



*AN UPDATE ON THE ECONOMY AND THE FINANCIAL  
CRISIS*

Dennis Uyemura

One of the banking industry's most insightful executives, Mr. Uyemura will focus on the economy and the financial crisis, including his outlook on GDP growth, employment, and household income as well as real estate prices and banking industry trends. He will also share his perspective on Federal deficits, spending and debt; personal savings and consumption; and balance of trade, international debt, and the Euro-zone crisis.

Since 1998, Mr. Uyemura has been CFO at California Bank and Trust, an \$11 billion regional bank with more than 100 offices statewide (CB&T is a subsidiary of Zions Bancorporation in Salt Lake City). From 1995 to 1998, Mr. Uyemura was a consultant at Stern Stewart and Company, New York. Prior to that, he held positions as the CFO at the Federal Home Loan Bank of San Francisco, Silicon Valley Bank, and First Interstate Bank of Washington. He started his banking career in the early 1980s by specializing in Asset and Liability Management at First Interstate Bancorp and Security Pacific National Bank, both in Los Angeles.

Mr. Uyemura has been a regular speaker at the BAI Treasury Management Conference and is past chairman of the BAI Treasury Management Commission. He has also held faculty positions at the Pacific Coast Banking School, Pacific Rim Banking School, and the Graduate School of Banking. He earned an MBA degree from the UCLA Anderson Graduate School of Management and has AB and Ph.D. degrees from Stanford University.