

FINANCIAL SERVICES INDUSTRY

Experienced leadership for your most urgent problems



ALVAREZ & MARSAL

FINANCIAL SERVICES INDUSTRY

Experienced leadership for your most urgent, complex problems

A&M helps our financial services clients stay ahead of the most pressing issues of the day. Whether you are looking to manage regulatory and compliance risk, maximize the value of your technology investments, enhance cybersecurity defenses, unlock value in underperforming assets or improve the customer experience, A&M can help.

Our team includes seasoned bank executives and former senior financial institution regulators who bring unique and specialized expertise in managing banks and banking functions, credit compliance, equity and regulatory issues, balance sheet management, capital planning, and investigations, as well as examining and managing risk at banks from the community level up to some of the largest institutions in the world.

CLIENTS CALL US WHEN:

- They need to identify and execute *rapid profit improvement* while maintaining high levels of operational support.
- They need an experienced partner to create *an actionable recovery plan and resolution submission* to comply with regulatory requirements, especially Dodd-Frank and MiFID II.
- They want to leverage technology *to scale their business capabilities* while protecting customer information, managing costs and meeting regulatory requirements.
- They are pressured by *increasing regulations, threats of security breaches, and fear of service interruptions* and they urgently need to take a more systematic approach to managing third party risk.
- They need to *significantly improve the quality and cost of IT service delivery* while also leveraging technology to enhance the customer experience, improve operations and reduce risk.
- They have a “*big bet*” *transformational initiative* and:
 - Need *experienced leadership to help manage the complexity and risk* of the initiative
 - Need help *turning around a distressed initiative* and getting it back on track
- They are *acquiring or divesting a business* that is significantly larger, in a new market, or more complex than prior transactions.
- They *lose a key executive* and need a senior, experienced professional who can step in and quickly stabilize and improve the business.

CORE SERVICES INCLUDE:

TECHNOLOGY AND OPERATIONS

Clients turn to us when they need to create a scalable, cost-effective IT function that delivers the company's strategic vision and priorities.

- Strategy Development
- Cost Management
- Procurement Strategy and Sourcing Advisory
- Applications and Infrastructure Optimization
- Organizational and Process Maturity
- Governance and Funding
- Customer Experience Optimization

REGULATORY AND COMPLIANCE

When clients lack confidence their regulatory and compliance functions are structured, staffed and poised to interpret and respond to current and future regulatory requirements and cyber and operational risks, they turn to A&M.

- Enterprise Risk Management
- Cybersecurity and Information Risk Management
- Capital Planning and Stress Testing
- Leveraged Lending and Credit Risk Management
- Mortgage Banking and Retail Credit Products
- Anti-Money Laundering and Bank Secrecy Act
- Independent Review and Model Validation
- Third Party Risk Management

"BIG BET" INITIATIVES

When clients need help executing their business transformation initiatives to realize the expected benefits, they turn to us.

- Capital Project Due Diligence and Assessment
- Program Risk and Quality Assessment
- Complex Program Management
- Distressed Program Remediation

MERGER INTEGRATION AND DIVESTITURE/CARVE-OUTS

Financial Services companies call us when they need help successfully executing transactions including mergers, acquisitions, divestitures and carve outs.

- Pre and Post Due Diligence and 100-Day Planning
- Operational, Cyber, Regulatory and Risk Diligence
- Carve-Out Separation, Divestitures and Stranded Cost Reduction
- Post-Merger and Acquisition Integration
- Tax Assessment and Valuation Advisory

EXECUTIVE ADVISORY AND INTERIM LEADERSHIP

C-level and boardroom leaders call us when they need objective, credible advice. Our team of seasoned financial services executives have sat in the hot seat and have the sensitivity that comes from front line experience. They know the questions to ask and can identify potential roadblocks to success.

A&M had the experience and credibility with senior leaders to tell us what we needed to hear, not what we wanted to hear."

— CIO, SIFI Bank

WHY CHOOSE A&M?

Solving complex problems is in A&M's DNA.

After 30 years of resolving some of the most urgent challenges in business history, we've honed the critical expertise that clients, at all levels of health, can use to achieve rapid results.

Senior-level expertise and leadership.

A&M's senior leaders, many of whom are former senior Financial Services industry executives, bring deep insight into the opportunities and challenges facing your business. They provide practical approaches that work versus theoretical approaches that don't.

Urgency for action and results.

Our clients frequently comment that we drive change and rapid results to deliver optimal solutions that improve performance.

Objective and independent.

Without any audit conflicts, software to recommend or projects to save, A&M offers objective, credible advice you can trust to be in your best interest, not ours.



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**LEADERSHIP
ACTION
RESULTS**

Companies, investors and government entities around the world turn to Alvarez & Marsal (A&M) when conventional approaches are not enough to activate change and achieve results.

Privately-held since 1983, A&M is a leading global professional services firm that delivers performance improvement, turnaround management and business advisory services to organizations seeking to transform operations, catapult growth and accelerate results through decisive action. Our senior professionals are experienced operators, world-class consultants and industry veterans who draw upon the firm's restructuring heritage to help leaders turn change into a strategic business asset, manage risk and unlock value at every stage.

Follow us on:



When action matters, find us at: www.alvarezandmarsal.com

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