



FINANCIAL SERVICES

SOLVING THE WORLD'S MOST COMPLEX
CHALLENGES **FACING FINANCIAL
INSTITUTIONS**

NATHAN

Reducing risk with clear insight

Community banks face an increasingly complex commercial and regulatory environment driving business risk: What will be the effects of CECL? How do banks transition away from LIBOR? How do banks remain competitive with record-low interest rates? How can banks stay compliant with anti-money laundering regulations? Have banks implemented Enterprise Risk Management frameworks? Are banks managing Model Risk? More than ever, banks need to stay agile, and not just comply with market regulations and market expectations, but get ahead of them. Staying ahead of complexity and market expectations can drive performance and reduce costs ahead of the industry.

For community banks facing an increasingly complex commercial and regulatory environment, Nathan provides focused insights to create confidence in your highest risk decisions. We help you not just meet industry regulatory and commercial requirements, but better understand your customers through data and reduce costs of compliance to drive competitive advantage.

Nathan specializes in supporting community banks. We understand that your clients are different and you have achieved success by understanding their financial needs better than anyone else. We are the same way. Every one of our clients is different: they cover different customers in different markets with different

products. We succeed by understanding your bank and creating solutions that don't just meet requirements; they help you understand your clients and your risks to drive success. Nathan provides a range of diagnostic and assessment approaches to understand your bank's risks and quickly focus on reducing those biggest risks. Part of understanding the unique needs of community banks is understanding that each is facing different challenges. We can help you quickly resolve your biggest challenges and get back to meeting the needs of your customers.

"Nathan uses decades of experience analyzing specific financial contexts around the world to rapidly understand the risks of community banks and design robust solutions."

— Raman Mandapaka, Senior Vice President

Nathan has been solving global financial, economic, and regulatory challenges for more than 70 years. We excel at understanding the unique economic, commercial, and regulatory environments of our clients and delivering tailored solutions for our clients' specific needs. Nathan Financial Services is led by Raman Mandapaka, Ph.D., who has more than 20 years of experience providing industry-leading solutions in the financial services industry. Our team covers expertise in financial risk management, compliance, operations, and accounting, dedicated to helping community banks understand and reduce their most critical risks.

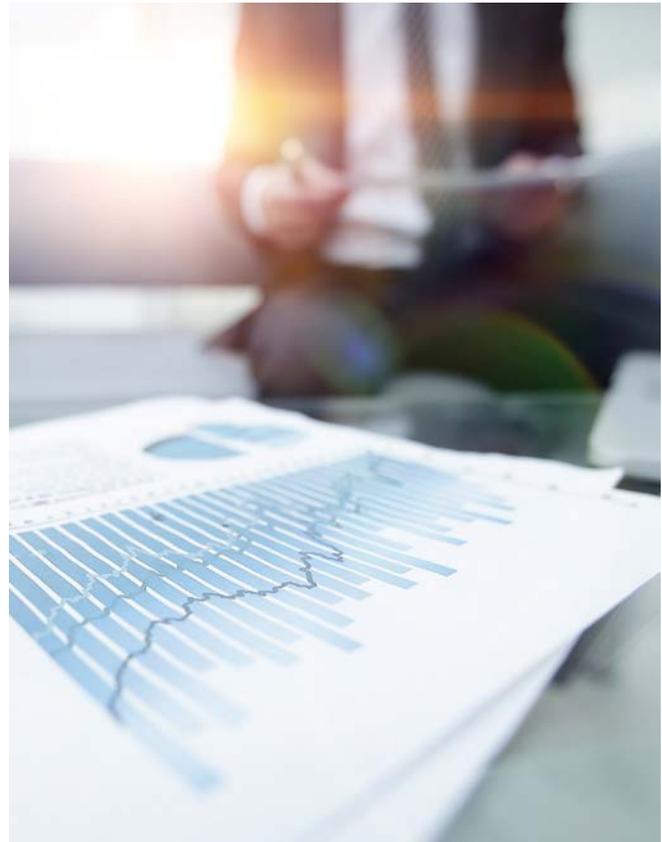
Reduce risk and the cost of compliance

DEDICATED TO SUPPORTING COMMUNITY BANKS

We specialize in understanding your bank's unique environment and challenges to develop tailored risk management and compliance solutions. With our analysis and insights, you will reduce risk in your biggest decisions through a more in-depth perspective on your portfolio and market. From insight, we help you transform operations to improve data, reduce costs of compliance, and turn your compliance into deeper customer knowledge and your unique advantage.

Nathan advised a mid-sized bank from end-to-end in transitioning to CECL. From procuring and testing appropriate accounting software, to analyzing portfolio risk pools, and updating accounting processes, Nathan helped them develop a comprehensive CECL solution. The bank is now compliant with the CECL standard and has developed deeper insights into its loan portfolio.

Nathan advised a community bank on both validating its existing incurred loss allowance model and transitioning to CECL. Nathan provided the bank with guidance on improving the robustness of its model, establishing reasonable assumptions, and establishing better data governance processes. The bank has referred Nathan to its auditor for supporting other community banks in model validation and regulatory compliance.



WHY NATHAN

- 70+ years in economic, financial, and regulatory advising
- Offices on 5 continents
- Deep expertise in:
 - Credit, Market, Model, and Operational Risk
 - Model Validation
 - Compliance
 - Operations
 - Accounting
 - Technology

Nathan's insight helps you reduce risk in your biggest decisions and turn compliance into advantage.



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ABOUT NATHAN

Nathan is a private international economic and analytics consulting firm that works with government and commercial clients around the globe to deliver practical solutions and achieve lasting results. Whether building frameworks for economic growth or navigating regulatory hurdles, securing infrastructure financing or evaluating and assessing disputes, Nathan's experts serve as trusted partners, offering clients the analysis, technical advice, and strategies they need for sound decision-making. Known for both technical and service excellence, Nathan has corporate offices in the US, UK, and India and more than 40 program offices around the world. More information about Nathan can be found at nathaninc.com



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Trusted for Excellence