2026 MID-ATLANTIC SCHOOL OF BANKING

AUGUST 2-7, 2026 - CHARLOTTESVILLE, VA

INTRO TO BANKEXEC/TEAMWORK

Alex Vari, MainStreet Bank
Chief Financial Officer and
2026 Bank School Fellow
avari@mstreetbank.com

Alvin Payne, JP Morgan Chase Bank
VP, Senior Business Relationship Manager
and 2026 Bank School Fellow
alvin.payne@chase.com

Marie Basil
Administrative Assistant, VMBA &
Education and Training
mbasil@vabankers.org

Kristen Reid
Vice President, Education
and Training
kreid@vabankers.org

1

Agenda

• Intro to and Overview of BankExec	Alex Vari
• BankExec Presentations	Marie Basil
• Working with Your Team	Alvin Payne
• Pre-Work Assignments	Marie Basil
• Team Assignments and Breakouts	Marie Basil/Kristen Reid

2

Meet Today's Speakers!

Alvin Payne
JP Morgan Chase Bank
2026 Bank School Fellow

Alex Vari
MainStreet Bank
2026 Bank School Fellow

3

What is BankExec?

- BankExec was developed to provide bankers with an understanding of financial management problems in banks
- The exercise is built around an economic model in the form of a computer program
- As a participant, you will be a member of a management team responsible for the operation of a medium-sized bank

4

What is BankExec?

- You will be required to develop and implement policies in the areas of loans, securities investment, deposits, funding sources and capital
- You will face competition from other financial institutions operating in the same community and will be subject to a changing economic environment
- A major purpose of the exercise is to develop an understanding of the complexities of managing banks in a dynamic economy and of the need for an integrated, consistent set of policies to maintain the growth, profitability and safety of the banking firm

5

How Does it Work?

- Your team will have the responsibility for managing one of six banks in a community
- The banks, all identical at the start, compete directly with each other
- In addition to the economic and competitive environment, your bank must operate within guidelines determined by the Office of Bank Supervision, the bank's regulatory authorities

6

How Does it Work?

- The simulation operates based on quarterly decisions and reports
  - You will make 8 decisions (2 years)
- You will receive electronic reports at the end of each calendar quarter that describe the financial operations of your bank and conditions in the economy, as well as the financial results of other banks in your community
- Based on this information, and any other provided by your instructors, you will make a set of decisions that will be in effect for one quarter of calendar time
- Decisions are submitted in the electronic platform and take effect on the first day of the next quarter

7

Measurement

- Your bank's stock price is the performance measurement
- Investors in the bank's stock are concerned primarily with the future earnings and dividends (per share) of the bank
- In assessing the prospects for the future, investors and stock analysts evaluate the current condition of the bank and its history
- The "winning" bank at the end will be the one with the highest stock price
- Keep in mind that the bank's stock price provides an overall assessment of the bank's performance, but it is not a perfect guide to management's ability or the success of its strategies

8

Fellows are Here to Help

- There is a group of ten bankers acting as Fellows.
- Their role is to help guide you during the decision-making process
- Please call on them often with your questions. They will provide guidance but will not tell you what to do.
- Instant message Marie on BankExec platform when you have questions.

9

Final Presentations

- On Thursday afternoon, upon completion of all 8 decisions, each team will present on their learnings to a couple of the Fellows and the other teams within their community. These presentations will cover the following questions:
  - What were your biggest challenges?
  - What were your biggest victories?
  - What were the key decision points that resulted in your bank's financial performance?
  - What lessons learned through BankExec can you take home and implement in your job?

10

Final Presentations

- PowerPoint Slides **are required.** (Limit of 5 slides)
  - Other visual aides are optional.
- Each team will have a scheduled time to present to their community and the assigned Fellows between 2:30pm and 4:30pm on Thursday, August 6. You will have a chance to work with your team to plan for the dialogue on Thursday afternoon from **12:25-2:25pm**.
- The presentations will be a max of 12 min with a max of 5 min Q&A from the Fellows

11

Management Team

- You will be placed in teams to participate in the BankExec simulation
- It is important to organize your team in a way that best enables you to make decisions effectively and within the time constraints
- Someone must be responsible for each decision area and it is important that all major activities be assigned.
- The precise assignments can be based on the size of the team and the preferences of its members

12

Management Team

- Your team might organize with the following set of job descriptions:
  - **CEO:** sets policy, drives direction, coordinates the efforts of the team, and interacts with regulatory authorities
  - **CFO:** develops plans and forecasts of bank operations, determines the bank's liquidity and capital requirements
  - **Investments Officer:** manages securities portfolio and prepares to meet the bank's liquidity requirements. Works closely with Treasury officer

13

Management Team

- Your team might organize with the following set of job descriptions:
  - **Lending Officer:** analyzes the previous quarter's lending activity, sets loan rates and other loan decisions, projects future loan volume, and performs any other assignments applicable to the lending function
  - **Deposit Officer:** analyzes the previous quarter's deposit reports, sets deposit rates and business development budgets, projects deposit flows, and prepares marketing studies and other projects pertaining to deposits
  - **Treasury Officer:** arranges for discretionary funding sources and develops funding strategies. Manages the interest rate and foreign exchange risk positions of the bank in conjunction with the Investments Officer

14

Common Pitfalls of BankExec Teams

15

BankExec Team Assignment

- 2026 BankExec Teams
- Create a PowerPoint slide for your bank outlining the following:
  - Bank Name
  - Bank Logo
  - Bank Tagline or Brand Statement
  - Bank Values
  - Bank Management Team by position
- Save the slide and send it to Marie Basil (mbasil@vabankers.org) by **July 23, 2026.**
- This slide will be posted on the door of your BankExec Team Room at school.
- Please limit this to one slide!

16

BankExec Pre-Course Assignments

- These assignments are designed to get you familiar with the BankExec simulation and are INDIVIDUAL.
- **Assignment #1** - Completed assignments should be emailed to Marie Basil by **Tuesday, July 21st.** Will be sent out by end of this week.
- **Assignment #2 –** Will be sent out 7/22 and close on 7/29. This will be done in the BankExec platform.

17

Time to Meet Your Team!!

18