



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

### LONDON INTERBANK OFFERED RATE (LIBOR) Navigate the end of LIBOR with a tailored solution

Nathan brings more than seventy years of experience in financial services advisory to help you create an end-to-end LIBOR transition solution that best fits your bank. We are dedicated to supporting community banks by reducing the risks and minimizing the costs of such a crucial transition. With our help you can be sure that you will be ready for the end of LIBOR and that your transition solution meets industry standards and is tailored to your needs.

#### KEY SERVICE OFFERINGS

- Exposure assessment
- Reference rate selection
- Strategic planning
- Change management
- Communications
- Data governance

## EXPOSURE ASSESSMENT

Nathan can help you determine the exposure of your portfolio to the LIBOR transition and what impact those exposures will have when LIBOR ceases. You will have detailed insight into the behavior of your portfolio for a set of scenarios and potential LIBOR substitutes. The assessment will prove a valuable asset when formulating your LIBOR transition strategy.

## REFERENCE RATE SELECTION

Nathan can help you identify and evaluate the new reference rates which aim to substitute LIBOR as the new benchmark. Given the lack of a regulatory mandate for the LIBOR transition, institutions will be required to pick the new reference rate they will use as the LIBOR substitute. The new reference rates have different characteristics and will therefore have distinct impacts. We can help you select the new reference rate that is most appropriate for your needs.

## STRATEGIC PLANNING

Nathan can assist you in developing a tailored plan that minimizes disruptions and streamlines your LIBOR transition. We can also help you to better understand the risks associated with the transition, and incorporate appropriate mitigating measures into your strategy. You will come away more confident and prepared to face the unique risks of your portfolio during this transition.

## CHANGE MANAGEMENT

Nathan can help you create a comprehensive strategy that deals with all the aspects of your bank that will be impacted by the transition. A successful transition from LIBOR will require that you implement solutions that go beyond just portfolio management. With our help you will be able to meet the additional challenges the LIBOR transition will pose to your operations and processes.

## COMMUNICATIONS

Nathan can help you manage an effective internal and external strategy to communicate with all relevant stakeholders. Internal communications will allow you to raise awareness among staff and coordinate future actions. External communications will serve to inform clients and other relevant parties about the transition and convey upcoming changes.

## DATA GOVERNANCE

Nathan can help you develop confidence that your data is accurate and up-to-date to best reflect the changes the LIBOR transition will make to your portfolio. One of the greatest risks in such a monumental transition is data integrity. With our help you can rest easy knowing that your data will remain secured and be properly updated through the transition.

## CONTACTS

### RAMAN MANDAPAKA

Senior Vice President  
rmandapaka@nathaninc.com  
Tel: +1 703.516.7808

### MUHAMMAD YOUNIS

Principal  
myounis@nathaninc.com  
Tel: +1 646.974.7201

[nathaninc.com](http://nathaninc.com)

## 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, London, and India and more than 40 program offices around the world. More information about Nathan can be found at [nathaninc.com](http://nathaninc.com)

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