

## 2025 ANNUAL BUSINESS MEETING & CEO SUMMIT

JUNE 12-13 | NEWAGEN SEASIDE INN, SOUTHPORT

### PRELIMINARY AGENDA

#### JUNE 12

**12:30-2:30 PM Trust Trustees Luncheon Meeting** (Invitation Only)

**3:00-4:30 PM Executive Committee Meeting** (Invitation Only)

**4:30-5:30 PM Registration Desk Open**

**5:30-6:30 PM Welcome Reception**

**6:30-8:30 PM Dinner**

#### JUNE 13

**7:30-8:30 AM Breakfast**

**8:30 AM Welcome**

Larry Barker, MBA Chair, President & CEO, Machias Savings Bank

#### **Business Meetings**

Maine Bankers Association Annual Meeting

- Roll Call of Official Member Delegates
- Approval of 2024 Meeting Minutes
- 2024 Audit Report
- Nominating Committee Report

ASI and CBIA Annual Meetings

- Approval of 2024 Meeting Minutes

Trust Annual Meeting

- Approval of 2024 Meeting Minutes
- Trust Annual Report

#### **State of the Association**

Jim Roche, President, Maine Bankers Association

- MBA Staff Organizational Chart
- Maine Bankers Association and Subsidiaries Organizational Chart

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### PRELIMINARY AGENDA CONT.

#### **JUNE 13 cont.**

**8:45 AM**

***Strategic Insights into Maine's Economic Future: What Bankers and Financial Leaders Need to Know***

Joseph Edwards, Board Member, Maine Jobs Council

Understanding Maine's competitive position is critical for financial institutions making long-term investment, lending, and workforce decisions. The Maine Jobs Council (MJC), a non-partisan, data-driven organization, is focused on supporting foundational sectors such as manufacturing, energy, construction, and natural resources—industries that anchor regional economies and require strategic alignment to thrive.

This session will share new research commissioned by MJC, including data from the Porter Development Initiative—a Harvard Business School spin-off—on Maine's economic performance, demographic challenges, and how the state stacks up in the competition for jobs, talent, and capital. Joe Edwards, MJC Board Chair and former Maine Insurance Superintendent, will walk through the key findings and offer a forward-looking perspective.

**9:45 AM**

**Stretch Break**

**10:00 AM**

***ICBA Washington Update***

Michael Emancipator, SVP & Senior Regulatory Counsel, ICBA

Stay informed on the latest legislative and regulatory developments impacting community banks nationwide. In this essential update, Michael Emancipator, ICBA's senior vice president and senior regulatory counsel will provide a timely briefing from —offering insights into advocacy priorities, pending legislation, and federal policy changes that could shape the future of community banking.

**11:00 AM**

***Not All Earnings Are Equal: A Smarter Path to Long-Term Value***

Austin Nicholas, Director, Investment Banking, Performance Trust

We often hear, 'earnings are earnings.' But does it matter where Earnings growth comes from? This session explores the often-myopic pursuit of earnings and the blind spots conventional analysis can create. Such blind spots can lead to suboptimal capital allocation decisions, including in big capital allocation decisions like M&A and capital, ultimately costing stakeholders (shareholders and members alike) over time, especially when interest rates change. In recent years, numerous examples of this problem have been provided. However, there is good news: the right framework can illuminate the fundamental, sustainable value of your bank's earnings stream, and a multi-scenario decision-making process can help avoid capital allocation decisions where the risk to your enterprise is not worth the near-term, single-scenario return.

**12:00 PM**

**Adjournment**