

CONSULTING

The Consulting Division focuses on serving FinPro clients, providing institution specific advice. FinPro offers a full array of consulting services designed to align with our core principle of **Building Value Together**. *(Any of our services below can be grouped as a Bundled Service.)*

- Strategic Planning
- Asset Liability Management
- Balance Sheet Management
- Enterprise Risk Management
- Value Enhancement
- Corporate Governance
- Talent Management
- Market Feasibility
- Asset Quality Analytics
- Denovo Bank Consultation

DIGITAL

FinPro's Digital Division is an interactive experience that puts the power of FinPro's models and what-if analytical capabilities in your hands. These analytical models are cloud-based and can be run 24/7 using your Bank's data.

- Peer/Data
- Risk/Scoring
- ERM Management
- Liquidity
- Bank Ranking Model

REGULATORY

FinPro's Regulatory Division has a team of former Regulators who discuss policy issues with all Bank Regulatory Agencies, conduct pre-exam reviews to avoid regulatory missteps, and correct as well as eliminate regulatory issues including both informal and formal actions.

- Comprehensive Risk Platform
- USDA Asset Review
- Expert Witness
- Regulatory Order Advisory
- Board/Management Reviews
- Policy Review
- Regulatory Retainer
- Pre Exam Review

FINPRO CAPITAL ADVISORS

FinPro Capital Advisors (FCA) combines the insight and analysis of a premier consulting firm with the flexibility and innovation of a quality investment banking firm. Our top priority is unlocking maximum value for a company and its stockholders. *(FCA is a registered broker dealer and is a wholly-owned subsidiary of FinPro, Inc.)*

- Mergers & Acquisitions
- Capital Raising
- Integration
- Valuation

CONTENT

FinPro's Leadership and Education Division focuses on real world training solutions. We teach Strategic Planning, Mergers & Acquisitions, ALM and Enterprise Risk Management at the top Graduate Banking Schools. FinPro speaks at multiple State and Federal conferences each year and also moderates board retreats for over 100 community banks annually.

- Webinars
- Community Bank Resource Guide
- Bank Training Manual
- Policies

STRATEGIC AFFILIATIONS

- Banking Schools
- State Bank Departments
- State Bankers Associations
- Bankers Helping Bankers

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ABOUT FINPRO

Established in 1987, FinPro is a full service management consulting firm specializing in providing advisory services to the financial institutions industry. FinPro's competitive advantage is that we are regarded as thought leaders in the industry who are on the forefront of banking. Our services include: strategic planning, board retreat moderation, enterprise risk management, leadership and education, corporate governance, market feasibility, de novo bank formation, asset/liability management, and regulatory consulting. FinPro also conducts M&A, capital/debt raises and valuations through its wholly owned subsidiary, FinPro Capital Advisors (FCA) as a FINRA registered broker/dealer. Every service we offer underscores our dedication to FinPro's core principle of **Building Value Together**.

FINPRO...

- ✓ Is structured to advise Community Banks throughout their lifecycle
- ✓ Works with a multitude of community banking institutions worldwide
- ✓ Works with community banks ranging from de-novo groups to \$30 billion in assets
- ✓ Performs quarterly Enterprise Risk Assessments
- ✓ Provides quarterly ALCO analyses
- ✓ Moderates Board Retreats
- ✓ Has a team of significant heavy hitting Ex-Regulators
- ✓ Builds long-term relationships with Clients focused on Building Value Together
- ✓ Has built a Comprehensive Risk Platform to avoid regulatory pitfalls and to mitigate and eliminate regulatory issues as they arise
- ✓ Advises on Capital Markets strategies that are in the best interest of the Client
- ✓ Puts the power of FinPro's models and what-if analytical capabilities in your hands with our digital services
- ✓ Teaches at Stonier Graduate School of Banking, and the Graduate School of Banking at Colorado
- ✓ Hosts a Virtual Learning Series throughout the year which focus on hot topics and economic forecasts