



Financial Markets and Banking

Financial Markets and banking are unique industries with special requirements and often different business models than standard services companies. Regulatory, security and risk management are highly specialized. SAGIN has a financial services group staffed with industry professionals comprised of 10-25 year veterans who have worked in financial services, banking and insurance industries. Our approach is to partner with institution leaders and analyze their business model to develop new strategies driving value for the business. We then work with management to deploy the right resources from business process, information systems and change management to effectively implement our strategies.

In addition, our financial markets and banking practice serve as our advisors to our clients on regulatory matters that cause shifts in the industry, helping clients prepare and plan ahead to manage risk and profitability. Below are just some of the issues our clients come to us with each day. The SAGIN approach is one that combines deep industry experience with innovative methods to drive value for our clients.

- Are you strategically positioned in the market and are you effectively measuring your results?
- How effectively are you managing institutional risk as well as regulatory compliance?
- Is your customer portfolio the right mix to optimize revenue and supports growth?
- Is your organization structured properly and are assets well positioned to support the strategy?
- Are you entertaining a merger or acquisition potentially increasing market reach but possibly hurting operations?

SCOPE of SERVICES

We understand your industry, from banking to credit unions, commercial lending to financial and foreign markets. The financial services and banking industry is one of the most complex and regulated in the world. Working with key advisors helps institutions leverage the knowledge they already possess. The following is a list of some ways SAGIN has helped companies in this industry:

- Strategy development from facilitation, research, business modeling to planning and deployment.
- Regulatory compliance audits – We analyze the risk, operations and business processes with respect to compliance to identify gaps and remediate risks.
- Systems architecture and deployment – we develop the services strategy, on-line/customer facing tools and integration with back-end core processing systems.
- Treasury management services – We design, structure and implement treasury management services for institutions to offer clients.
- Transaction processing optimization – From loan processing and origination to credit card application processing, we have worked with companies to design and optimize the process using a combination of technology, domestic and/or offshore processing and best practices deployment.
- Risk management and valuation – SAGIN can develop and implement independent price



verification process to price loans, RMBS and CMBS portfolios.

- Asset management – Our team will perform assessments institution assets including real estate to improve the return on investment.
- Pricing and modeling – SAGIN evaluates the pricing mechanics of derivative investments and model validations in compliance with OCC 200-16.

- Credit risk management – We develop the framework for the assessment of credit risk for member banks for exposure to the entity.
- Reporting compliance – Our team implements conversion plans to IFRS reporting as well as programs to build industry compliance into operations.

APPLICATIONS AND CASE EXAMPLES

A global financial services company was experiencing declines in revenue from its treasury management services unit. The company engaged our professionals to perform a review of their services group, customer base and strategy deployment methods. In conjunction with the assessment we also performed behavioral client segmentation and created the improvement plan.

Approach/Activities:

- Segmentation of client behaviors, growth and profitability analysis.
- Created investment strategies, marketing and cross-selling programs and services models.

Results:

- Increased revenues 40%.
- Executed the analysis and initiated the programs in 6 months.

An international financial services firm was interested in accelerating efforts to minimize the number of financial applications globally and maximize economies of scale of preferred solution sets. Initial response by management was well received however the organization had difficulty deploying the strategy. Our team was engaged to re-establish the initiative as a win-win situation for both regional and global finance organizations, implementing a managed portfolio analysis and deploying the activities designed in the plan.

Approach/Activities:

- Redesigned the governance model to re-engage executive leadership.
- Deploy cross-function teams from finance, operations and IT.
- Performed an organizational effectiveness evaluation and deployed change management resources coupled with the program management office.

Results:

- Consolidated applications 20%.
- Reduced operating costs associated with systems/IT 30%.
- Implemented new regulatory reporting systems and new executive dashboard reporting tools.

SAGIN, LLC is a value driven management consulting firm. Comprised of experienced industry leaders, we serve our clients to achieve their goals. We bring a collaborative approach to our work and incorporate all stakeholders in the process identifying the value drivers to track and deliver results in the process. We are different.



SAGINLLC.COM | (312) 281-0290

Chicago | Detroit | Los Angeles

Miami | New York | Washington DC