



MERGERS & ACQUISITIONS

Enhancing shareholder value from a transaction

Cornerstone delivers maximum accretive value through Vendor Contract Savings, Optimal Staffing Levels and Strategically Aligned Technology to support the future institution.

- **We have saved our clients over \$2 billion dollars on major vendor contracts—more than any other firm in the industry.**
- **We offer the industry’s most comprehensive suite of operational, performance and vendor pricing benchmarks — our practical, actionable insights help us deliver staffing, spending and target operating models for the combined entity.**
- **Cornerstone augments its merger integration team with deep subject matter experts in both line of business and support functions**

Our merger integration teams are multidisciplinary banking experts. Our Clients receive results, backed by the experience from hundreds of thousands of hours spent in the trenches working shoulder to shoulder with you. We live by the philosophy that “you cannot improve what you do not measure.”

Getting the most out of MERGER INTEGRATION



Why choose Cornerstone Advisors as your M&A partner?

You can expect 10-30% incremental earnings lift in the lines of business from utilizing our staffing benchmarks and best practice analyses. We typically deliver another 10-25% of incremental savings from contract negotiations, which often cover the expense of Cornerstone's M&A integration fees ... delivering the industry's most cost-efficient and deeply experienced process to reduce your integration risk.

Fortifying our merger integration engagements are three results-based engagements driven by proprietary data vaults other firms don't have:

CONTRACT VAULT™

Contract Negotiations that achieve/exceed accretive value savings estimates

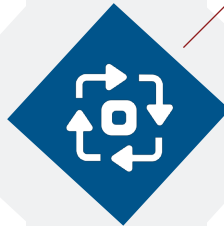
Lower run rate technology spend through negotiations supported by market pricing information from hundreds of contracts negotiated every year with all of the major bank technology vendors



PERFORMANCE VAULT™

Optimal Staffing and Operations

Staffing and performance targets for a much larger bank based on proprietary benchmarks covering all the key areas of a bank such as deposit operations and loan processing



VENDOR VAULT™

Selecting the right technology for the institution of the future

Confidence that the go-forward bank ecosystem is scalable and meets the strategic needs of a much larger bank through Cornerstone's detailed and objective vendor knowledge and experience of all the key technology vendors and fintech





Why you need Cornerstone **MERGER SUPPORT**

“The time to paint the lines on the field is not during the game.”

Cornerstone has partnered with clients to create a track record of successful M&A transactions in helping to manage the entire merger life cycle effectively. Critical to success is the experience and discipline we bring to correctly set the upfront expectations, tone, and cadence—much like painting the field’s lines before the game begins.

When the time comes, consider:

- **Have you identified all of the value creation opportunities and merger risks at all levels of the organization?**
- **Have you defined specific business outcomes and capabilities needed to drive value via operational and technology integration?**
- **Do you know if your current processes and infrastructure are scalable?**
- **Have you fully considered the best practices for the larger organization that you’ll now become?**
- **Is your technology and vendor roadmap aligned with the combined organization’s strategic goals?**
- **Are you maximizing your savings on technology vendor contracts?**
- **What staffing model and supporting benchmarks will maximize your organization’s cost savings?**

If the answers to any of these questions leave you less than confident, Cornerstone Advisors can help.

Cornerstone delivers maximum MERGER SUCCESS



MERGED WITH



SERVICES PROVIDED

- Technology roadmap/decisions
- Vendor contract negotiations
- Technology integration planning

TRANSACTION SIZE

\$34B+



MERGED WITH



SERVICES PROVIDED

- Vendor contract negotiations

TRANSACTION SIZE

\$45B+



MERGED WITH



SERVICES PROVIDED

- Technology roadmap/decisions
- Vendor contract negotiations

TRANSACTION SIZE

\$63B+

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