

Financial Performance Partners, LLC has developed a comprehensive platform of management consulting tools designed to address the needs of most financial institutions to enhance their business models. FPP delivers a full range of consulting services associated with *Acquisition, Contracts, Due Diligence, Lending, Operations, Strategic Initiatives, Technology, and Valuation*. These services are delivered with a disciplined, "engineered" approach and customized to meet the specific needs of our clients in order to drive improved financial and operating performance.



Portfolio of Services

Acquisition Related Services:

FPP provides complete project management with a focused approach leveraging our leadership and proven processes in providing a professionally developed integration plan. We utilize an engineered approach to address all business aspects to ensure the integration of people, products, policies, procedures, guidelines, platform, operations, and distribution systems. The systematic approach drives responsibility, accountability, and execution to achieve results.

◆ Merger & Acquisition Integration

FPP has the experience to properly manage and execute these large scale projects and has done so under various merger and acquisition scenarios including merger of equals (MOE). FPP has a complete project plan developed that is tailored to the specific transaction such that it provides the roadmap needed to execute all aspects for a complete integration of the aforementioned areas that result in synergies anticipated in such a transaction. FPP has developed web-based interactive tools to support all aspects of the project fostering a collaborative work environment while mitigating risk.

◆ FDIC Assisted Transactions

The current climate in the industry has resulted in a shift from typical M&A activity. FPP has adapted and is experienced in nuances associated with FDIC assisted transactions. FPP can customize its tools to deal with the added complexity and additional level of coordination required with these types of transactions.

◆ Other Related Services:

In order to fully integrate all operational aspects, FPP's acquisition services often encompass our other specific services. Please refer to the following major service categories for the full range of services provided by FPP in these areas:

- ❖ Contract Services
- ❖ Due Diligence Services
- ❖ Loan and Credit Related Services
- ❖ Technology: Core & Ancillary Services
- ❖ Valuation Services



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Contract Services:

FPP, through its 100+ integration, core & ancillary systems conversions, business model optimization, due diligence services, and individual application assessments have amassed the knowledge, skill set, and technical know-how for effective contract management. We deliver the services that help you avoid the numerous issues related to third-party contracts.

Contract Coordination & Management:

Having an effective contract management system is a critical function for all organizations and one that can dramatically enhance profitability while minimizing risk and improving compliance. Many companies, particularly large or rapidly growing ones, struggle to not only locate existing contracts but properly manage them. Tracking terms, conditions, addendums, cost triggers, renewal terms and triggers, cancellation requirements, etc, can be onerous.

FPP has developed technical tools designed to help you overcome these challenges. Our tools provide the means to properly focus attention on these third party agreements across multiple locations, divisions, departments, or functional areas. FPP streamlines all aspects of the contracting and administration processes. The tool supports all agreement types while providing online reporting and tracking features. FPP contract management tools will help you maximize the value of your contractual agreements while minimizing risk and exposure to future costs often driven by unknown contractual obligations.

Contracted Services Review - Individual or Group:

FPP can provide a comprehensive review and assessment for specific contract services or for all your contract services. This review may include but not be limited to those associated with core and ancillary business system applications, statement/notice processing, database management, data processing, ATM transaction processing, online banking and bill pay, merchant processing, security services, maintenance, leases, etc.

FPP will identify potential opportunities by reviewing and analyzing the specific contract terms as compared to the actual associated cost incurred by the organizations as determined by analyzing A/P reports and vendor invoices.

Contracted Services - Peer Group Comparison:

FPP focuses on data driven decision making. We bring an unbiased and objective viewpoint to fully evaluating contracted services. FPP can supply market intelligence to properly analyze an organization's third-party spending to identify opportunities that drive action plans.

By empowering you with the proper information, FPP supports the development of strategic sourcing decisions resulting in informed sourcing/business decisions that yield financial opportunities. FPP can analyze and compare various scenarios across a myriad of services to identify specific line items and cost-factors to determine the best-values.



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Portfolio of Services

Contract Services:

Contract Renewal & Vendor Negotiations:

FPP will help you overcome the challenges of the ever-changing business environment by delivering a best-in-class sourcing and negotiation methodology. FPP maintains current market intelligence, industry expertise, and access to many of the key industry providers. We are regularly involved in the negotiating and renegotiating "game". FPP's methodology and process drives properly defined requirements; the identification of qualified providers; objective, data-driven assessment and evaluation of provider solutions; and experienced contract negotiations resulting in sound, cost-effective sourcing decisions. FPP can also provide the overall project management necessary to implement new services while providing the aforementioned tools to properly monitor and manage the contractual terms to track and ultimately realize the savings. Whether working with your team or empowered on your behalf, we get to a true apples-to-apples comparison. We will negotiate and achieve the industry's best terms, conditions, and costs to save you money.

Contract Policy and Procedures:

FPP delivers a holistic approach to total supplier management. Our proven methodology of Plan, Do, Check, Act promotes the creation of policies, procedures, and processes to systematically manage contract services. Tracking and analyzing pertinent qualitative and quantitative data is a key to proactively mitigating the inherent risks associated with third-party contract services.



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Portfolio of Services

Due Diligence Services:

FPP provides a systematic approach to due diligence. Our due diligence services typically focus on the following key areas:

1. Performance Analysis & Assessment	2. Operating Metrics Analysis
3. Financial Statement Analysis	4. Asset Quality Analysis
5. Liability (deposit) Composition	6. Capital Adequacy Analysis
7. Asset (loan) Composition	8. Management
9. Yield/Cost Analysis	10. Risk Management

The scope (breadth and depth) for due diligence may encompass up to 200 specific assessment items. FPP will tailor the approach taken and does so by delivering 3 service levels of operational due diligence to meet the client's needs. FPP will determine a relative risk factor for each to support the client in determining risk mitigation actions for its strategic initiative.

◆ Operational Due Diligence - Level 1 Service:

FPP will access publicly available information to provide both quantitative and qualitative assessments evaluating historical trends while assigning a preliminary risk factor. Level 1 provides for quick turnaround, usually within 5 business days and also provides a cost effective means to evaluate and prioritize multiple opportunities.

◆ Operational Due Diligence - Level 2 Service:

FPP will access publicly available information and on a limited basis specific, confidential information supplied to provide both quantitative and qualitative assessments. The additional information is very valuable in clarifying and explaining issues identified by analyzing historical trends and various performance metrics. Level 2 can usually be completed in 15-20 business days.

◆ Operational Due Diligence - Level 3 Service:

FPP will develop a tailored and comprehensive assessment plan that requires not only the publicly available information utilized with Level 1 and Level 2, but also a large amount of confidential information. Level 3 also includes a complete on-site operational assessment including interaction with key members of the target's management team. Level 3 due diligence service is typically completed in 30-45 business days. A comprehensive qualitative and quantitative assessment report is provided as a final deliverable.

◆ Loan and Credit Related Services:

Please refer to this major service category for the range of services FPP provides in this area.

◆ Valuation Services:

Please refer to this major service category for the range of services FPP provides in this area.



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Portfolio of Services

Loan/Credit Related Services:

Loan Review Services:

FPP will tailor a loan portfolio review to meet the scope (breadth and depth) and frequency necessary to meet the specific needs of the client. The loan review may be done in conjunction with a comprehensive due diligence effort for acquisition, capital infusion or to meet the requirements set forth for a financial institution to obtain a third party independent review.

In tailoring the loan review, FPP may develop a targeted sampling, evaluate top borrowing relationships, evaluate a specific concentration of loans, or focus on the watch list. FPP has developed the database analysis tools to stratify the review to meet the client's specific needs with the intent of assessing the overall credit quality of the loans and the loan portfolio. The loan review will most likely include some aspects of the services listed below depending upon how the review has been tailored to meet the client's needs.

In delivering such services, FPP delivers a detailed report and stand-alone database file for the loans reviewed detailing loan specifics, risk grade adjustment, potential impairment, and pertinent reviewer comments/ notes.

Credit Risk Analysis:

FPP will assess the overall credit quality for each specific credit reviewed based upon the information reviewed and contained within the loan files taking into account the five "Cs" of Credit - Capacity, Capital, Collateral, Conditions, and Character. The assessment process includes a review of the institution's credit risk management processes and systems to identify, measure, control, monitor, and report credit risk as detailed in the policies, procedures, and guidelines. Additionally, the analysis may include discussions with individual loan officers to clarify details on a specific credit and/or borrower.

FPP will also risk grade each credit reviewed on an eight point scale. When applicable, FPP may extrapolate the credit risk analysis across the entire portfolio. In doing so, a relative risk profile is developed which in turn can be utilized in assessing the institution's ability to properly identify risk and subsequently determine the proper allowance for loan loss.

Collateral Analysis:

FPP can provide collateral analysis in conjunction with our due diligence services, loan review or as part of an overall comprehensive appraisal management service. FPP professionals are experienced in Residential, Multifamily, and Commercial real estate. We have the capability to provide current evaluations on real estate collateral in addition to generating overall trend analyses. When part of a loan or specific credit review, the collateral analysis has direct implications on the overall credit quality assessment and drives recommendations for the potential allocation of additional loss reserves. The scope of the overall analysis may be geared to the credit risk analysis.



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Portfolio of Services

Loan/Credit Related Services:

Policy/Procedure Review:

FPP will review the policies, procedures, and guidelines associated with the overall lending function to assure they are adequately defined and properly documented. Some of the policies and procedures FPP will review include: Allowance for Loan/Lease Loss Reserve, Commercial Lending, Consumer Lending, and Loan Operations. The analysis will include a detailed study of policies and the adherence to these policies with day-to-day operational practices (i.e. underwriting standards and procedures). It may include utilization of the bank's core & ancillary systems supporting loans/credit, staffing levels, workflow, responsibilities, etc. The assessment process includes a review of the institution's credit risk management processes and systems to identify, measure, control, monitor, report credit risk, and implement corrective measures.

Compliance Assessment:

FPP in combination with our professional affiliates can assess various areas of compliance. The assessments are tailored to meet the institutions specific compliance needs. These reviews may be quarterly, semiannually, or annually with the goals of identifying potential issues, inconsistencies, systemic problems in order to drive corrective actions. The review addresses key areas of compliance oversight, including management and board supervision of compliance, compliance policies, daily administration of compliance, and internal compliance controls. The following identifies potential areas covered as part of our compliance reviews:

Fair Credit Reporting Act	Interest on Loans	FACT Act
Real Estate Settlement Procedures Act	Fair Housing Home Loan Data System	Flood Disaster Protection Act
Fair Housing Act	Adjustable Rate Mortgages	Credit Practices Rule
Truth in Lending Act	Equal Credit Opportunity Act	Interbank Liabilities
HOEPA	Fair Debt Collection Practices Act	Advertising
CRA	Electronic Funds Transfers	Interest on Deposits
Right to Financial Privacy	Expedited Funds Availability	Truth in Savings
Legal Lending Limits	Conflicts of Interest	Other Real Estate Owned
Real Estate Appraisal Review Audit	Bank Secrecy Act	Financial Privacy

FPP's team of professionals can also perform fair lending reviews for real estate and consumer loan portfolios. These reviews include a comparative file analysis covering both benchmark and loan terms testing. The results of our fair lending reviews are used to identify potential issues such as discriminatory lending practices.



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Loan/Credit Related Services:

◆ ALLL Adequacy Analysis:

FPP will provide analysis of the institution's Allowance for Loan Loss providing a breakdown of and an assessment of the ALLL's adequacy based on FASB5 and FASB114 impairment guidelines. Additionally the assessment will evaluate loan portfolio trends and historical losses by loan types taking into account qualitative and quantitative economic factors.

◆ Risk Exposure Analysis

FPP comprehensive approach to loan and credit review services enables us to stratify the potential risk associated with a loan portfolio. Identifying the magnitude of risk and prioritizing the action plans to address are critical steps to allocating the proper resources to mitigate the risk. Additionally, FPP employs various modeling tools including Monte Carlo simulation to help develop forecasts for potential risk and loss that further enables management to develop corrective action plans.

◆ Trouble Asset Workout

FPP has the experience and access to industry professionals to help you successfully manage and resolve troubled assets/loans. FPP recognizes the critical nature of troubled assets and furthermore the financial implications of not properly addressing these. It is paramount to maximize the value of these assets with a structured approach and focus on properly disposition each. Action plans may include exercising guarantor agreements, refinancing, obtaining additional collateral pledges, foreclosure, litigation, liquidation, and others.

◆ Q.C. Assessment (Freddie/Fannie)

FPP provides the project management resources and access to our professional affiliates to help financial institutions develop and strengthen their quality control (QC) programs. Restoring stability and confidence in the housing market is at the forefront on the entire mortgage industry. With that it is paramount for lenders to implement a comprehensive strategy that will ensure mortgages are in fact investment-quality mortgages. FPP is experienced in analyzing systems and processes from beginning to end. All aspects of the mortgage loan processing workflow – from origination to underwriting to delivery will be addressed to maintain the required level of quality documentation.



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Portfolio of Services

Operational Improvement Services:

FPP provides several services that can be combined into a large-scale Business Model Optimization project or approached individually according to the clients needs. Each is designed to assist our clients in creating better performing operating models that produce bottom-line results via revenue enhancements, cost reductions, waste elimination and process improvement opportunities. FPP's Business Model Optimization process provides the framework and a structured approach to drive action plans that produce results.

A/P Analysis – Peer Group Comparison:

FPP will review and assess payments/cash disbursements to vendors, intra-company charges, and inter-company charges. FPP analyzes A/P reports and vendor invoices to identify potential opportunities through comparative cost analysis of contract terms versus actual costs incurred. Additionally, FPP will complete a comparative peer group analysis that provides beneficial cost guidance data to drive specific actions to appropriately align and manage expenditures.

Non-interest Income Analysis:

FPP will review and assess the financial institution's non-interest revenue performance. FPP will review and assess the fee schedule for all retail/deposit products and analyze the performance in terms of fees collected (potential vs. actual), fees waived, and fees refunded. FPP will determine revenue improvement opportunities associated with deposit fees, negative balance fees, NSF items (charged vs. collected), paid items vs. returns, NSF fees, ATM fees and surcharges, safe deposit box rental fees, etc. FPP will also review and assess the fee schedule for all lending products such as application fees, origination and closing costs, wire charges, etc. FPP will leverage its industry research, project experience, analysis and financial models to highlight performance metric targets that yield improved revenue opportunities. Analysis may also include a comparative peer group analysis.

Organizational Analysis:

FPP's organizational analysis is designed to assess resource utilization, productivity and performance. FPP will analyze the overall organizational structure and FTE allocations to identify opportunities utilizing various staffing metrics and comparative peer group analysis. FPP will review the organization's compensation and benefit structure including incentive-based pay and pay-for-performance programs. FPP will review and assess the appraisal process and goal setting methodologies. The organizational analysis is designed to provide recommendations that promote continuous performance improvement for the workforce.

Operating Model Breakdown and Process Review:

FPP can provide a comprehensive and objective assessment of the Bank's business model. The analysis will be both quantitative and qualitative to determine the best course of action to achieve overall improvement. We will address the following areas providing recommendations supported by best practices for people, product, policies, procedures, guidelines, platform, and distribution channels.



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Strategic and Special Services:

Strategic Planning:

FPP can provide a comprehensive review of a financial institution and tailor a company-specific evaluation based upon an institution's needs for strategic planning. Strategic items typically evaluated include and are not limited to the following: identification of significant industry trends, SWOT analysis, regulatory trends, risk analysis, peer group comparison, operating performance analysis, competitor identification and analysis, product analysis, management succession, identification of profit drivers and constraints, and capital forecasting.

Capital Planning:

In an operating and regulatory environment where "capital is king," FPP can provide capital planning services driven by an institution's needs. These services include an analysis of operating and capital trends, capital strength review, growth forecasts, examine de-leveraging opportunities, capital "shock" and stress testing, and the development of an institution's specific five-year capital plan.

Enforcement Actions:

FPP has developed specific systems/tools to assist institutions in complying with the terms of C&D orders, MOU's and other enforcement actions. These services can include loan policy review, operations and compliance review, development of policies and procedures, risk identification and management, loan review, management evaluations, detailed action plans for problem credit resolution, liquidity management and others to meet the needs of an enforcement action.

Market Evaluation and De Novo Branching:

FPP provides the analysis and insight that enable financial institutions to make informed decisions about market entry or divestiture. FPP has the tools to provide market demographics, competitor analysis, market share studies, product pricing analysis, branch "break even" and profitability estimates, and return on investment calculations.

Profitability and Cost Analysis:

FPP measures the true cost of doing business, providing profitability analysis at both a macro level (business lines) and micro level (loan officers). FPP has the tools and systems to define the performance metrics that properly measure profitability. FPP also delivers a detailed cost analysis that captures the "all-in" costs of delivering a product or service.

HAMP Project Management:

FPP has partnered with Mortgage Mitigation Solutions to provide a premier outsourcing solution for mortgage refinancing. We work directly with the financial institutions with a comprehensive, structured approach to renegotiate troubled mortgages directly with home owners.

General Project Management:

FPP's unique blend of financial service, engineering, and management experience provides total project experience.



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Technology – Core & Ancillary Services:

FPP provides a systematic approach to evaluating critical business systems and the technology employed to support them. FPP provides the following associated services that address specific aspects of technology projects or may be all encompassing from initial assessment to final implementation. We have worked closely with many of the major players supporting community banks and thrifts including but not limited to Jack Henry, Fidelity, CBS, OSI, CSI, Data Pro, and others.

◆ Systems Assessment - Functionality & Usage

FPP will conduct a comprehensive assessment of the current business systems evaluating the features, functionality, and utilization of technology. FPP will identify the issues, challenges, and opportunities such that a qualified and probable root cause is identified for each. This is done in order to determine the best corrective action to implement. For instance, there may be integration deficiencies, feature/functionality deficiencies, system knowledge/training deficiencies, process deficiencies, and others.

◆ Core & Ancillary Systems Initiatives:

Whether the initiative is associated with due diligence prior to a major data processing contract renewal, evaluating a potential core vendor change, or evaluating the need for additional ancillary systems, FPP can support all aspects of your desire to enhance your technology utilization to enhance your business. FPP utilizes a systematic process entailing the following:

1. The RFP Process: Potential vendors and options available
2. Vendor Assessment: Feature/functionality, infrastructure, scalability, vendor support, and total cost of ownership
3. Vendor Selection & Contract Negotiations

◆ Core & Ancillary Integration/Conversion

FPP has the project management expertise to support the complete integration and conversion of your technology driven business systems. FPP has the experience to properly manage and execute these large scale projects and has done so under various circumstances: internal initiatives, mergers and acquisitions, and select asset and liability portfolios as in some FDIC assisted deals. FPP leads the project plan development and provides the roadmap to execute resulting in the successful implementation of technology to enhance day-to-day operations.

◆ Single Application Selection/Implementation

FPP provides the expertise and experience to support your initiative to enhance your business systems with new and/or improved technology. FPP proactively manages the entire process to ensure the benefits of the new technology are realized while mitigating the inherent risks associated with implementing change. FPP will provide the necessary coordination between the vendor and the institution in order to ensure the system is delivered in a cost effective and timely manner with minimal organizational interruption such that your employees can remain focused on their daily business activities.



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Valuation Services:

◆ Credit Review/Fair Market Value Analysis:

In conjunction with our loan and credit related services, FPP will conduct a risk assessment of an institution's loan portfolio analyzing performance trends of key performance metrics including Past Due Loans (30/60/90 days), NPA, NPL's, & NCO's. FPP will use statistical methods and modeling to quantify credit quality. Additionally, FPP will incorporate portfolio level probabilities of default to define expected loss levels in order to determine current fair value for loan balances net of expected recoveries.

◆ Deposit Review/Fair Market Value Analysis:

FPP will help institutions comprehend their deposit account relationships to understand trends and behavior to maximize the value of these relationships. FPP will evaluate historical trend analysis with respect to the institution's source of deposit funds to determine true core funding and its associated costs which translates into its fair market value. FPP can help maximize this value making specific recommendations to improve deposit management that can strengthen customer relationships, increase revenue and ultimately reduce the costs that result in enhanced deposit value.

◆ Branch Acquisition or Divestiture Evaluation

FPP will conduct comprehensive research to provide both qualitative and quantitative data specific to a distribution point or group of points. This research will include market analysis evaluating market demographics (trends and forecast), customer groups, specific market trends, market competitive assessment, and growth forecast. FPP will supply the data necessary to assess market opportunities such that strategic plans can be developed to act accordingly.

◆ FASB 141(R) Analysis:

FPP can support the necessary valuation requirements for deposits, loans, and real estate as required for acquisition transactions in accordance with the requirements set forth by FASB 141(R). FPP will support the proper determination of fair market value for proper accounting and may provide the subsequent, required quarterly reviews to support any adjustments to the acquired portfolios.

