



Pacific Coast Banking School
The Premier National Graduate School of Banking™

Teaching the Business of Banking.



Business Bankers
Community Bankers
Retail Bankers

Celebrating Our 74th Year!

August 19–31, 2012
University of Washington Campus
Seattle, Washington

www.thePCBS.com

Curriculum Designed for Performance.



OUR MISSION

To develop leaders for the diverse financial services industry by offering outstanding graduate-level banking and leadership education, delivered by a world-class faculty, teaching a highly relevant and innovative curriculum.

74 years of History...



The new Paccar Hall
Foster School of Business
University of Washington

PCBS Highlights

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74 years of Experience.



A Word from our CEO

The superior graduate-level education we offer students comes from our unique approach. We have never reduced class time, course work, or sacrificed entrance standards to meet enrollment targets. We continually evaluate courses and instructors each session, making any changes and refinements needed to improve the program. And while we believe in the benefits of technology, we feel there is simply no substitute for the quality of learning students receive from interacting with both a high caliber of faculty and other “rising stars” attending from a diverse group of financial institutions.

PCBS alumni often tell us that, aside from our challenging curriculum, one of the greatest advantages of attending PCBS is the business networking made possible by the on-campus experience. Many alums report that their PCBS connections have provided valuable advice over the years. In some cases, sharing ideas with alumni from non-competing, out-of-market institutions has even resulted in significant innovation and cost savings!

As we celebrate our 74-year legacy as the Premier National Graduate School of Banking, I remain convinced that the organizations that invest in their leaders will be the ones best able to achieve success in even the most demanding marketplace. I hope you will consider either attending, recommending, or sending students to PCBS in 2012.

David A. Enger

CEO and President

Pacific Coast Banking School

Pacific Bankers Management Institute

“Pacific Coast
Banking School
has led the
way in preparing
today’s rising stars...”

Take your career
to the next **level.**

It’s remarkable how your ability to succeed in business depends on your degree of preparation. Since 1938, Pacific Coast Banking School (PCBS) has led the way in preparing today’s rising stars to become tomorrow’s successful leaders. We’ve done it by being the best at delivering the skills you need to help yourself—and your organization—stand out from your competitors.

PCBS offers the nation’s premier graduate level management program focused specifically on the financial services industry. By working closely with the University of Washington’s prestigious Foster Graduate School of Business, leading faculty, top industry consultants and senior bankers in the United States, we are able to offer students relevant cutting-edge courses that go hand-in-hand with their experience, education, and goals of their organization.

Today’s banking challenges are changing the face of the industry. But with the strength of PCBS behind you, you will have what it takes to turn challenge into opportunity.

Today's PCBS curriculum is designed for tomorrow's banking industry leaders .

At PCBS, we believe our curriculum structure needs to reflect areas of essential strength and dimension in the financial services arena. In fact, during the recent challenges in the industry, PCBS courses were reengineered to even more powerfully incorporate **risk management** into our existing focus areas of **financial performance** and **leadership** development. Throughout our program, this dynamic three-part model enhances students' comprehensive understanding of the business of banking.

Participants begin by **analyzing** essential tools, techniques and resources in year one, and launch into the development of intensive personal leadership awareness. As students move into year two, they tackle relevant business issues and market concerns, developing an in-depth understanding of **dynamic solutions**. Year three brings it all together through simulated studies in leadership and bank management that challenge the participants to learn and incorporate **strategic processes**.

Real world
solutions
to real world challenges.
Really.



PCBS courses offer responsive, practical answers to today's most critical banking issues, designed to provide solutions for every size bank.

ALL PCBS PARTICIPANTS LEARN HOW TO:

- ▶ Run a bank effectively
- ▶ Sustain the elements of relationship banking
- ▶ Motivate and encourage employees and peers
- ▶ Develop leadership and decision-making skills
- ▶ Network to develop quality, long-term relationships

RETAIL BANKERS LEARN HOW TO:

- ▶ Increase sales and calling effectiveness
- ▶ Generate non-interest income without alienating customers
- ▶ Identify prospective target markets and new business strategies
- ▶ Create effective strategies for customer retention

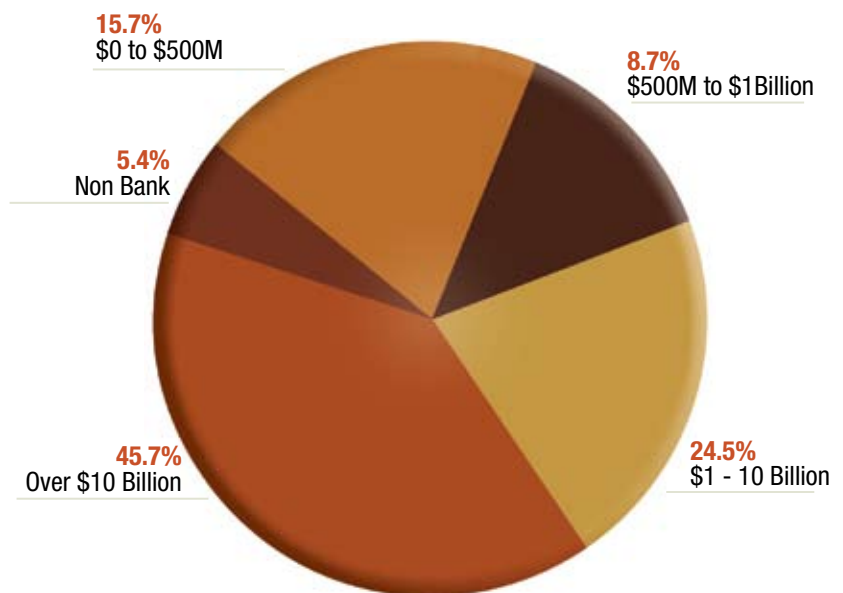
COMMUNITY BANKERS LEARN HOW TO:

- ▶ Analyze available bank technologies
- ▶ Address risk management and value creation
- ▶ Develop effective alliances
- ▶ Gain exposure to all aspects of community banking

BUSINESS BANKERS LEARN HOW TO:

- ▶ Improve sales efficiencies
- ▶ Manage overall risk
- ▶ Provide secondary market investment opportunities for clients
- ▶ Develop action-oriented client strategies

BANK ASSET SIZE OF PCBS PARTICIPANTS



Students at PCBS come from financial institutions of all sizes—from organizations with fewer than \$100 million in assets, to multi-billion dollar megabanks. While most students are banking professionals, some are regulators, accountants, and attorneys. Together, they offer an interesting mix of perspectives and attitudes that reflect the world as it actually exists, providing an exceptionally rich learning experience.



“In these challenging times, we believe that the next generation of leaders must have an excellent working knowledge of the business of banking as well as strong leadership skills. Pacific Coast Banking School’s outstanding curriculum provides students with effective management tools and a greater understanding of how their decisions affect the institution as a whole. There is no doubt that graduates enhance their own personal and corporate value while strengthening their bank’s position in the marketplace.”

David P. Bobbitt

Chairman & Chief Executive Officer

Community 1st

Post Falls, ID

PCBS Class of 1981

Solid footing
starts with a firm foundation.





Learn from the industry's leading experts.

The PCBS faculty includes leaders in banking, respected industry-recognized consultants, and professors of finance and management alike.

It's a long way to the top. Make sure you have an **experienced** guide.

The best way to Rise Above The Rest™ is to gain knowledge from those who are at the top of their game! More than mere lecturers, the nationally-recognized members of our faculty engage students in a completely involved and participatory experience. Our faculty features PhD's and recipients of prestigious teaching awards from universities including Ohio State, Arizona State, Brigham Young, West Texas A&M, the University of Washington and the University of South Carolina. We are also pleased to include authors of leading texts in finance, accounting and banking, as well as bankers and consultants with more than 30 years of experience in the industry.

More than 50 professional instructors and top business leaders from the financial services industry make up our superb faculty. All of them are renowned for their extraordinary presentation and teaching skills. Many stay on campus, so students may engage them in further conversation—perhaps on a patio overlooking gorgeous Lake Washington.

**To learn more about our exceptional program,
please visit our website at www.ThePCBS.com.**

Special Events during our resident session add even more dimension to your PCBS experience!

- Orientation, kick-off barbeques, and networking for every class!
- Executive Student Advisor meetings with first year students
- Annual PCBS Economic Forum
- All-School Social & Dinner with students & faculty
- Community Bank Night with speaker presentation
- Special Evening Program highlighting recognized bank industry leaders



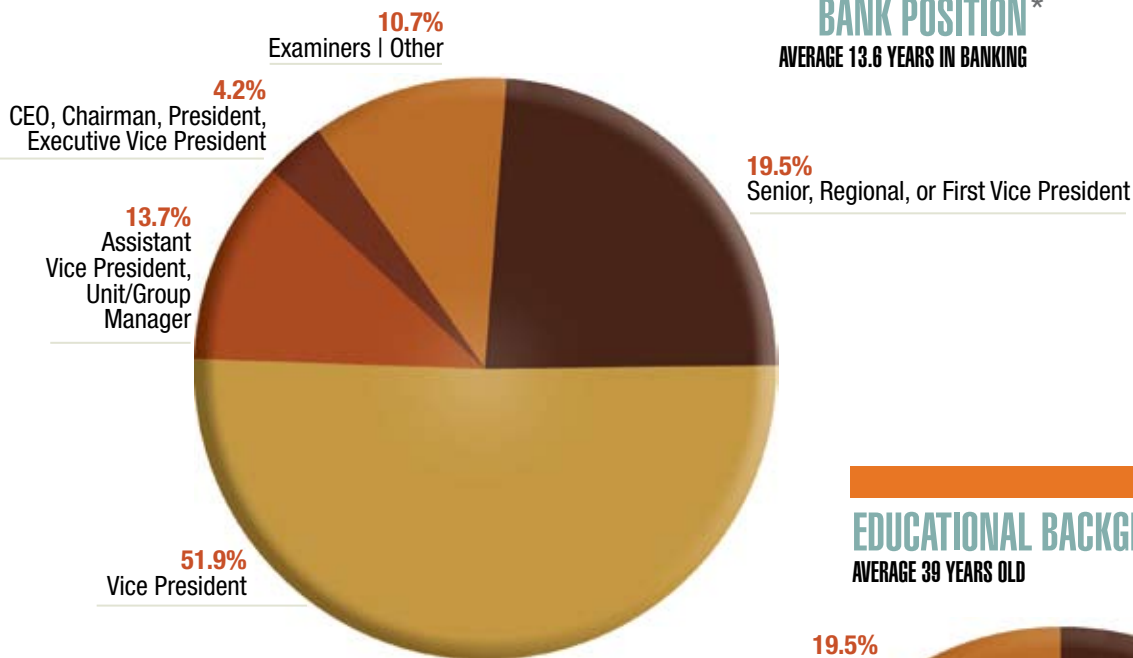
“My knowledge and vision of the banking industry were greatly expanded by my PCBS education, which prepared me to assume positions of greater responsibility. I believe these opportunities would not have come my way had it not been for that invaluable experience. Not only are participants challenged to new heights, but they are recognized as part of a select group with highly desirable skills and knowledge. Pacific Coast Banking School is the best way to increase your personal and organizational value.”



LeeAnne B. Linderman
*Executive Vice President
 Zions First National Bank
 Salt Lake City, Utah
 PCBS Class of 1995*

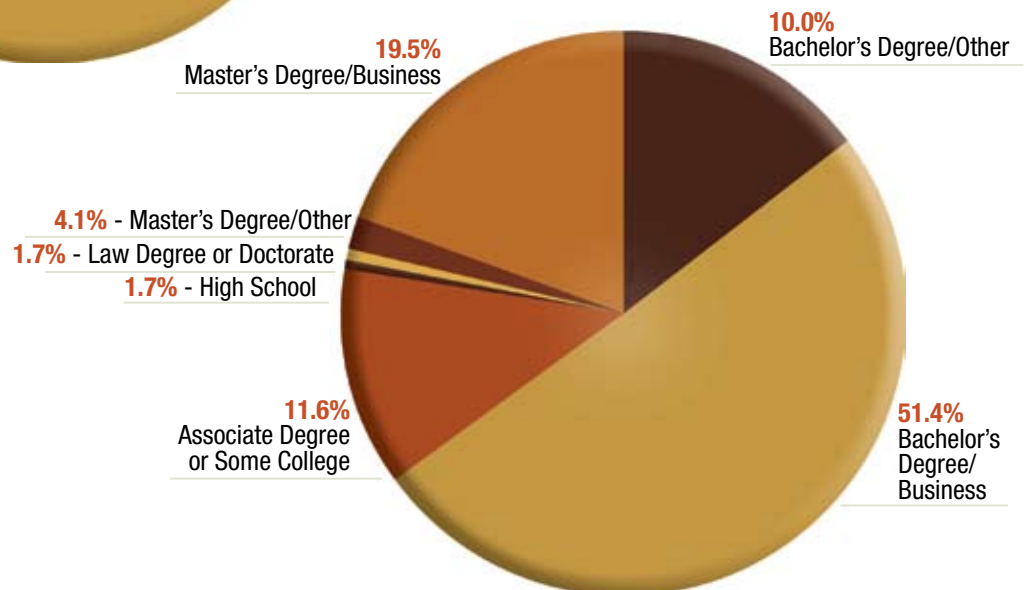
BANK POSITION*

AVERAGE 13.6 YEARS IN BANKING



EDUCATIONAL BACKGROUND*

AVERAGE 39 YEARS OLD



*Averages based on current enrollment

A better perspective on banking.

Why do we offer three resident sessions? Because we believe that there is simply no shortcut to a great education. True mastery of a subject comes not from short, shotgun seminars, but from longer, in-depth classes. These classes include valuable face-

to-face time with instructors allowing students to ask questions and exchange ideas – stimulating analysis, problem solving and strategic thinking. Constructive after-class time for study groups and focused interaction is irreplaceable.

REQUIRED CLASSES

1 YEAR ONE

Includes in-depth analysis of critical financial and economic topics, and launches development of comprehensive leadership awareness.

Core Courses (100% of curriculum):

- Analysis of Business Conditions
- Credit Risk Management: Predicting Portfolio Credit Quality
- Managing Bank Financial Performance
- Financial Tools for Bankers
- Dynamic Leadership

Extension assignments between first and second year sessions.

2 YEAR TWO

Development of practical management tools, skills, and strategies in risk management, financial performance, and leadership.

Core Courses (50% of curriculum):

- Credit Analysis: Analyze/Build a Lending Relationship or
- Credit Analysis: Making the Commercial Credit Decision
- Managing Bank Financial Risk
- Regulatory Speaker Series

Electives (50% of curriculum)

Extension assignment and original management report between second and third year sessions.

3 YEAR THREE

Integrated application of risk management, financial performance, and leadership skills.

Core Courses (50% of curriculum):

- Bank Management Simulation
- LeaderSim™
- Leadership Speaker Series

Electives (50% of curriculum)

Extension Assignments

At PCBS, instead of testing, we believe there's nothing like practical application to measure and enhance a student's learning. Our written extension assignments encourage a deeper understanding of key issues. Designed to help students build on newfound classroom knowledge and retain what they have learned, assignments expand upon concepts that are often applied to their own banks.

ELECTIVES

Available to 2nd and 3rd year students

Choose the tools you need to achieve peak performance.

To supplement our rigorous required curriculum, PCBS offers a comprehensive selection of electives. Students may choose from a variety of topics to enhance their individual career paths and expand their ability to run a financial institution more effectively.

Electives we currently offer are listed below, although new electives are added each session as critical industry concerns evolve.

- Asset Protection & Tax Planning
- Banking at the Speed of Change
- Banking on Leadership: Defining the Dynamic Leader Within
- Banking Small & Middle Market Business
- Building for Success in Business Banking
- Effective Business Presentations
- EI: The Competencies of Leadership Effectiveness
- Enhancing Shareholder Value With or Without Sale
- Financial Markets & the Economy
- From Successful to Extraordinary in Retail/Consumer Banking
- Global Finance
- Law for Bankers
- Leading Organizations in the 21st Century
- Leading Strategic Planning
- Managing Problem Loans in Problem Times
- Managing Risk and Enhancing Value
- Marketing Strategy: Attracting & Keeping the Right Customers
- Negotiate to Win
- Practical Financial Planning
- Real Estate Credit & Investment

The PCBS website will be updated as changes are made to the 2012 curriculum.

Visit our website at www.ThePCBS.com for required course descriptions.



“LeaderSim is a powerful vehicle to experience leadership firsthand with peers. I have used many LeaderSim experiences and tools to develop our managers within U.S. Bank. The combination of utilizing the personal awareness developed in LeaderSim while meeting the challenges of the real-life Bank Management Simulation program, creates an astounding influence on students’ careers.”

Edward L. Dwyer
Senior Vice President
U.S. Bank, NA
Hamilton, Ohio
PCBS Class of 1997



LeaderSim™ Faculty

Only PCBS offers the advantage of integrating Bank Management Simulation

and LeaderSim™

Many professionals are familiar with the widely-acclaimed Bank Management Simulation, a computer-simulation program that brings bank management theory arrestingly down to earth. Students assume the roles of senior bank officers and make a variety of decisions regarding bank assets, funding, pricing and staffing.

Our exclusive LeaderSim™ program challenges students with active, hands-on exercises for learning and practicing essential leadership behaviors. With the help of trained facilitators – all of whom are experienced bankers – these same student management teams create a vision for success, set challenging goals, then lead and motivate others to rise and shine in the competitive Bank Management Simulation environment.

Bank Management Sim Faculty



Executive Student Advisors

PCBS believes that providing a personal advisor during a student’s first year will dramatically enhance his or her learning and emotional satisfaction during the PCBS experience. Available in person during the resident session, Executive Student Advisors assist first year participants in navigating through the curriculum and providing answers to optimize each student’s PCBS experience. The Executive Student Advisors are PCBS graduates specifically selected for their ability to guide, encourage and support PCBS students in small groups right from their first moments at school – and before!

A great education in a great environment.

It was a prominent group of regional bankers and educators from the University of Washington Graduate School of Business Administration who created the Pacific Coast Banking School back in 1938. Since then, the University of Washington (UW) has continued to be a key player in the success of PCBS. Members of their distinguished faculty have contributed to the development and delivery of our outstanding curriculum. And classes have been held each summer for 73 years in the ivy-covered halls which surround the beautiful UW campus here in Seattle.

The University of Washington takes pride in PCBS and places its seal on our certificates of graduation. The University also offers PCBS graduates the opportunity to earn credits toward an MBA at the UW. Our partnership with the University is a time-tested relationship for which we are sincerely grateful.

Famous mountains are just the beginning!

Founded in 1861, the University of Washington is the oldest state university in the West. Here on 660 acres of park-like grounds overlooking beautiful Lake Washington and magnificent Mt. Rainier, students can wander through the noteworthy Henry Art Gallery and Burke Museum—or Seattle's nearby renowned Arboretum.

After-class recreation options include tennis, racquetball, basketball, swimming, sailing, canoeing, movies and golfing—all conveniently located on or near campus. There are also plenty of opportunities for photography, shopping, or simply kicking back and taking in the fresh air and ideal summer weather of the incredible Pacific Northwest.

Naturally, you're in the perfect place to enjoy all the wonders of the great outdoors. Hikers will love taking a mid-session break to wander the beautiful trails of Mt. Rainier National Park. With crystal clear alpine lakes, heather-covered hillsides and breathtaking views at every turn, any choice provides an experience you'll never forget. Nature lovers will also enjoy everything from the many surrounding wilderness areas to world-class salmon fishing in Puget Sound.



Parrington Hall



Mt. Rainier, UW Campus

Despite what you may have heard about our legendary rain, nothing quite surpasses the beauty of Seattle in summer. Clear, comfortably warm days and evenings just right for a picnic under the stars are the norm. (Honest!) And no one celebrates the joy of summer like this city. Seattle literally comes alive with festivals galore and lively outside dining.



The Inner Harbor – Victoria, British Columbia



Lake Union, Seattle, Washington



The skyline of Seattle, Washington



Explosive view of Mt. St. Helens after 1980 eruption

The sun also rises in scenic Seattle.

Take a break from your studies to meet the farmers, fishmongers and craftspeople at the famous Pike Place Market. Explore Pioneer Square with its entertaining underground tour of the city's early days. Stroll along the waterfront, with its many shops, seafood bars, and world-class aquarium. Shop in our upscale downtown, glittering with names such as Tiffany, Cartier, Barney's of New York, Banana Republic and, of course, Nordstrom. Come to see where some of the best companies in the world began – Microsoft, UPS, Starbucks, and others.

Within a couple of hours, you can be wandering along sandy Pacific Ocean beaches, riding a ferry through the tranquil San Juan Islands, peering into the crater of Mount St. Helens, or sipping high tea in merry old Victoria, British Columbia.



Mike Maguire, Lydia Philpott, Dave Enger

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2012 Resident Session

DATES: August 19–31, 2012

FEE: \$4,425/session

Recommended application submission: May 15, 2012.

Check with the PCBS office for space availability after May 15th.

Classes, meals, and single room accommodations for PCBS students are located on the University of Washington campus and are included in the tuition, along with administrative and faculty support for intersession work.

EARN MBA CREDITS

In conjunction with the University of Washington, a graduate of PCBS can earn credits toward an MBA.

Admission Requirements.

Students must have:

- ▶ Five years banking or related experience
- ▶ Completed formal coursework or equivalent in Economics/Bank Financial Markets
- ▶ Academic understanding of Financial Statement Analysis/Accounting and Corporate Finance

For assistance in meeting these prerequisites, please contact the PCBS registrar.

For a complete list of admission requirements and/or to receive an application, please call us at 425.278.0250.

Or visit our website at:

www.ThePCBS.com



“PCBS provides our high-potential leaders with a unique graduate-level management and leadership education. Its intensive and focused program complements our internal educational opportunities. When we select the right candidates and expose them to the PCBS experience, they approach their jobs with greater understanding and enhanced leadership skills that bring higher value to the company. PCBS is an exceptional educational partner.”

Mr. Richard E. Wirthlin

*President, Seattle-Cascades District
KeyBank, NA
Bellevue, WA*



Pacific Coast Banking School
The Premier National Graduate School of Banking™

2223 112th Avenue NE, Suite 200
Bellevue, Washington 98004
Phone: (425) 278-0250
Fax: (425) 278-0246

www.thePCBS.com

Marketing and Public Relations Contact:
Claudeen Lyle
Director of Business Development
Claudeen@ThePCBS.com