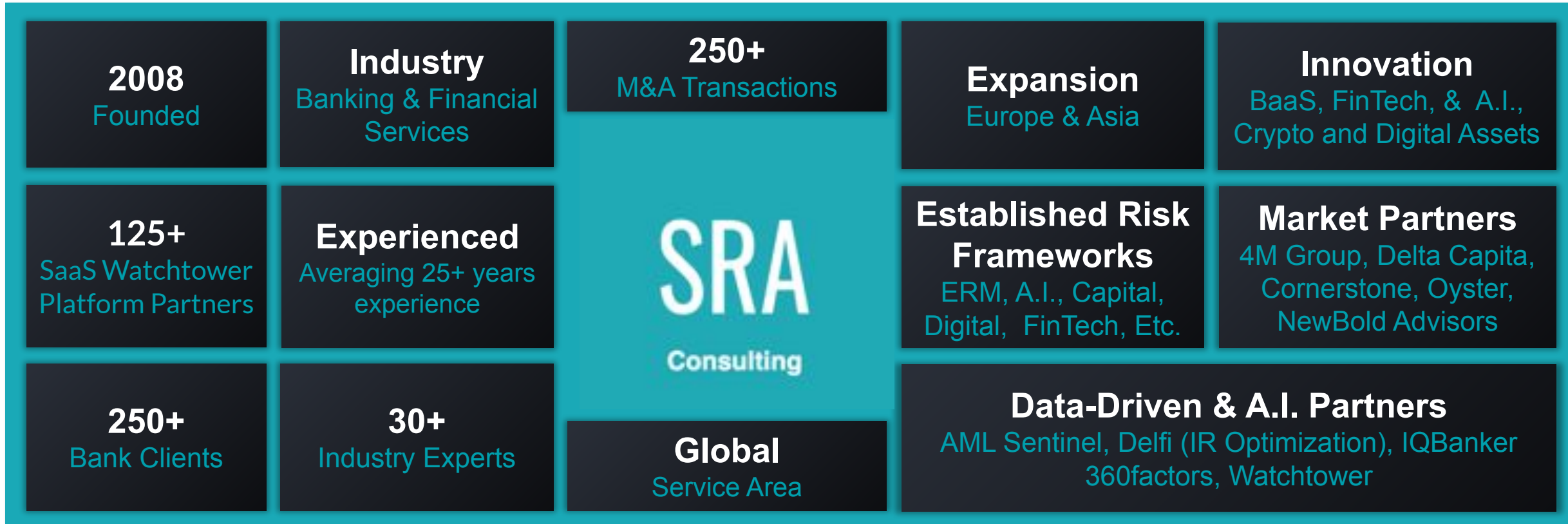




# **2025 SERVICES**

# 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.

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

## Board of Directors & CEO Services

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

## Chief Credit Officer Services

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 Services

1. Managed Services for ERM, ORM & Internal Audit
2. Risk Maturity Framework & Assessments – **Watchtower**
3. Enterprise Resiliency Framework & Assessment
4. RCSA Program w/RiskAssist – **360factors & Watchtower**
4. Summary Risk Program Guides

## Chief Compliance Officer Services

1. Compliance Assessments - **360factors**
2. Continuous Monitoring and Audit Programs - **360factors**
3. AML/BSA Monitoring & Services - **AML Sentinel**
4. Fair Lending Optimization & Fair Banking
5. Fractional Chief Compliance Officer

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

## M&A Due Diligence & Integration Services

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 Services

1. Fraud Assessment & Optimization
2. Electronic Banking, Real Time Payments (FedNow)
3. Operational Efficiency Reviews & Project Assessments
4. Info Sec and Vendor Management Services
5. Data Governance & Data Management Services

## Chief Financial Officer Services

1. Interest Rate Optimization - **Delfi.co**
2. Expense Management / Analysis
3. Capital Stress Testing and Management - **IQBanker**
4. Liquidity and IRR Managed Services
5. FDICIA/Sox Control Management

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

1. FinTech Risk Assessments
2. Crypto & Digital Asset Risk Maturity Assessment
3. Vendor Risk Assessment (FinTech, A.I., Other)
4. Bankwide A.I. Governance & Risk Maturity Framework
5. Model Risk Assessments & Management – **Delta Capita**

# 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



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



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

# Expanded SRA Compliance and AML Services

<b>Compliance Monitoring &amp; Audit</b>	<b>Examination Readiness and Response to Regulatory Matters</b>	<b>Fractional Chief Compliance Officer Services</b>
<b>\$10 Billion Readiness Assessment</b>	<b>Regulatory Risk Assessments</b>	<b>Regulatory Change Management</b>
<b>Compliance Risk Maturity Assessments</b>	<b>Compliance Management System Enhancement</b>	<b>Compliance Board Reporting Enhancement</b>
<b>Compliance Policies &amp; Procedures</b>	<b>BSA/AML Investigation and Reporting</b>	<b>Compliance M&amp;A Due Diligence</b>

# Expanded SRA Business Services

<b>Payment Strategy &amp; Roadmap</b> ➤	<b>Payments &amp; e-Banking Fraud Assessment</b> ➤	<b>Real-Time Payments</b> ➤
<b>Open Banking</b> ➤	<b>Digital Assets Related Deposits</b> ➤	<b>BTC Collateralized Lending</b> ➤
<b>Stablecoin Settlement</b> ➤	<b>Electronic Banking</b> ➤	<b>AI Strategic Assessments</b> ➤
<b>Blockchain Innovations</b> ➤	<b>Operational Efficiency Services</b> ➤	<b>Technology &amp; Infrastructure Modernization</b> ➤

# Expanded SRA Credit Services

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



# 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 delivers training for State Banking Associations and individually for 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 (CRP.)



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