

**SYNERGY
PARTNERS**



**SYNERGY
CAPITAL**

Navigating the Maze

of Economic Possibilities in Today's Landscape

The financial services industry is in the midst of a fundamental transformation. With intense regulatory emphasis on funding and liquidity, today's financial institutions are compelled to define and evaluate complex situations and the resulting consequences.

Building on its success with the Nation's largest financial institutions, Synergy provides the following analytical advisory services:

- Quantitative Analysis and Custom Financial Models
- Custom Software Applications for Specific Banking Operations
- Operational Assessments and Internal Audits
- Loan Portfolio Reviews
- Custom Policy and Procedure Manuals



TODAY'S LANDSCAPE

Today's environment presents fundamental challenges for banking institutions of all types and sizes. Boards of directors and senior management, must not only address current difficulties, but must also establish a strategic framework for the inevitable uncertainty that lies ahead. The ongoing fundamental transformation in financial services offers great potential opportunities for those institutions able to accurately assess internal operations, formulate corporate strategy and apply risk management techniques successfully. In essence, every financial institution's survival will hinge upon its ability to accurately analyze strategic alternatives and establish a strategic risk management framework.

Building on its success with leading publicly traded financial institutions, **Synergy** is expanding its national presence to assist top- and mid-tier banking institutions in developing risk-focused operational and financial strategies. Our quantitative analysis, custom software applications and powerful financial models allow our clients to benefit through an in-depth understanding of their economic value drivers, internal practices and external environment.

SYNERGY'S PROVEN SERVICES

Quantitative Analysis and Custom Financial Models

Utilizing a risk-focused approach, we:

- Integrate and consolidate information across dissimilar information systems and corporate divisions.
- Perform a comprehensive analysis of the internal and external factors that impact operations, competition and financial performance.
- Develop budgeting, forecasting and financial reporting models that ensure the evaluated scenarios are feasible and consistent with the organization's goals and objectives.

CAMELS Rating Optimization

Provide customized financial models to organize corporate resources and measure Capital Adequacy, Asset Quality, Management and Administration Effectiveness, Earnings, Liquidity and Sensitivity to Market Risk.

Optimize Alternative Scenarios

Quantify "What-If" scenarios by targeting a "Base Case" and running Stress Scenarios that include interest rate shocks, changes to the business operating environment, capital market transactions, mergers, acquisitions, etc.

Proven Regulatory Support

Assist in regulatory inquiries and reporting requirements:

- Forecast financial performance, market demand, customer base, competition and economic conditions.
- Prepare Business Plans and Forecasts.

Independent, Objective Economic Analysis

We analyze and quantify key strategies involving :

- Capital market transactions, valuation or merger transactions.
- Geographic and product expansion or contraction.
- Demographic and Market Trends

Custom Software Applications

Custom software applications, designed to enhance operational efficiencies and meet regulatory compliance requirements, include the following:

- Documentation Exception Tracking (Loans and Deposits)
- BSA/AML Suspect Monitoring and Reporting
- Commercial / Consumer Loan Portfolio Reviews
- Internal Audit of Operating Systems and Procedures

To uncover and target the extraordinary opportunities available today, kindly call

Synergy Partners/Synergy Capital

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