

<b><u>Monday, June 30<sup>th</sup></u></b>	<i>The conference is to be held at the Hudson Room within the Hyatt Regency, Jersey City, New Jersey</i>
<b>Breakfast</b>	<i>Provided by the Hyatt Regency in the hotel.</i>
<b>9:30 – 10:45</b> <b>Ray Li, Director</b> <i>Product Management and Marketing Support</i>	<i>Welcome / Introduction / Event Overview / Discussion of Client Expectations.</i>
<b>10:45 - 11:15</b> <b>Dan Scanlan, Sr. Director</b> <i>Regional Head of TB, Americas</i>	<i>A presentation on the history of SCB, Global business and strategy, the AEB acquisition and focus on business with banks.</i>
<b>11:15 - 12:30</b> <b>R. Madhavan, Executive Director</b> <i>Global Head of Product Management and Marketing Support</i>	<i>A discussion on the enhanced product capabilities of the combined organization, what it means to the clients in the current competitive markets and our focus on customer service.</i>
<b>12:30 – 2:00</b>	<i>Lunch at the Hyatt Regency, Hudson Room.</i>
<b>2:00– 3:00</b> <b>Beth Murray, Sr. Director</b> <i>Global FIG Marketing</i>	<i>Ms. Murray will be discussing the fundamentals on Brand and Brand Management. What a brand is, why it's important and how institutions can build strong brands.</i>
<b>3:15 – 4:15</b> <b>Douglas Smith, Economist</b> <i>Economist for Americas</i>	<i>Mr. Smith will provide an update on the US economy and financial markets with emphasis on the direction of interest rates and the USD. He will also talk about the outlook for the rest of the world including Asia.</i>
<b>6:00 - 8:30</b> <b>AEB Management Team</b>	<i>Meet the SCB/AEB Senior Management Team at the Financial Institutions Group Client Seminar Reception. Cocktails followed by dinner at The Hyatt Regency, Jersey City.</i>

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# SCB/AEB NY Global Client Seminar Itinerary

<b><u>Tuesday, July 1<sup>st</sup></u></b>	<b><i>The conference is to be held at the Hudson Room within the Hyatt Regency, Jersey City, New Jersey</i></b>
<b><i>Breakfast</i></b>	<b><i>Provided by the Hyatt Regency in the hotel.</i></b>
<p><b>9:00 – 11:00</b>  <b>John Ciccarone,</b>  <b>Sr. Director</b>  <i>Product Management and Marketing Support</i></p> <p><b>Colleen Wolfe, Director</b>  <i>Product Management and Marketing Support</i></p>	<p><b><i>This session shows how SCB/AEB clients can benefit from using AEB's payment products.</i></b></p> <p><b><i>Mr. Ciccarone &amp; Ms. Wolfe will present on U.S. Clearing Systems, SCB/AEB payment capabilities, and latest payment products / systems developments as well as case studies on payment products and services provided by SCB/AEB plus industry statistics, standards and trends.</i></b></p>
<p><b>11:00 – 11:45</b>  <b>Moyeen Ahmed,</b>  <b>Senior Director</b>  <i>Product Management and Marketing Support</i></p>	<p><b><i>Mr. Ahmed will explain various Trade Payment products that SCB/AEB has to offer and our fee sharing program for Trade Payments. Products covered in the session are:</i></b></p> <ul style="list-style-type: none"> <li><b><i>• Payments under LCs</i></b></li> <li><b><i>• Payments of documentary collections</i></b></li> <li><b><i>• Other trade payments</i></b></li> </ul>
<p><b>11:45 – 12:15</b>  <b>Michael Black,</b>  <b>Director</b>  <i>Head of Local Product Management</i></p>	<p><b><i>Mr. Black's presentation will address SCB's newly launched MCS (Multi Currency Services) payment platform. This platform offers many to many currency cross border payments that can be processed through the local clearing networks through a single operating account.</i></b></p>
<b>12:15 – 2:00</b>	<b><i>Lunch at the Hyatt Regency, Hudson Room.</i></b>
<p><b>2:00 – 5:00</b>  <b>Ms. Rae Rosen,</b>  <b>Asst. Vice President &amp; Sr. Economist</b>  <i>Communications &amp; Regional &amp; Community Affairs Group</i></p>	<p><b><i>Meet at the front lobby of the Hyatt Regency to depart for the Federal Reserve Bank. Learn interesting facts about U.S. Federal Reserve System and the functions of the Federal Reserve Bank. This meeting is being held at The New York Federal Reserve Bank hosted by Ms. Rosen who welcomes questions on U.S. Government and the role the Federal Reserve Bank plays in driving the U.S. economy. <b>Participants must bring their passports for entering the NY Federal Reserve Bank</b></i></b></p>
<p><b>6:00 – 10:30</b>  <b>Cultural Event</b></p>	<b><i>Refer to Itinerary – Cultural Event.</i></b>

# SCB/AEB NY Global Client Seminar Itinerary

SCB/AEB NY Global Client Seminar, June 30<sup>th</sup> – July 4<sup>th</sup>, 2008

<b><u>Wednesday, July 2nd</u></b>	<i>The conference is to be held at the Hudson Room within the Hyatt Regency, Jersey City, New Jersey</i>
<b>Breakfast</b>	<i>Provided by the Hyatt Regency in the hotel.</i>
<b>9:30 – 10:30</b> <b>David Castle</b> <b>Sr. Director</b> <i>Head of Financial Markets, Americas (Global Markets)</i>	<i>In this session, participants will gain knowledge on Foreign Exchange, the SCB network and partnership when servicing our clients.</i>
<b>10:30 – 12:00</b> <b>Farhad Subjally</b> <b>Sr. Director</b> <i>Global Trade Products Manager &amp; Head of New York Product Mgt &amp; Marketing Support</i>	<i>Participants will gain insight on SCB/AEB's experience and commitment to international trade. What is the SCB/AEB advantage in Trade? Mr. Subjally, Global Trade Products Manager, will provide an overview of SCB/AEB's Trade products, our value propositions, and our vision of SCB/AEB's role in the evolving global trade market place. Mr. Subjally will also discuss how SCB/AEB can help you mitigate the risk of your Letters of Credit sent to unfamiliar markets, or for unknown advising banks.</i>
<b>12:00- 1:30</b>	<i>Lunch at the Hyatt Regency, Hudson Room.</i>
<b>1:30 – 3:00</b> <b>Abbas Kamran</b> <b>Director</b> <i>Head of Global Trade Operations</i>	<i>Mr. Kamran will have a Letter of Credit presentation (Difficulties with LC Negotiations). Participants will gain insight on L/C-related issues and using International Standard Banking Practices - UCP 600</i>
<b>3:00 – 4:00</b> <b>Eric Levine</b> <b>SVP &amp; Director</b> <i>Head of Cash Management Services, The Americas</i>	<i>Mr. Levine will discuss the current SCB and AEB payment processing environments and the expectations of the combined system and operational growth. The presentation will also include an overall description of USD payments and the US regulatory issues related to payments processing, Research, Investigation and Inquiry resolution functions of Customer Service.</i>
<b>5:00 –10:30</b> <b>Cultural Event</b>	<i>Refer to Itinerary – Cultural Event.</i>

<b><u>Thursday, July 3rd</u></b>	<i>The conference is to be held at the Hudson Room within the Hyatt Regency, Jersey City, New Jersey</i>
<b>Breakfast</b>	<i>Provided by the Hyatt Regency in the hotel.</i>
<b>9:30-11:00</b> <b>Sharon Vogel,</b> <b>Sr. Manager</b> <i>Financial Institutions Group Compliance &amp; Ethics</i>	<i>Ms. Vogel will give a presentation on daily compliance issues in New York. Participants will learn how the U.S. regulatory authorities exert their influence on banking activities in the U.S. and their role in compliance and control environment within the banking industry. Areas covered will include global anti-money laundering issues and trends, Bank Secrecy Act, Patriot Act, U.S. Government sanctions, prohibited transactions, SDN, OFAC, activity monitoring as well as Code of Conduct.</i>
<b>11:00 – 11:30</b> <b>Melissa Angerson,</b> <b>Manager,</b> <b>Service Quality</b> <i>Outserve Plus CountryChampion- Cash Management Services</i>	<i>Ms. Angerson will be presenting on Outserve Plus / Continuous Improvement (CI). The journey the Bank has taken since the Continuous Program's inception and the bank's aspirations for 2011. There will be a description the driving factors behind CI, the Bank's methodology, and how CI is focused on the client. A brief video presentation and interactive session will demonstrate the successes that highlight CI.</i>
<b>11:30 – 12:15</b> <b>R. Madhavan,</b> <b>Executive Director</b> <i>Global Head of Product Management &amp; Marketing Support</i>	<i>Mr. Ramaswamy will have a session with participants to go over the last four and a half days program and ask for feedback. He welcomes questions on the AEB Financial Institution Group. Participants will be requested to fill out a survey about the SCB/AEB New York FIG Client Seminar</i>
<b>12:30 – 2:00</b> <b>Ray Li, Director</b> <i>Product Management and Marketing Support</i>	<i>Farewell Luncheon, Certificate Presentation, and a presentation filled with memories of the week.</i>
<b>2:30 Onwards</b>	<i>Refer to Cultural Events Itinerary</i>

# SCB/AEB NY Global Client Seminar Itinerary

<b><u>Friday, July 4th</u></b>	<i>The conference is to be held offsite.</i>
<i>Breakfast</i>	<i>Provided by the Hyatt Regency in the hotel.</i>
<i>10:00 am onwards</i>	<i>Refer to Cultural Events Itinerary</i>

SCB/AEB NY Global Client Seminar, June 30<sup>th</sup> – July 4<sup>th</sup>, 2008