

BAS

BOARD ADVISORY SERVICES, INC.

Guiding Your Institution Through an Ever-Changing Financial Services Market.

The financial crisis changed many things, not the least of which is the set of assumptions most banks and credit unions have long relied upon to build their businesses. New regulations, more aggressive competition, and evolving customer demands have delivered a new set of rules. As a senior executive of your institution, employees, customers, stockholders and even regulators expect you to understand those rules, and devise a strategy for growth while meeting these challenges.

As you navigate a course for your organization, BAS can help you to:

- » Identify the trends in the market that may be your opportunities for growth.
- » Get the insight you need to develop a business strategy that exploits those opportunities.
- » Develop rational cost allocation and incentive programs that support your business goals, not work against them.
- » Understand how the new environment affects your profitability, and select tools that will help you navigate execution and ensure you stay on course.
- » Execute the plan to reach your objectives.

Helping Companies Grow Responsibly

Board Advisory Services help executives of financial services institutions get insight into their revenue, operations and profit margins, as well as transparency into the dynamics of their organizations. You can use this insight to identify where your institution's true opportunities for growth are and avoid unintended consequences that may hamper profit margins.

Our experts review your line of business, your operations and the transactions you're undertaking and compare them to your goals. We can help you uncover the questions you should be asking, and identify the right metrics that will enable you to ensure responsible and sustainable growth for your institution.

Here's how we do it. Our services are offered on an as-needed basis. Some clients require all of these services, while others need a more limited scope. We work closely with your team to determine the right level of support you need from us in order to identify and implement solutions to your business challenges.

What We Do

We help financial services companies:

- » **Gain insight into your business.** You need to examine your business strategy to ensure you are in sync with the emerging business and regulatory environments, and use that insight to form your P&L. How will you increase profitability? Where are your successes? What are your challenges? What are your real costs for servicing customers and how do you manage them? What trends or operational issues affect your profit margins? Are you confident that your P&L and other substantial financial reports will support your new business initiatives? We help you gain transparency into your organization so that you can answer these questions, and develop a business plan that exploits your growth opportunities.
- » **Develop effective cost allocation and incentive strategies.** The new regulatory environment has changed the way financial service institutions must operate. Traditional operations models are no longer sufficient. Banking customers ignore your regional boundaries and expect service at any branch they find convenient. Virtual banking is more critical than ever. How do you allocate costs? How do you reward employees for the work they do in support of customers they don't own? We can help you develop strategies that reflect your bank's operating realities, and avoid unintended consequences.
- » **Understand the new regulatory environment.** Can your bank identify critical revenue opportunities at the branch level? Are your current systems able to respond to the requirements of the new regulatory environment? And are they aligned to the other systems that support your revenue and cost goals? Our teams will help you understand the new regulatory environment, and select tools that will help you monitor whether you're meeting your business goals.

Why We're Different

Unlike most executive consultants, we don't seek to embed our experts as employees within your financial institution. Rather, our goal is to provide the necessary value to you, the client. We transfer knowledge to your leadership team, and move on to the next business challenge.

We consider ourselves successful only when we are able to step aside and allow your team to take over.

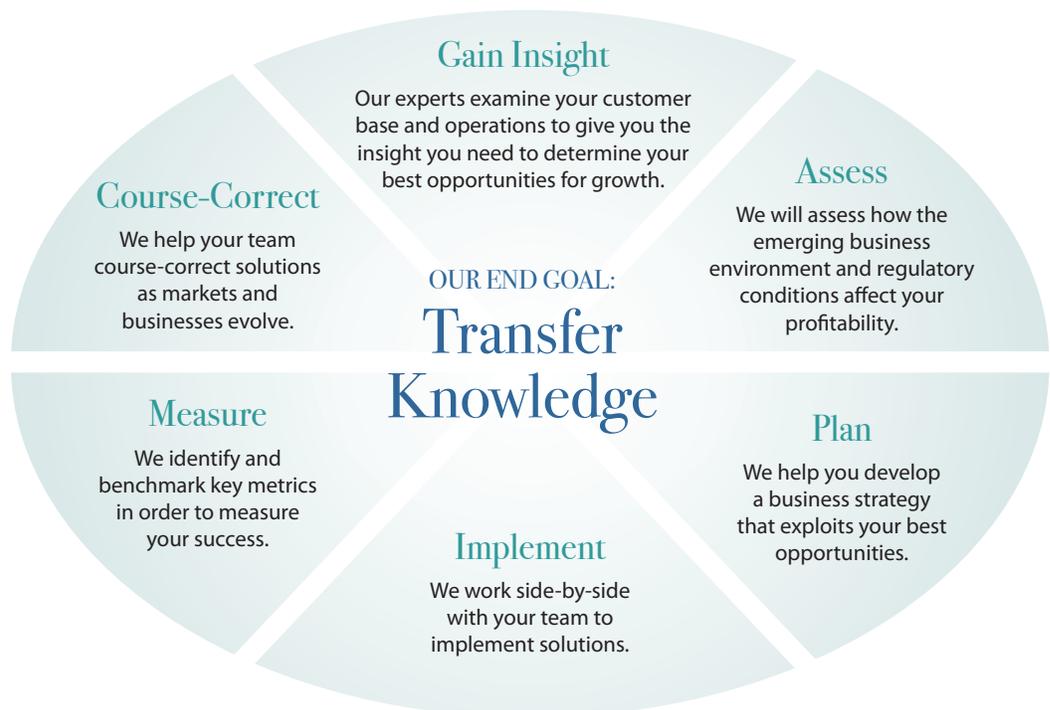
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Our Process

We focus on collaboration with your bank. We begin by examining the metrics, data and reports that currently exist. At the same time, we talk to people at different levels within your organization to get an understanding of their perceptions: what's actually happening versus what was intended. Then, we work with you to analyze why the results you expected are different from the results you're seeing, and devise a remedy.

By following our process you will get a better sense of the risk dynamics and business values that are inherent in the opportunities your organization is pursuing.



Our solutions deliver sustainable results because they 1) are transparent and measurable, 2) establish accountability and ownership, and 3) are results-adjusted plans.

Who We Are

Board Advisory Services is a team of seasoned professionals who have decades of cross-disciplinary experience within the financial services industries. We deliver analysis and assessment of critical business issues facing financial services institutions, helping them to enhance profitability, achieve efficiencies, and reduce costs. We regularly serve as consultants to C-level executives, helping them to gain a better understanding of their organization as a whole, and to re-engineer critical business processes.

BAS principals have invested in and helped start companies, worked as industry analysts helping investors assess and predict the performance of companies, and held senior management positions within financial services companies, running lines of businesses and developing new products.

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