



## 16<sup>TH</sup> ANNUAL THRIFT INDUSTRY DAY

THURSDAY, SEPTEMBER 28, 2023

12:30 pm – 1:00pm	<u>Registration</u> Meet & Greet
1:00 pm – 1:10 pm	<u>Welcome and Opening Comments</u> Hector Retta, <i>Commissioner</i> Department of Savings and Mortgage Lending
1:10 pm – 2:10 pm	<u>Employment Growth Slows, Inflation Still High</u> Luis Torres, <i>Senior Business Economist</i> Federal Reserve Bank of Dallas, San Antonio Branch
2:10 pm – 2:30 pm	Break
2:30 pm – 2:45 pm	<u>Consumer Compliance</u> Bill Poe, <i>Supervisory Compliance Examiner</i> Department of Savings and Mortgage Lending
2:45 pm – 3:15 pm	<u>Sensitivity and Liquidity</u> Aaron Brock, <i>Supervisory Examiner</i> Department of Savings and Mortgage Lending
3:15 pm – 3:35 pm	Break
3:35 pm – 4:05 pm	<u>Hot Topics</u> Stephany Trotti, <i>Deputy Commissioner/Director of Thrift Regulation</i> Department of Savings and Mortgage Lending
4:05 pm – 4:30 pm	<u>Agency Overview and Adjournment</u>