

2024 OVERVIEW

SRA Consulting By The Numbers

SRA Consulting pairs risk, credit, compliance and IT services with *data-driven and A.I.* risk technology partners to help clients navigate risk and drive growth.

The infographic features a central teal square with the SRA Consulting logo. Surrounding this central element are ten dark teal rectangular boxes, each containing a specific statistic or service area. The statistics include founding year, industry focus, M&A transactions, expansion areas, managed services, SaaS partners, years of service, risk frameworks, innovation support, bank clients, risk experts, service area, and data-driven partners.

2008 Founded	Industry Banking & Financial Services	400+ M&A Transactions	Expansion A.I., Digital Assets & FinTech	SRA Consulting Data-Driven Managed Services
110+ SaaS Watchtower Platform Partners	16 Years of Service	SRA Consulting	8 Risk Frameworks ERM, A.I., Capital, Digital, FinTech, etc	Innovation Support for A.I., BaaS, FinTech, & Digital-Assets
250+ Bank Clients	30+ Risk Experts		US Service Area	7 Data-Driven & A.I. Partners Watchtower, AML Sentinel, Delfi.co, Stratyfy.ai, IQBanker, 4M Group, Swarm

SRA Brings Together Risk Subject Matter Experts, Proprietary Methodologies & Data-Driven Platforms to Successfully Deliver Your Initiatives

Board of Directors & Chief Executive Officer

1. Board and Risk Committee Training Programs
2. Strategic Plan Development
3. Regulatory Remediation & Risk Command Center
4. Board & Governance Reorganizations
5. Independent Board Assessments

Chief Credit Officer

1. Loan Review & Credit Stress Tests
2. Credit Process Redesign & CRE Risk Program Guide
3. Climate Change Assessment
4. Economic Trends and Forecasts by MSA & Industry
5. Credit Underwriting Support

Chief Risk Officer

1. Managed Services for ERM, ORM & Audit
2. Risk Maturity Framework & Assessments
3. Enterprise Resiliency Framework & Assessment
4. RCSA Program and Remediation Support
4. Summary Risk Program Guides

Chief Compliance Officer

1. Compliance Assessments
2. Continuous Monitoring and Audit Programs
3. AML/BSA Monitoring & Services
4. Fair Lending Optimization & Fair Banking
5. Fractional Chief Compliance Officer

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M&A Due Diligence and Integration

1. Credit Marks
2. Interest Rate Marks
3. Operational, IT, Compliance, & AML Due Diligence
4. Integration Program Management
5. Due Diligence Program Oversight

Business Line/CTO/COO/CIO

1. Fraud Assessment & Optimization
2. Electronic Banking & IT Assessments
3. Operational Efficiency Assessments
4. Info Sec and Vendor Management Services
5. Data Governance & Data Management Services

Chief Financial Officer

1. Interest Rate Optimization
2. Interest Rate Risk Managed Services
3. Capital Stress Testing and Management
4. Liquidity Managed Services
5. FDICIA/Sox Control Management

A.I./BaaS/Digital Assets/Model Risk

1. FinTech Risk Assessments
2. Digital Asset Risk Maturity Assessment
3. Vendor A.I. Risk Assessment (Model)
4. Bank wide A.I. Governance & Risk Maturity Framework
5. Model Risk Assessments

SRA Consulting Credit Services

Independent Credit Review Consulting Services ➤	Credit Stress Testing ➤	Merger & Acquisition Due Diligence ➤
Credit Portfolio Management Consulting Services ➤	Climate Risk Consulting Services ➤	CECL & Allowance Methodology ➤
CRE Risk Assessment And Program Optimization ➤	Design and Review Risk-Based Capital Allocation Approach ➤	Early Warning Indicators and Exogenous Risk Analysis ➤
Competitive Analysis And Peer Group Insights ➤	Fractional Chief Credit Officer Services ➤	Develop and Validate Credit Risk Rating Models ➤

SRA Provides Risk Services and Technology to Support Transition from Hindsight to Foresight In Order To Optimize Risk & Maximize Profitability

HINDSIGHT

Watchtower is a single source of truth for all key risk information, providing the bank's "risk system of record." Risk is aggregated and managed company-wide, for all risk

- Risk Appetite Management and Risk Profile Reporting
- Issue Tracking & Reporting (Audit, Regulatory and Other)
- Risk & Control Assessments (RCSAs)
- RMA Risk Maturity Framework and GAP Assessment (\$1B, \$10B, \$50B)
- KRI & KPI "Guardrails and Speedbumps"
- Loss Event Management

INSIGHT

Solve risks before they become unsolvable with a continuous stream of data and insights..

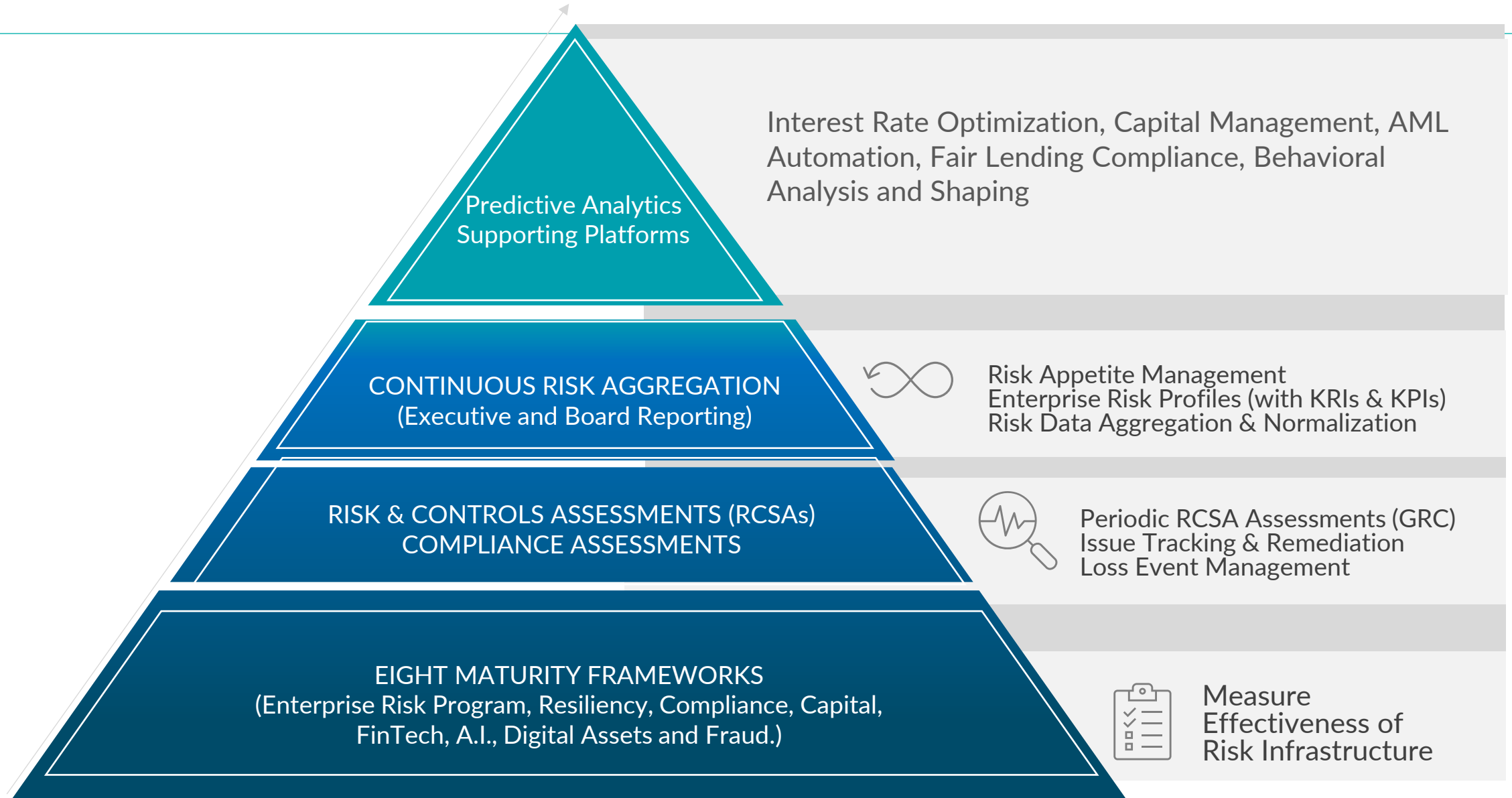
- Strategic Imperative Management
- Peer Comparison & Benchmarking. Branch Analytics
- Policy Limit Tracking
- Risk Data Governance (Data Lineage & Integrity)
- FinTech Risk Assessment and Monitoring
- FinTech and Novel Activities Risk Framework & FinTech Risk Software

FORESIGHT

Enable "best-in-breed" and data-driven decisions by tapping into predictive insights that will ensure that you're on the right path to optimize risk and maximize profitability.

- Interest Rate Optimization
- AML "Sentinel" Investigations at 50% Cost Reductions
- Fair Lending
- Capital Stress Testing Scenario Model
- CFO's Financial Forecasts
- Translated into Risk & Performance Foresight (KRIs & KPIs)
- Swarm Behavioral Trends

Holistic Risk Intelligence Platform – Supported by Risk Experts



Featured Data-Driven and Predictive Use Cases That Improve Bottom Line

Problem

Many risk functions focus their efforts on hindsight but lack attention on foresight to generate truly value-added capabilities.

Solution

Our data-driven solutions enable bank to realize a strategic competitive advantage.

Risk-Based, data-driven, and predictive solutions allows banks to look ahead, improve control, manage risk, optimize the balance sheet, and improve profitability.

Data-Driven Risk Aggregation

Aggregate and normalize risk intelligence while controlling data lineage:

- Risk Appetite Management
- Risk Profile By Risk Category
- Risk Profile Forecast
- KRI and KPI Management.



Data-Driven & Predictive Platforms



Reduce Interest Rate volatility, optimize the balance sheet, and improve net interest margin



Reduce AML Investigations costs 50% while dramatically improving regulatory compliance



Accelerating Data-Driven and AI-Powered core technologies into core banking use cases including markets, compliance, risk and regulatory remediation and requirements



Capital Management Program and Stress Testing Platform to manage future capital needs. Peer Analysis.



Measure, predict and improve behavior of your organization utilizing the company's existing meta data

Michael B. Glotz, CEO and Co-Founder

Michael Glotz is the Chief Executive Officer and Co-Founder of SRA Consulting and is the firm's practice leader for governance, risk management, M&A, capital management and A.I. services. He has led dozens of high-profile engagements for national, regional and community financial organizations.

Michael served as Strategic Financial Officer (SFO) for Crestar Bank and later SunTrust Bank through acquisition. During Michael's tenure with SunTrust Bank, he held various senior financial positions including head of Strategic Cost Management. Immediately before SRA's founding, Michael was a Managing Vice President with Capital One Financial and held senior positions including Head of Corporate Audit and Credit Review Services, which included the oversight and development of over 100 audit and risk professionals. Michael also supported the implementation of Enterprise Risk Management and bank acquisition and integration activities for large-scale mergers.

Michael was Risk-Reward Co-Chair of the American Association of Bank Directors and is a faculty member of the Institute of Bank Director Education. He delivered training for many State Banking Associations, and individually for several bank boards. Michael received a BBA in Business from the University of Wisconsin, an MBA with the University of Richmond and completed the Executive Development Program at Wharton, University of Pennsylvania, and is a Certified Risk Professional.



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