

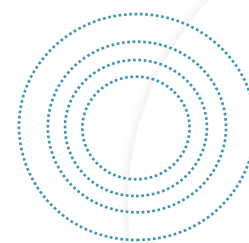
Financial Institutions Group (FIG)

As former banking CFOs and lending experts with regulatory compliance, and observed best practice application experience, we have the knowledge and expertise to quickly support your institution. Using a flexible and rapidly scalable team, FIG supports a variety of initiatives, both remote and onsite:

- Merger & Acquisition Due Diligence & Advisory
- Risk Management Analytics
- Bank & Portfolio Integration
- Data Remediation
- DFAST / CCAR Remediation
- Staff Augmentation
- Regulatory Compliance
- Core Banking Systems Process Implementation & Optimization

AT-A-GLANCE

- **150+ successful engagements** with banks, credit unions, investment bankers, bank investors, regulators, loan portfolio sellers and purchasers
- M&A due diligence, advisory, credit review, loan operations, data remediation, and regulatory compliance
- **15 years** of proven M&A project delivery, including **24 target institution** reviews for **9 acquiring institutions** and a total of **\$110B** in assets
- M&A engagements with typical target acquisition profiles of **\$1B to \$20B** in assets, up to **7,500 loans** and dedicated **teams of 13-55**
- Senior-level project teams with deep lending knowledge that are scalable from **5-115 team members**
- Proven experience executing initiatives nationwide for financial services clients ranging from **\$2B to \$150B+** in assets



**Inc.
5000
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Globally recognized by
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As a professional services firm, Vaco delivers the ideal solution, whether it is augmenting staff, placing a highly skilled professional, delivering consulting services and/or providing managed services.



STRATEGIC STAFFING



GLOBAL BUSINESS CONSULTING



HEALTHCARE IT



RETAINED SEARCH



PRODUCT + PLATFORM
DEVELOPMENT

Select Case Studies

M&A Advisory / Due Diligence Services & Allowance for Loan & Lease Losses (ALLL) Analytics

\$12 Billion Serial Community Bank Acquirer

- Interviewed target senior lending managers
- Utilized 20 risk stratifications of lending portfolio creating the loan sample using results derived from the loan portfolio tested
- Completed a re-underwrite of 65% sample of the total unpaid principal balance (UPB)
- Used sample findings to extrapolate the portfolio's probability of default (PD), loss given default (LGD), and expected losses (EL)
- Created findings report of target's lending policy and procedures
- Performed integration planning and execution

Data Remediation - Commercial, Residential, & Consumer Loans

\$110 Billion Regional Bank

- Remediated more than 10M data points in 10 months
- Reviewed 425,000 loans with \$85B in UPB
- Achieved a data remediation accuracy rate that exceeded all observed regulatory guidance levels

Commercial Special Loan Portfolio - Special Servicing Consulting & Portfolio Management

\$1.63 Trillion International Bank

- Engaged by foreign bank regulator to oversee resolution of \$6.3B commercial special loan portfolio
- Achieved a net portfolio dissolution gain of 50% vs. regulator's 35% estimated loss
- Served as subject matter expert advisors to regulators and senior lending managers

Bank Charter Change From National to State Bank

\$6.5 Billion Community Bank in California

- Completed a review of the competitive bank lending strategy over a 23-year history, resulting in the justification of the bank's historic lending strategy and favorable loan losses
- Identified actual loan losses and compared to peer group performance, resulting in favorable acknowledgement of execution and cure strategy for regulatory criticism

Best Practices Review & Implementation

\$7.2 Billion Community Bank in California

- Interviewed lending team members, ranging from senior-level to front line employees
- Reviewed and amended current policies and procedures, applying observed best practices
- Identified gaps and implemented quick hit solutions

Structured Sale Commercial Portfolio Review & Integration

\$3 Billion UPB / 5,000 Loans

- Delivered multiple portfolio acquisition due diligence
- Performed loan systems conversion data mapping
- Supported the portfolio management system implementation consulting
- Provided portfolio management, servicing operations, and special servicing hiring and training



50%

NET GAIN
ON PORTFOLIO
LIQUIDATION

Vaco | With You All The Way

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