Michael M. Moran Joins Austin's Investment Banking and Strategic Consulting Practice Areas

Brings 35 years of Industry Experience to Firm

Austin Associates, LLC is pleased to announce that **Michael M. Moran** has joined the firm as a Senior Consultant focusing on financial advisory, mergers and acquisitions, and strategic consulting services for community banks and thrifts. In addition, Moran will assist Austin Associates with the development of specialized services to support community bank growth strategies, including exploration of a potential investment fund to support and capitalize on the growth prospects of select community banks.

Moran has more than 35 years of banking industry expertise in mergers and acquisitions, corporate development, equity research, investment banking, strategic planning, investor relations, and corporate lending. His background includes serving as a Partner, member of the Executive Committee, and Director of Bank Equity Research for Roney & Company (now Raymond James), where he developed and managed the firm's successful equity research efforts for Midwest-based financial institutions. Most recently, Moran served as Director of Capital Management for Flagstar Bank, the largest bank headquartered in Michigan, with responsibilities involving capital planning, stress testing, and regulatory matters.

Moran earned a bachelor's degree in economics from Dartmouth College, Hanover, New Hampshire. He also has held FINRA Series 7 (General Securities), Series 24 (Principal), and Series 63 licenses.

According to Richard F. Maroney, Jr., Managing Director and Principal of Austin's Investment Banking practice area, Moran's experience, knowledge and relationship skills fit perfectly with the services and clientele of Austin Associates.

"We have known Mike personally and professionally for more than 20 years. We are confident that he will become a trusted advisor for many of our existing and prospective community bank clients. In particular, we believe that Mike's extensive range of banking industry contacts and investment and research acumen will assist both our

publicly-traded and thinly-traded clients with assessing strategies to recognize shareholder value."

Michael M. Moran
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Austin Associates has been providing customized investment banking and other consulting services to financial institutions for five decades. Practice areas include Investment Banking, Strategic Consulting, Asset/Liability Management, Profitability Analysis, and Technology Solutions.