable and objective risk rating system
- Review of essential loan documentation procedures to ensure the bank's collateral position is legally enforceable
- Discuss effective methods of performing an internal loan review including an assessment of the bank's asset quality trends and performance/capital ratios

Instructor: Kate Dixon, SVP/Director of Credit Review, Heritage Bank

"When I look at the positions these individuals hold in the bank and their contribution, I see a group of engaged, committed middle managers. The EDP experience has prepared them all for additional leadership opportunities and they have all stepped up! The quality of the training is well worth the investment."

Laurie Stewart, President & CEO Sound Community Bank







ASSET LIABILITY MANAGEMENT

September 1, 2026 • 8:30 - 3:30 pm

Bank managers and leaders need to understand the relationship among financial goal setting, budgeting and planning, and the ALCO and balance sheet management process. Externally, bank regulators, shareholders, stock analysts, and the SEC all expect that bank management have an effective plan and process in place to reach financial goals while managing the relationship between various forms of risk and return. The focus of this session is to introduce and apply various tools and techniques in developing an effective ALCO process.

Session Objectives

- Understand the difference between a static and dynamic ALCO process and why it makes sense to convert to dynamic
- Understand and apply the most crucial decision-making tools in growing, maintaining, pricing, and assessing deposits
- Be able to discuss issues involved in making ALCO decisions using enterprise risk management metrics

Instructor: Nick Anderson, Chief Executive Officer, OneAccord



AUDIT AND COMPLIANCE

October 13, 2027 • 8:30 - 3:30 pm

The U.S. government must ensure that all financial institutions are operating in a safe and sound manner. Banking leaders must learn how to maximize their profits, yet stay within a framework provided by certain regulatory oversight groups. Find out who these oversight agencies are, how they measure your bank's overall health, and how they audit your bank. As a future leader of a bank, you will need to understand what the consequences may be if your bank is unable to comply with the standards set by your oversight agency.

Session Objectives

- Review the history of banking problems and how the regulatory agencies are structured
- Explore the different ramifications when a bank falls outside the safe and sound criteria rating
- Interact with regulators to discover what actually happens in the field

Instructors: Brett Goodnack, Compliance Advisor, Compliance Alliance; Elizabeth Holtrop, Compliance Advisor, Compliance Alliance



CREDIBILITY AND ETHICS

November 3, 2027 • 8:30 - 3:30 pm

Banking is one of the most competitive professions on the planet. The banking industry has seen numerous examples of what happens when professionals violate the rules of integrity and ethics in order to satisfy the demands of a competitive environment. This class is designed to help participants understand the principles of ethics and engage in experiential learning activities to measure how they would deal with ethical issues via case studies and hypothetical exercises.

Session Objectives

- Explore the importance of values clarification and its relationship to ethics
- Engage in a group experiential ethics and moral dilemma exercise
- Develop an understanding of the nature of ethical dilemmas, the principles for resolving them, and how to apply them in the banking environment

Instructors: Karl Alrichs, Founding Partner, Hiring Smart



GRADUATION

November 3, 2027

Celebrate the accomplishment of completing this year-long program with your classmates, mentors, bank management and family!

More information about the graduation event will be shared after the program begins.

Please note that course dates and instructors may be subject to change.

2027 Executive Development Program

WHO SHOULD ATTEND?

This program is designed for self-starters, bankers who want to proactively direct their own careers. Group study exercises and activities promote a team-learning environment where the focus is more than just on the individual but on the 'we' as a team, where everyone works together to achieve a common goal.

This executive-level program appeals to critical thinkers who want to challenge their understanding of the banking industry, who are eager to learn and share their newly discovered knowledge in better serving their organizations.

This program is designed for those:

- Motivated and driven to succeed
- With at least three years in a management position or equivalent banking experience
- Key producers that a bank wants to retain for the long term and develop for significant leadership roles
- High-potential employees poised to move into new positions
- Anyone considering attending Pacific Coast Banking School would find this an excellent precursor

COST FOR PROGRAM

Registration forms must be received by January 8, 2027.

- Members of the WBA & CBA: $4,500
- Non-Members: $7,000

ATTENDANCE

Attendance is required at all 12 sessions. We recognize that certain absences cannot be avoided and will approve missed courses on a case-by-case basis. It is still expected that all course work be completed for any missed class. In order to complete the entire program, there can be no more than two absences.

It is each student's personal responsibility to attend all scheduled classes and events, complete all homework assignments, and fully participate in all group assignments and team building exercises.

In-person sessions are held in downtown Seattle, while virtual classes will be held on Zoom.

HOMEWORK

Participants are required to complete 6-8 hours of homework prior to each class. This prepares them to best understand the topics, challenges them to be proactive in their learning, and to seek out the advice of key individuals within their own institution when needed.

After completing their individual assignments, the participants then confer with a diversified study group (bankers with differing skill sets) within their class to compare notes and learn how their peers approached the questions.

REGISTRATION INFORMATION

To register, please complete the registration form at: www.bankerscontent.com/edpdevpro.

Please send questions to sherry@wabankers.com.

Attendance at WBA programs is limited to employees, officers and directors of WBA members, non-members eligible for membership in the WBA and members of other state banking associations which grant reciprocal privileges to WBA members.

Cancellation Policy: For all cancellations that occur up to seven days prior to the start date, a $300 cancellation fee will be charged. For cancellations with less than seven days notice, there will be no refunds. A substitute can attend at no fee. Cancellation Procedure: Cancellations must be sent in writing to the WBA office via email or mail. No refunds will be granted until a written cancellation request is received by WBA.

"The Executive Development Program provided a fantastic development opportunity for the employees who participated. It was a great investment for the bank. We will send more employees to this program and would recommend it highly for rising stars in your company."

Jack Heath, CEO, Washington Trust Bank

Today's banking leaders must navigate economic volatility, regulatory shifts, and rapid innovation.
Build the skills to lead confidently.

LEAD WITH PURPOSE.

THRIVE THROUGH CHANGE.

Register online:
bankerscontent.com/edpdevpro