



REGULATORY MANAGEMENT

Are you ready for the
emerging regulatory climate?

Need help anticipating
potential regulatory reform?

Facing a potential regulatory order?

RMPI Consulting, LLC has effectively worked with financial institutions where regulatory orders are in place or imminent. We've assisted banks in dealing with Board Orders, Memorandums of Understanding and Consent Orders (fka Cease and Desist Orders). We have helped institutions reduce the level of an order, minimized the breadth and requirements an order covers and even postponed the issuance of an order pending the outcome of ongoing management work.

Upcoming Exam

In short, what keeps you up at night? Are there still issues unresolved from the last examination? Are your loan policies outdated? Prior to your next exam, RMPI can review your processes and procedures, reserve requirements and criticized loan portfolio. We can advise you on the "hot button" issues the regulators will concentrate on when they arrive.

Regulatory Action Imminent

We can help fix areas that may be compromised or otherwise cited by the examiners through pre-emptive action. More complex problems can be identified and addressed in advance. Risks can be reduced and resolutions presented to regulators. We can help you show regulators that you understand the seriousness of your issues and that you have taken corrective actions.

Regulatory Order Already in Hand

We work with boards and executive management to ensure all issues of a regulatory order are understood. We will develop and manage a project plan to complete and track all portions of the regulatory response, deal directly with the regulators to create an atmosphere that prevents flare-ups and ensure a fair and reasonable approach can be followed.

Regulatory Response Framework

While no two orders are identical, our consulting services are built around a standard regulatory response framework which includes the following Planning Components and Implementation Elements.

Planning Components

- › Strategic Plan
- › Capital Plan
- › Management Plan
- › Liquidity Plan
- › Profit Plan
- › Risk Management Plan
- › Classified Asset Reduction Plan

Implementation Elements

- › Lending and Credit Policies
- › Loan Review Procedure
- › ALLL (including ASC 450 and 310 analysis)
- › Workout Processes and Controls
- › Metrics and Reporting

Why Banks Chose RMPI

RMPI adds value to the regulatory management process because we have walked down this path before with other financial institutions and regulatory bodies. We understand the mind-set and pace of the officials on the other side of the table, and we'll keep you in the game longer than anyone else to provide your management team with the time and space needed to develop and implement a successful resolution strategy.

We have worked with many of the same regulatory agents at multiple institutions. Our rapport with these individuals is professional, courteous and amicable. We are known by both state and federal regulators as knowledgeable professionals who have successfully helped banks improve their controls and management practices. Our methodology works and our approach is honest, open and successful.

We have a complete understanding of the depth and breadth of the primary issues covered in most orders, and more importantly, we comprehend underlying concerns that have led to the issues cited.

Experience the RMPI Difference

Our extensive knowledge and community bank experience make RMPI the right partner to help you implement a successful credit review program.

RMPI Consulting provides process improvement, as well as regulatory, enterprise risk and credit management services to Community Banks across the credit life cycle. We also help clients with interim, outsourced staffing, and our thought leadership has defined industry "best practices" on a broad range of risk management services.

Recognizing there is no "one size fits all" solution for all Community Banks, we work with each client to develop an appropriate, custom solution to solve their specific problem at a reasonable cost in an efficient manner within a scheduled deadline.

For more information, please call us or visit rmpiconsulting.com

RMPI Five Step Process

Using the RMPI Five Step Process we work with senior management to develop an appropriate plan for dealing with the specific issues identified.

1. Understand the Order

Ensure the entire management team understands the primary concerns identified by the regulators as well as the underlying issues.

2. Develop Response Framework

Work with the board and management team to develop a strategy and response framework that addresses all issues identified by the regulators.

3. Assign Ownership

Create a work plan with specific assignments. Work with all appropriate employees to ensure deliverables are understood and work assignments and delivery dates are clear.

4. Processes and Controls

Develop a project plan with milestones and benchmarks to ensure progress is made against the required deliverables. Socialize the work plan and milestones for buy-in and acceptance.

5. Delivery and Follow-Through

Measure progress against benchmarks, update work plan as needed, demonstrate success to the regulators.



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