



The Institute of
**Internal
Auditors**

WASH, RINSE, REPEAT: BANKING CRISIS AGAIN

What's Changed and What Can Internal Auditors Learn?

April 4, 2023

Moderator: Dana Lawrence

Panel: Ernesto Martínez Gómez, J Johnson, and Mark Carawan

An IIA Webinar Sponsored by:



Dana Lawrence

CIA, CRMA, CFSA, CAMS, CRVPM

Dana Lawrence is the Director of Fintech Compliance at Pacific West Bank and Advisor for Fideseo. She is a recognized expert and leader in complex compliance, enterprise risk management (ERM), internal audit and governance program creation, and scaling and remediation. Her career in technology and financial services spans mortgage, community banking, large US and global banks, Open Banking partners, and Fintech, including Umpqua, Bank of the Cascades, BBVA and others, ranging in size from \$2B to \$660B in assets. She's held senior leadership roles, working directly with banking regulators and internal/external auditors.



Ernesto Martínez Gómez

CIA, CRM
Santander Group
Executive Vice President - Internal Audit

Ernesto has more than twenty-seven years' experience in the financial sector, working extensively all over the world; first as an external auditor and consultant on Big 4 firms and then in Santander where he has worked as a senior risk analyst and financial control VP at Santander Investment Bank. Ernesto also has more than twenty years in Internal Auditing. He has worked as a volunteer in the IIA network and served as Chairman of the Spanish Institute, and is currently a member of the Global Board and Vice Chairman of Finance.



J. Johnson

CIA, CPA
Assistant General Auditor, PNC Bank

J. has been an Assistant General Auditor at PNC since mid-2021. Prior to that, he was Director of Internal Audit at BBVA USA, with audit responsibilities for capital, liquidity, market, and other financial risks. He was responsible for developing the capital audit program at BBVA and has over a decade of experience in capital adequacy auditing.



Dr. Mark Carawan

Senior Advisor, PriceWaterhouseCoopers

Mark Carawan has extensive global experience in governance, risk management, regulatory compliance, audit, ethics, conduct, and culture. He is a Senior Advisor at PwC; Senior Fellow at the New York University School of Law Program for Corporate Compliance and Enforcement; and Board member and Chair of the Board Audit Committee at The Bank of London.



Learning Objectives

In this session, participants will:

- Consider the elements associated with Silicon Valley Bank, Signature Bank and others.
- Discuss varying types of risk and how they apply to this unfolding situation.
- Hear best practices required for larger financial institutions, including stress testing and its benefits for smaller organizations.
- Reflect on staffing and key risk positions to ensure the leadership and expertise are sufficient to assess and mitigate threats.

Banking Fundamentals





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Overview: What's Happened?

Relevant Risks





Interest Rate Risk



**Asset and Liability
Management**



Liquidity





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Moving Forward: Best Practices for Audit Review



Stress Testing



Risk Governance



**Appropriate
Staffing**

Recovery and Resolution



Closing Remarks