

Broadridge Professional Services

Operational intelligence to drive business transformation



Navigate Regulatory, Operational and Data Challenges

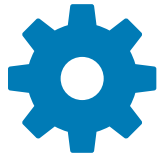
Partner with Broadridge for our industry expertise, experience and solution insights



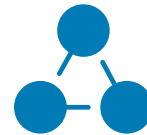
Unique industry vantage point



Unmatched domain expertise



Proven technology and business process standards



Holistic enterprise-wide approach

PROFESSIONAL SERVICES SNAPSHOT

100+

Companies

We have helped over 100 companies globally transform their businesses and optimize their processes, positioning them for future success

PROFESSIONAL SERVICES FOOTPRINT DEPTH

25

Areas of Expertise



16+

Countries in which we have Assisted Clients

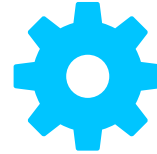


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Offices Globally and Growing



Empower Your Transformation with Confidence



Analyze

Current Operations

**Alternative
Technology Solutions**

Account Imbalances

**New Regulatory
Requirements**

Develop

Strategic Plans

Business Objectives

Software Solutions

**System
Infrastructures**

System Efficiencies

Implement

**Compliance with
Industry Initiatives**

**New Vendor
Solutions**

Staff Trainings

**Broadridge Solution
Expertise**

Execute

Project Management

**Outsourcing
Functionality**

Outsourcing Services

Consolidating Data

Organizing Data

Managing Data

Broadridge Professional Services Wheelhouse of Expertise



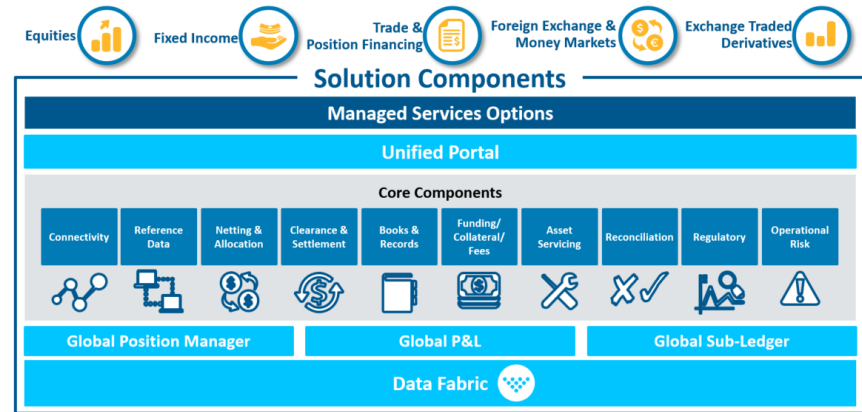
Sample Engagements



Derivatives System Selection and Process Optimization

Project Profile	
Client	Canadian Pension Plan
Segment	Asset Management
Geography	Canada

Project Themes
Strategic Assessments
Technology Initiatives
Derivatives Front/Back Office Vendor Selection

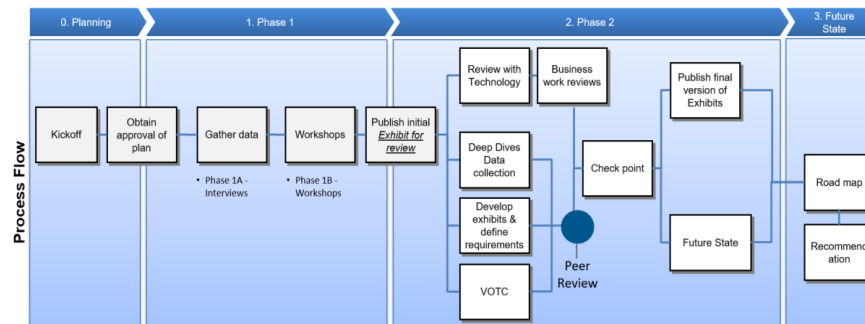


Context & Objectives	Approach	Key Activities	Client Benefits
<ul style="list-style-type: none"> The client needed a derivatives work flow process re-engineering to support more exotic derivative structures. Manual solutions were prone to errors and time consuming to manage, administer and price The lag on managing this book of business carried business and opportunity risk that required technology investment for better controls and turnaround, especially for pricing. 	<ul style="list-style-type: none"> Gathered needs from interviews with key users and business sponsors Prioritized needs based on previous assessment/ industry best practices Built mock-up scenarios (with sample data) for vendors to provide demos Provided vendor recommendations for a front-to-back derivatives processing system, pros/cons based on vendor functionality and data providers, rating capabilities, and opportunities 	<ul style="list-style-type: none"> Analyzed client's current state of 25+ derivative instruments including OTC, listed & pledged Optimized work flows for each derivative type and prioritization of which to migrate to a new system Ran vendor RFP process with 2,000+ questions, scripted demos and final vendor decision in 120 days Implemented the new work flows/vendor integration 	<ul style="list-style-type: none"> Moved off of Excel as trade book and accounting record Full audit-trail with date and time stamp set up for all derivatives in book of business More common derivatives types like FX swaps handled (as well as more exotic investments such as dispersion swaps) Optimized work flows for each type of derivative established better integration and aligned to overall investment objectives of the firm

Accounting System Strategy

Project Profile	
Client	Canadian Life Insurer
Segment	Asset Management
Geography	Canadian Based, Global Rollout

Project Themes
Strategic Assessments
Transformation Management
Accounting

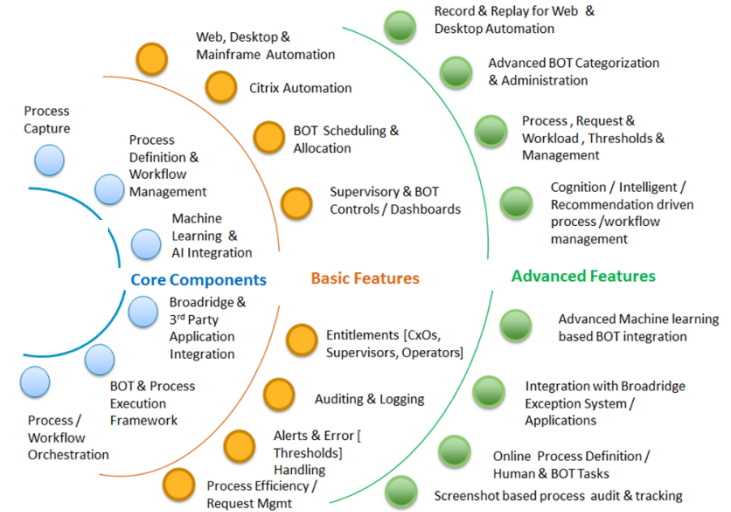


Context & Objectives	Approach	Key Activities	Client Benefits
<ul style="list-style-type: none"> The client needed a strategy for the replacement and upgrade of accounting systems. The incumbent system represented legacy technology, chart of accounts and inadequate data detail for the client's business needs going forward Many were executing key accounting functions outside the core system since fields did not exist for key data elements required for calculations 	<ul style="list-style-type: none"> Broadridge worked closely with the client to examine the chart of accounts for change recommendations and deliver a holistic plan for migration to a future state accounting environment. Engaging key stakeholders in charge of each sub-ledger enabled a cohesive blueprint for future needs and helped easily identify the challenges with the current work flows across the book of business 	<ul style="list-style-type: none"> Defined accounting needs that were not supported by the corporate accounting solution and new functionality required (Basel & IFRS) Identified current transaction types that required changes in posting methods to accurately capture transactions Prepared organization vendor search/selection with ballpark costs/timeframes Helped secure business case approval to proceed to vendor search/replacement path 	<ul style="list-style-type: none"> The pre-planning and migration blueprint set up in the strategy facilitated a smooth transition during implementation, training and conversion Chart of accounts set-up in new system offered robust enriched data to manage holdings, positioned the firm to be compliance with IFRS and modern, complex accounting policies

Investment System Architecture

Project Profile	
Client	U.S, Major Global Bank
Segment	Asset Management
Geography	US Based, Global Rollout

Project Themes
Strategic Assessment
Global Integration & Platform Uniformity
Transformation Management

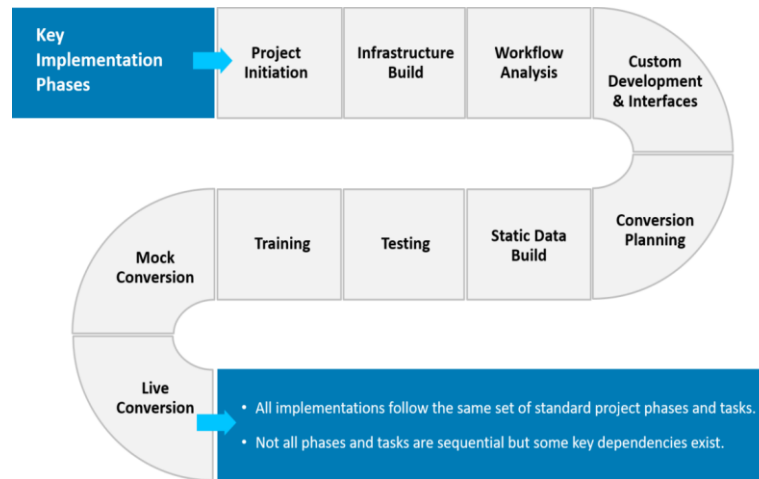


Context & Objectives	Approach	Key Activities	Client Benefits
<ul style="list-style-type: none"> Fragmentation of systems and operational set-up created significant lag in timeliness for reporting Variations in capture and treatment of investments, pricing, consolidation created additional challenges for accurate disclosure of holdings, risk profile and compliance reporting Areas of concern were trading, analytics/risk management, data management and accounting 	<ul style="list-style-type: none"> Broadridge worked closely with the client to develop a Target State Investment Architecture covering publicly traded assets. The approach included a review of people, processes and systems to provide gap analysis from current operations to target state processes, as well as a migration sequence to assess the organization's ability to remain competitive. 	<ul style="list-style-type: none"> Defined future process including "passing the book" for 24 hour trading coverage Presented the future state architecture to senior management with high-level cost estimates Collected and analyzed system solutions for strengths/weaknesses (including custom systems) and ranked them against target state needs Conducted joint analysis and design sessions with the client in business, IT, sales/marketing and operations groups 	<ul style="list-style-type: none"> Migration plan for transformation on phased basis to manage change controls and organization's capacity to change Better clarity on lines of business and comparing like-pieces of the business More effective month-end turnaround on global financial picture and more confidence in accuracy of the customers

Asset Servicing

Project Profile	
Client	Major Global Bank
Segment	Institutional, Wealth Management, Prime Brokerage
Geography	Global

Project Themes
Strategic Visioning and Assessment
Corporate Actions
Technology and Business Process Transformation



Context & Objectives	Approach	Key Activities	Client Benefits
<p>The client needed to transform their existing business model and was looking to define a future state technology and supporting operating model for their global corporate action services.</p>	<p>The Broadridge team worked closely with the client to:</p> <ul style="list-style-type: none"> Assess technology for suitability Conduct deep-dive visioning and CSA sessions Model future technical flows, platforms, interfaces, functional processes, and pain point (operational and technical) resolution 	<ul style="list-style-type: none"> Strategic operating model Integrated technical solution High level requirements View on synergies Implementation roadmap with interim deliverable approach Resource planning Breakdown of estimated “cost to implement” and RTB 	<ul style="list-style-type: none"> Solution fully supports global client servicing needs Improved processing efficiency and optimize people & organization structures Simplified technical architecture to address commercial objectives Remove control gaps / audit points and reduce processing errors and associated losses

Self Clearing Assessment

Project Profile	
Client	US Private Equity/Investment Manager
Segment	Asset Management
Geography	United States

Project Themes
Strategic Assessments
Clearance and Settlement
Technology Initiatives



Focus Area
• Document Current Operating Model and Procedures
• Define Future Operating Model technology and operational needs
• Evaluation and selection of vendors along with contract development
• Identify additional documents and/or registration processes requiring amendment or notification
• Ongoing process to prepare supporting documents and information related to each CMA standard.
• Internal / External application development traced
• Agree and document conversion requirements.
• Coordinate with surrendering clearing firms.
• Define attestation protocol
• Document final sign off and archive

Context & Objectives	Approach	Key Activities	Client Benefits
<p>The client needed detailed analysis for transitioning ETF, equity, index and equity option market-making businesses from the current fully-disclosed arrangement to a self-clearing model. Our client was looking to: diversify clearing risk; create new fee based revenue opportunity; and regain control over the markets, product, clients, and the service it offers.</p>	<p>The Broadridge team worked closely with the client to analyze:</p> <ul style="list-style-type: none"> • Capital, funding and margin requirements • General industry practices • Mid and back office processes • Personnel requirements and costs 	<ul style="list-style-type: none"> • Current state-to-strategic plan • Level of change to support processes and options to minimize risk • Capital requirements and funding analysis • Summary of functional areas affected and resource requirements • Regulatory steps: FINRA/CMA and FCM • Estimated clearing corporation VAR • Clearing and settlement procedures (e.g. WSP) 	<ul style="list-style-type: none"> • Estimated financial impact for operations, technology and firm capital • Full retention of revenue from fee based businesses • Ability to estimate daily funding • Full control of product offering • Client information remains in-house • Improved control over client portal

T+2 Test Scripts and Planning

T+2 Checklist

Project Profile	
Client	Major Global Bank
Segment	Capital Markets
Geography	USA/EMEA/APAC

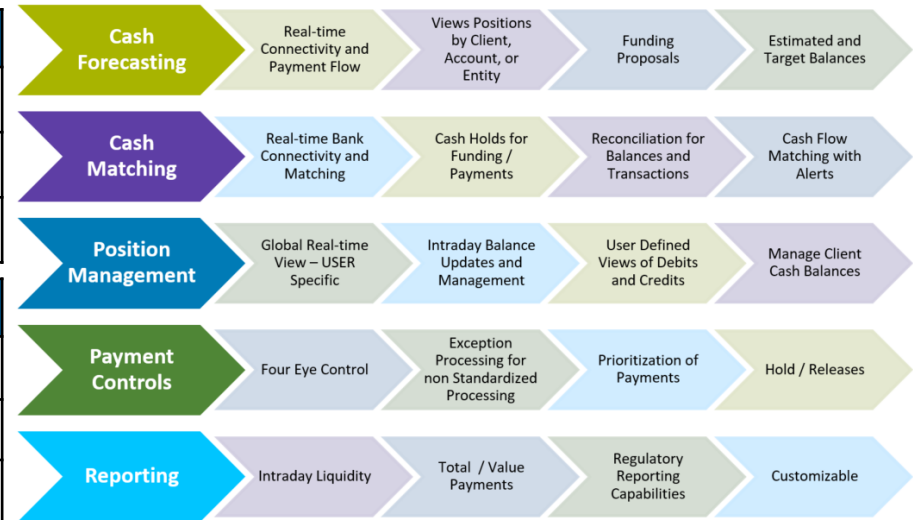
Project Themes
Regulatory and Industry Mandated
Transformation Management
Program Management and Execution: Testing

Have you executed and documented T+2 testing externally? (Examples):		
• DTCC	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
• CCMA	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
• Client(s)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
• Vendor(s)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
• Managed Services	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
Have you executed and documented T+2 testing internally? (Examples):		
• Front Office Systems	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
• Middle Office Systems	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
• Operations Needs	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
• Client Reports/Portals/Interactions	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
• Back Office Systems	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
Do you have contingency plans & staff in place for September 5 to handle challenges in Canada/US?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know
Do you have staff in place for any settlement challenges September 4 with Mexico?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Don't Know

Context & Objectives	Approach	Key Activities	Client Benefits
In accordance with US industry-mandated initiative T+2, the client needed enhancements in a unique T+2 test environment that connects to the DTC T+2 environment as well as other internally impacted processes and departments.	Broadridge provided full offering suite from test preparation through to test execution , results attestation, and documentation archiving so client retains full transparency and audit trail retrieval ability.	<ul style="list-style-type: none"> • Agreed on test approach • Compiled testing requirements • Created test scripts • Built out of internal infrastructure • Installed T+2 fixed income and equity test environments • Regression and user acceptance testing • Client training • Provided services for multiple clients • Attestation protocol 	<ul style="list-style-type: none"> • Central program governance • Cross organization risk & dependency resolution management • Test cases with attestation • Access to highly skilled testing resources and program managers • Minimizes vendor risk

Liquidity Risk Management

Project Profile	
Client	Major Global Bank
Segment	Capital Markets
Geography	USA, EMEA, APAC
Project Themes	
Regulatory Report	
Business and Data Analysis	
Finance and Risk Transformation Management	

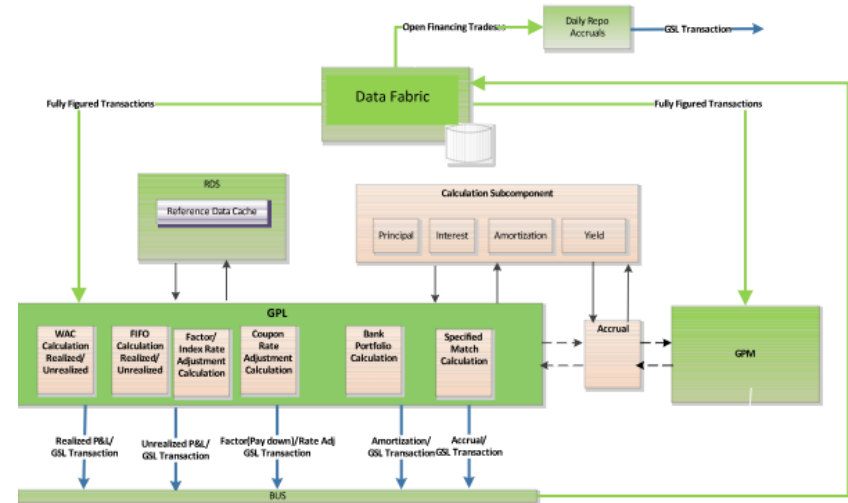


Context & Objectives	Approach	Key Activities	Client Benefits
<p>The Bank had identified deficiencies in their Liquidity Management process and wanted to create a liquidity framework that would adequately account for the potential risks across multiple dimensions (e.g. Product, Line of Business etc.). The practice of constant risk assessment ensured sufficient liquidity to withstand emerging stress events.</p>	<ul style="list-style-type: none"> Performed source systems data analysis and series back-testing. Created a Proof of Concept for simulating functionalities required with new enriched liquidity data sets. 	<ul style="list-style-type: none"> Streamlined calculation of HQLA, and other metrics for LCR reporting Automated Liquidity Risk Reporting & Stress Testing platform Accelerated liquidity management reporting from a monthly process to a daily one Built local Stress capability, providing transparency for LCR and NSFR forecasts Produced the requirements to meet the demands of BCBS239 	<ul style="list-style-type: none"> Delivered the components of a reporting and scenario analysis platform supporting intra-day and liquidity risk management capabilities Created reporting capability for daily and on demand funds transfer pricing.

Balance Sheet Substantiation

Project Profile	
Client	Major Global Bank
Segment	Capital Markets
Geography	USA, EMEA, APAC

Project Themes	
Accounting Control Assessment	
Accounting and Finance	
Transformation Management	



Context & Objectives	Approach	Key Activities	Client Benefits
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The client struggled to streamline a highly fragmented, manually intensive balance sheet substantiation process that exposed the Bank to above-average levels of operational risk. The client was challenged to bring together multiple regional general ledgers under a consistent attestation process that ensured completeness in account ownership and balance approval.

- Broadridge partnered with the client to conduct a current state assessment and map out a future state.
- Partnered with stakeholders globally to ensure a holistic and globally viable solution

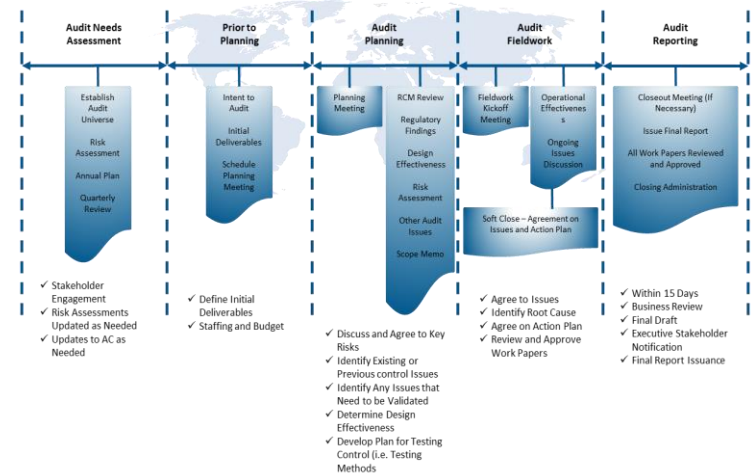
- Conducted current state assessment that resulted in a firm-wide reengineering project
- Implemented project management, functional analysis, and technical design to the project
- Resolved the operational risk issues and provided the bank with benefits in three main areas: Control, Services, and Effectiveness
- Managed various projects within a cross-regional program which included teams from the UK, Spain and India

- Streamlined highly fragmented and manually intensive process
- Holistic oversight and management of regional general ledgers
- Creation of consistent attestation process
- Reduced exposure to operational risk

Internal Audit Methodology Development

Project Profile	
Client	US Commercial Bank
Segment	Internal Audit
Geography	North America

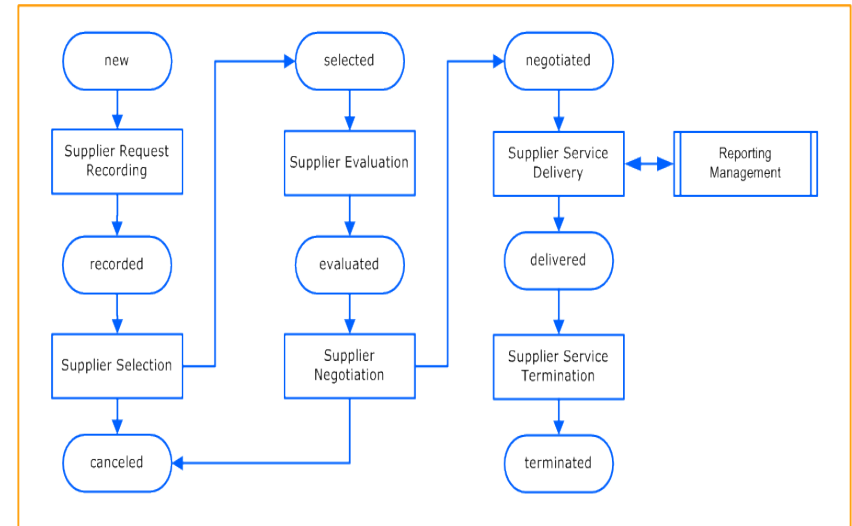
Project Themes	
Audit Methodology	
Board Reporting	
Internal Audit Transformation	



Context & Objectives	Approach	Audit Activities	Client Benefits
<p>As the bank grew towards \$10 billion in assets, the Senior Management and the Audit Committee discovered a need to develop and implement a risk based audit methodology. They desired to migrate the methodology from a processes based system to a risk based system. By implementing the new methodology, the Bank was able to align their audit plan to the Bank's evolving risks, audit entities on a more realistic cadence, allocate resources properly, and reduce audit costs.</p>	<ul style="list-style-type: none"> • Mapped business processes to business units. • Created new audit universe • Developed Risk Assessment Methodology • Risk Assessed each auditable entity • Created 3 Year Audit Plan (rolling) • Conducted Staffing analysis • Developed QAIP • Developed Audit Methodology Manual • Updated Audit Committee Reporting 	<ul style="list-style-type: none"> • Entity Level Risk Assessments • Business Process Mapping • 3 Year Audit Plan with all Auditable Entities • Audit Manual • Staffing Analysis with resource solutions • Quality Assurance Plan • New Internal Audit Report • New Audit Committee Reports • Training for staff and key stakeholders 	<ul style="list-style-type: none"> • Risk focused Internal Audit process • Better equipped to identify and measure risk • More flexibility to update Audit Plan quarterly • More accurate budgeting knowing staffing requirements • Ability to perform Quality Assurance reviews • Better Stakeholder and Audit Committee reporting • Compliance with IIA Standards

Third Party Oversight Program

Project Profile	
Client	US Mortgage Servicer
Segment	Third Party Oversight
Geography	NA
Project Themes	
Supplier Due Diligence	
Contracting	
Supplier Monitoring and Off-Boarding	



Context & Objectives	Approach	Key Activities	Client Benefits
<p>Following the financial crisis, considerable vendor risk emerged. In light of that risk and the company’s large outsourcing activity, management wanted to ensure they were compliant with the newly issued regulatory bulletin OCC 2013-29. We were engaged to conduct a gap analysis and provide remediation suggestions to improve their third party oversight program. Management also wanted to identify the best vendor management solution for their risk profile.</p>	<ul style="list-style-type: none"> Broke down the supplier life cycle into five phases: outsourcing strategy, due diligence, contracting, monitoring, and off-boarding Evaluated each phase to the requirements of the regulatory bulletin 	<ul style="list-style-type: none"> Created detailed assessment of each phase of the life cycle Provided suggested remediation steps to cure any gaps Provided a high level timeline to demonstrate effort needed to remediate Conducted vendor software workshop to help management determine the solution that best fit the banks vendor risk profile 	<ul style="list-style-type: none"> Understood how the program complied or didn’t comply with the regulatory bulletin Gained perspective on level of effort needed to remediate gap findings Identified the best vendor management solution for the vendor risk profile of the institution

COSO ERM Implementation

Project Profile	
Client	US Commercial Bank
Segment	Risk Management
Geography	North America
Project Themes	
Risk Appetite	
Risk Assessment	
Risk Monitoring	

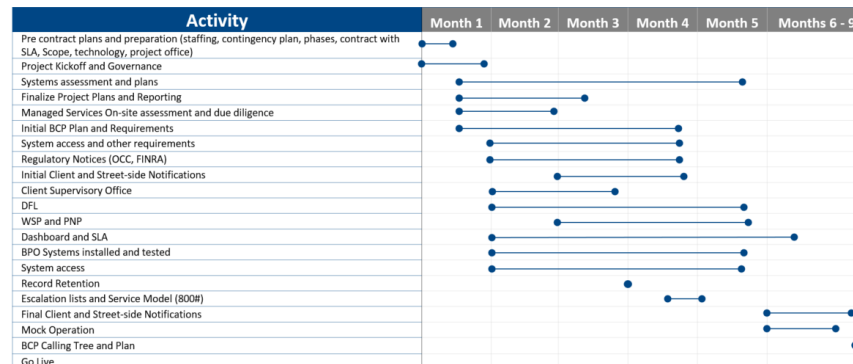


Context & Objectives	Approach	Deliverables	Client Benefits
<p>As the bank approached \$10 billion in asset size, management wanted to implement the COSO ERM framework. The primary objective was improve the Bank’s risk management process and function to better identify, measure, monitor, and control the risks within the Bank.</p>	<ul style="list-style-type: none"> Identified current risk processes within the Bank Conducted a gap analysis with current processes and the 8 elements of COSO ERM Developed an action plan to remediate those gaps Identified the three lines of defense Mapped all business processes back to each business unit Conducted Risk Assessments on each business process 	<ul style="list-style-type: none"> Risk Appetite Statement Written ERM Program Roles and Responsibilities for each line of defense Enterprise wide Risk Assessment Methodology Risk assessments with Inherent and Residual risk scores for each business process Key Risk Indicators and Key Performance Indicators Risk Management Committee development and reporting 	<ul style="list-style-type: none"> Improved ability to identify, measure, and monitor risk Better Board and Committee reporting Better demonstrate to regulators an effective risk management program Common taxonomy for risk discussions Risk focused culture

Credit Risk Management Audit

Project Profile	
Client	International Foreign Branch
Segment	Internal Audit
Geography	North America

Project Themes
Credit Risk Monitoring
Key Risk Indicators
Key Performance Indicators

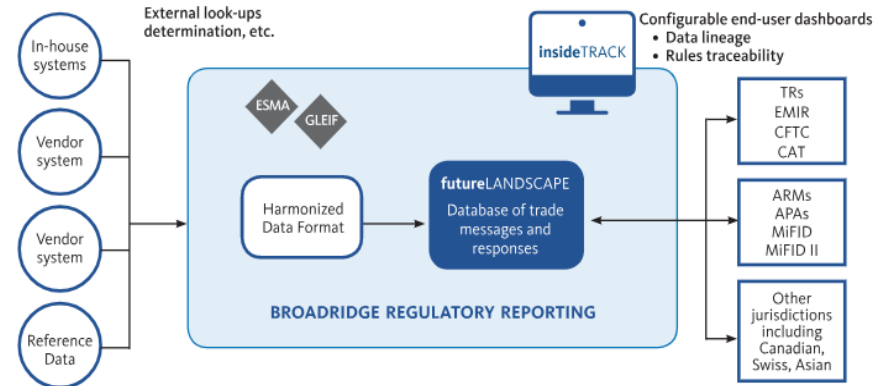


Context & Objectives	Approach	Key Activities	Client Benefits
<p>Engaged to conduct an audit of the Credit Risk Management (CRM) Department. The objective of the audit was to provide a level of assurance on the process, risks, and controls that allow the CRM Department to effectively monitor and manage the credit risk within the Bank.</p>	<ul style="list-style-type: none"> • Risk-based approach • Reviewed the current process, risks, and control matrix • Conducted risk assessments to determine the risks with the highest residual score • Developed scope • Conducted and documented design effectiveness testing • Conducted and documented operational effectiveness testing • Provided report to Chief Auditor 	<ul style="list-style-type: none"> • Updated Risk Control Matrix • Updated risk assessments • Control Testing documentation • Meetings with stakeholders • Issues and management action plans • Complete audit report with supported opinion on level of assurance 	<ul style="list-style-type: none"> • Level of assurance the CRM Department properly monitored and managed the credit risk profile • Understood the issues that were raised • Ability to monitor remediation efforts • Ability to report to the Audit Committee with confidence the level of assurance on the control environment with this area

Regulatory Reporting Audit

Project Profile	
Client	International Foreign Branch
Segment	Internal Audit
Geography	North America

Project Themes	
Report Mapping	
Process Mapping	
Regulatory Report Submission Verification	

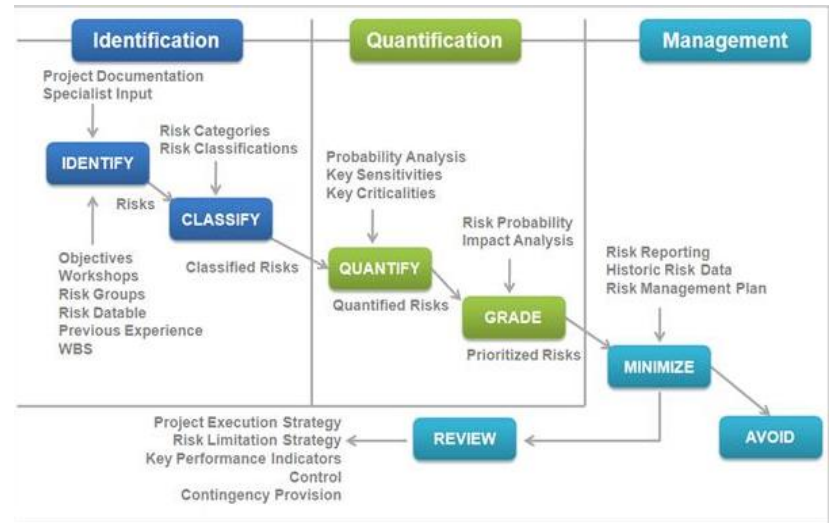


Context & Objectives	Approach	Key Activities	Client Benefits
<p>Engaged to conduct an audit of the Regulatory Reporting Department. The objective of the audit was to provide a level of assurance the Department's progress implementing the FR 2052a reporting requirements.</p>	<ul style="list-style-type: none"> • Risk-based approach • Identified the processes implemented to conduct reporting • Conducted risk assessments to determine the risks with the highest residual score • Developed scope • Conducted and documented design effectiveness testing • Conducted and documented operational effectiveness testing • Provided report to Chief Auditor 	<ul style="list-style-type: none"> • Updated Risk Control Matrix • Updated risk assessments • Control Testing documentation • Meetings with stakeholders • Issues and management action plans • Complete audit report with supported opinion on level of assurance 	<ul style="list-style-type: none"> • Level of assurance the Regulatory Reporting Department was properly filing the FR 2052a Report • Understood any outstanding gaps • Ability to monitor remediation efforts • Ability to report to the Audit Committee with confidence the level of assurance on the control environment with this area

Model Risk Management

Project Profile	
Client	Global Investment Bank
Segment	Capital Markets
Geography	North America

Project Themes
Model Governance
Regulatory Change Management
Risk Transformation Management



Context & Objectives	Approach	Key Activities	Client Benefits
<p>The Bank received adverse regulatory feedback that they did not have an appropriate model governance framework in place, despite heavy reliance on pricing, risk and capital models in the day-to-day operation of their business lines.</p>	<ul style="list-style-type: none"> Understand regulatory expectations according to the size and scope of the bank's activities Performed a current state vs. future state gap analysis Created a proposed organization structure and prioritized implementation plan, including socialization and management buy-in Executed the implementation plan 	<ul style="list-style-type: none"> Working group and committee set-up Organization structure, reporting lines, policies, procedures and process workflows Firm-wide model inventory. Model development, validation and rating standards. Management and board reporting on model risk 	<ul style="list-style-type: none"> Enhanced control over the development and usage of models across the bank Ability to meet regulatory requirements in a repeatable and sustainable manner Ability to measure, monitor and communicate the extent of model risk throughout the bank

Volcker Rule Implementation

Project Profile	
Client	Foreign Banking Organizations
Segment	Capital Markets
Geography	US, EU, APAC
Project Themes	
Regulatory Implementation	
Regulatory Change Management	
Compliance	

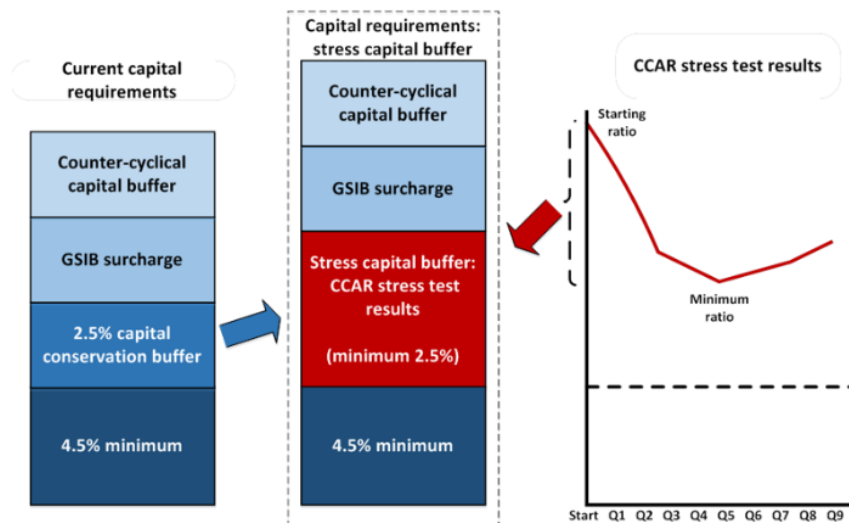
1. Policies and Procedures	Documents, describes, monitors and limits prohibited trading activities and investments by banking entity to ensure that all of	2. Internal Controls	Monitors compliance with the rule and to prevent the occurrence of activities or fund investments that are prohibited.	3. Management Framework	Clear responsibility and accountability should be established for compliance with the rule including management
4. Independent Testing	The effectiveness of the compliance program should be audited by qualified personnel of the banking entity or outside party.	5. Training	Ensure that trading personnel, managers, and other appropriate personnel understand the compliance program and can effectively comply.	6. Record Retention	Ensures that sufficient records are kept, minimum of 5 years, to demonstrate compliance with the rule and the banking entity must promptly provide it to the regulator upon request.
7. Enhanced Reporting Requirements	For entities with sufficient scale, a panel of 7 quantitative metrics must be calculated for each trading day and reported to the relevant regulatory agency on timelines varying from quarterly by Quarter end +30 days to monthly by Month end +10 days. The				
8. Covered Funds Documentation	For banking entities with sufficient scale, detailed documentation is required to describe the scope and nature of the firm's covered fund activities. The requirements include detailed mapping of each covered fund and pool the banking entity sponsors or				

Context & Objectives	Approach	Key Activities	Client Benefits
<p>The Volcker Rule prohibits banks from engaging in certain trading and funds activities, with compliance requirements staggered according to the size and scope of the banks' activities. Banks were required to proactively prove compliance with the Rule</p>	<ul style="list-style-type: none"> Performed a regulatory impact assessment, including desk definition and activity analysis Prepared a detailed implementation plan and timeline. Created and establish compliance program framework, including policies and procedures, training, CEO attestation framework Independent testing support Implemented metrics reporting capability 	<ul style="list-style-type: none"> Regulatory impact assessment / gap analysis Detailed implementation plan Compliance program framework, written policies and procedures CEO attestation framework Training materials for front office and compliance professionals Metrics reports submitted to regulators Independent testing plans 	<ul style="list-style-type: none"> Ability to demonstrate Volcker Rule compliance to regulatory agencies Enhanced understanding of business activities across the banks. Enhanced understanding of Volcker Rule requirements across the banks.

Comprehensive Capital Analysis and Review

Project Profile	
Client	Global Clearance & Custody Bank
Segment	Capital Markets
Geography	North America

Project Themes	
Regulatory Change Management	
CCAR	



Context & Objectives	Approach	Key Activities	Client Benefits
In preparation for the annual Dodd-Frank Act Stress Test (DFAST) and Comprehensive Capital Adequacy and Review (CCAR) process, the bank requested a review of their CCAR program.	<ul style="list-style-type: none"> Leveraged Fed guidance, supervisory range of practice and peer institution practices Compared the bank's program against supervisory guidance and observed peer practices. Prepared gap analysis, including assessment of criticality of findings. 	<ul style="list-style-type: none"> Detailed gap analysis Prioritized recommendations for improvement Project plan and discussion deck to address gaps (to be shared with regulators) 	<ul style="list-style-type: none"> Identification of potential issues in advance of the regulatory examination Preparation of bank executives for likely areas of regulatory focus and feedback; executive understanding of "what to expect" Preparation of bank narratives to be shared with regulators