



**August 26, 2009 Press Release:**

## **Comptroller Highlights Interagency Work to Promote Community Development**

ARLINGTON, VA — Comptroller of the Currency John C. Dugan described the interagency efforts to encourage community reinvestment and help banks meet their community development goals during a speech today at the Interagency Community Affairs Conference. The OCC is actively encouraging the formation of a CDC from several investor banks to meet the needs of underserved populations in urban and rural communities.

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**PAR Advisors was founded to be your bank CDC.** PAR Advisors provides CRA investment strategy consultation, investment underwriting, financial modeling, CRA reports, accounting reports and other needs that banks are looking for to meet their CRA investment goals.

Working with PAR Advisors will:

- Provide your institution with experts experienced in starting up and managing a CDC
- Provide a single source to meet all of your community investment goals
- Provide fully underwritten investment opportunities for approval by your institution
- Provide a credit file on each investment to satisfy internal auditors, loan review department, credit officers, and /or external auditors
- Provide CRA reports to submit to regulators
- Provide assistance on CRA Examinations
- Provide accounting reports to ensure investments are booked and accounted for properly
- Reduce your accounting duties and corporate tax duties as related to CRA investments

- Provide asset management on all current CRA investments if need be
- Provide regular management reporting to meet your needs
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- **R. Wayne Koehler** is the President of PAR Advisors LLC and National Housing Associates (NHA). NHA founded in 1996, is a non-profit 501 (c) (3) with a mission to support affordable housing. Wayne's previous experience includes President of Fifth Third Bank CDC from 2000 to 2009. Wayne started and grew 5/3 CDC from \$50 million in assets to \$1.4 billion of investments under management. 5/3 CDC experienced only \$2.2 million in charge-offs over 10 years on a portfolio of \$1.4 billion. 5/3 Bank received Outstanding CRA investment ratings for each exam while Wayne was President and exceeded its net income plan for 7 out of 8 years. Prior to 5/3 CDC, Wayne was Vice President of Acquisitions for Bank One CDC and prior to that Vice President in the commercial division of Banc One Ohio Corporation. Wayne has over 15 years of experience in operating a bank CDC and 25 years in banking.
- During the past nine years, Wayne managed over 300 investments totaling \$1.4 billion in low income housing, historic and new market tax credit investments underwritten, approved, and closed.
- Wayne serves on the boards of Great Lakes Capital Fund – a regional syndicator of LIHTC funds, Council for Rural Housing & Development in Ohio, and KHC – an allocatee of new market tax credits (NMTC). Wayne has spoken on numerous panels regarding LIHTC investing, underwriting, CRA and NMTC across the country. Wayne earned a MBA from Case Western Reserve University.
- PAR Advisors is the firm that can provide all your community investment needs to satisfy the CRA Investment portion of your CRA Exam.
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