

Biography:

MARGARET WATKINS

MANAGING DIRECTOR



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Margaret Watkins has over 25 years of experience in finance and accounting roles in banking, payments, credit card and telecom. Her financial services experience is broad, spanning from tenure with a large regional bank that expanded nationally to consulting in small community banks.

Margaret started her career with First Atlanta, which later merged with Wachovia. Her career there crossed two lines of business and a bank-wide staff function - Corporate Banking, Credit Card, and Cost Accounting. Her experience included customer relationship management, merger integration, performance measurement, product and customer profitability, credit risk analytics, and marketing campaign evaluations. She evaluated credit card portfolio purchases and partnership deals, and when Wachovia offered the then-\$8 billion credit card portfolio for sale, Marge was called upon to perform the financial valuation.

Post- Wachovia's exit from credit card in 2001, Marge held finance roles with GE Money for prepaid telecom products and the Gap/Old Navy/Banana Republic private label portfolios, providing forecasting, planning, and client accounting support to those product and client teams. While at GE, known for its best practices in quality and process improvement, she obtained a Six Sigma Green belt. Departing to take on a broader finance role, Margaret joined First National Credit Card Center, where she was Controller for InfiBank, the credit card portfolio management company's \$1 billion bank. She was responsible for all accounting, regulatory, board reporting, forecasting, capital adequacy planning, cash management, client and product accounting for the bank and its holding company.

In 2009, Margaret launched FinancialPareto, a single-member LLC providing finance project assistance to small community bank CFOs. She has assisted her clients with cash flow forecasting, liquidity stress test modeling, multiyear financial forecasts, vendor risk assessments, balance sheet capital adequacy projections, and Asset Liability (ALCO) model validations. Marge also acted as Interim Controller for a failed bank purchased under an FDIC loss share deal, where she assisted the new parent with loss share certificate reporting implementation and accounting function transition.

Since joining GlassRatner in July of 2010, Marge has continued to assist small community bank CFOs, and has also been actively involved in many litigation, business valuation, and specialty real estate assignments. Marge has:

- Directed the analysis of over a terabyte of data for a Fortune 50 company in a multi-year royalty calculation dispute.
- Conducted a forensic analysis of a merchant credit card processor's financial fee and billing processes in a dispute over calculated residual payments and processing charges.
- Evaluated a telecom company's cost allocation methodology in a multi-year multi-state class action dispute around the calculation of damages by third-parties.

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- Computed potential damages and offsets in a Fair Labor Standards Act class action suit for a government municipality division, including over 5 years of payroll and scheduling data requiring massive database] manipulation.
- Assisted in the valuation and solvency analysis of a European telecom involved in a major bankruptcy litigation dispute.
- Assisted in financial valuations of companies in various industries including the specialty chemical, mutual fund / brokerage, and banking industries.
- Assisted an acquiring financial institution in an FDIC-assisted loss share deal in developing accounting processes to support loss share certificate reporting requirements.
- Conducted numerous independent third-party model validations of bank Asset / Liability interest sensitivity models, as required by bank regulators.
- Modeled liquidity stress-testing scenarios for banks in support of their Contingency Funding Plans.
- Performed financial analyses and report preparation in several litigation matters involving lost profits, breach of contract, and lender default claims.
- Conducted estimates of the fair market value of various loans and investments made by a hedge fund in bankruptcy, involving detailed cash flows of the underlying collateral.
- Aided in the creation of a large residential developer's presentation of detailed cash flows for each of its projects, in preparation for restructuring discussions with its lenders hedge fund in bankruptcy, involving detailed cash flows of the underlying collateral.

Margaret graduated with honors from Duke University with a Bachelor of Science degree in Management Sciences / Accounting. She is also a member of the Community Bankers Association of Georgia.