Exit Plan

Strategic Plan | Global

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Replace all references to “the Company” with your organisation’s name.

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1. Purpose

This Exit Plan sets out how the Company would execute an orderly exit from banking business while protecting depositors, meeting all obligations to customers and counterparties, and preserving remaining value for shareholders [or members]. It is the detailed, standalone exit plan maintained in line with the FSB Key Attributes of Effective Resolution Regimes and Basel Committee recovery-planning guidance, operationalising the exit component of the Company's Recovery and Exit Plan.

The premise of this Plan is that an exit, if ever required, must be a managed strategic process and not a disorderly failure. The Plan therefore defines the triggers that require the Board to consider an exit, analyses the options realistically available to the Company, establishes the governance and workstream structure that would execute an exit, and demonstrates that the Company can fund an exit while remaining solvent throughout the Wind-Down Period.

This Plan is approved by the Board of Directors and owned by the Chief Executive Officer. Maintaining a credible exit plan is not a statement of intent to exit: it is a prudential discipline, increasingly an explicit supervisory expectation internationally, ensuring the Board always retains a realistic, executable alternative to continued operation.

2. Scope

This Plan applies to the Company and all entities within its prudential consolidation group, covering all banking business: all deposit, lending and financing products, payment services, and associated operations, systems and third-party arrangements.

The Plan applies to the Board, the Chief Executive Officer, all executives designated under the senior manager accountability regime applicable in the Company's jurisdiction(s), and all staff and contractors engaged in monitoring Exit Triggers, maintaining Exit Readiness, or executing an Exit.

- In scope: full exit from banking business, and partial exit from a material business line as a step in, or alternative to, a full exit.
- Out of scope: Recovery Actions taken to restore financial resilience, which are governed by the Recovery and Exit Plan.
- Out of scope: Resolution led by the resolution authority under its statutory powers, although this Plan is designed to support and inform any such action.
- Out of scope: routine product closures or portfolio sales in the ordinary course of business.

Jurisdictional application: this Plan states international best practice drawn from the FSB Key Attributes, Basel Committee standards and guidance, and the IADI Core Principles. The Company must map each requirement of this Plan to the law and regulatory requirements of every jurisdiction in which it operates — including licensing, transfer mechanisms, deposit insurance, insolvency, employment and data protection law — and where local law or the Company's regulators impose a stricter or different requirement, that requirement prevails.

3. Definitions

Term	Definition
Banking Licence	The licence or authorisation granted to the Company by its prudential regulator under applicable law that permits the Company to carry on deposit-taking or banking business in its operating jurisdiction(s), together with any conditions attached to that authorisation.
Exit	The orderly, solvent cessation of the Company's banking business, in whole or in substantial part, whether on the Company's own initiative or at the direction of its prudential regulator, including the repayment or transfer of deposits and, where applicable, surrender of the Company's Banking Licence.
Exit Trigger	A defined event, indicator breach or decision that requires escalation to the Board for a formal decision on whether to activate this Plan.
Exit Option	A defined method of executing an Exit, being sale of business or portfolio transfer, merger, member transfer, or orderly wind-down with surrender of the Banking Licence.
Exit Steering Committee (ESC)	The executive committee, chaired by the Chief Executive Officer, established on activation of this Plan to direct and coordinate execution of the Exit.
Recovery and Exit Plan	The plan maintained by the Company, consistent with the Financial Stability Board Key Attributes, Basel Committee recovery-planning guidance and the requirements of its prudential regulator, setting out the recovery triggers and the credible actions by which the Company would restore its financial resilience, including capital and liquidity, in severe stress.
Recovery Actions	The credible management actions documented in the Recovery and Exit Plan that are designed to restore the Company's financial resilience following severe stress.
Deposit Insurance Scheme	The statutory or officially mandated

	scheme in the Company's operating jurisdiction(s) that protects eligible deposits up to a prescribed coverage limit per depositor on the failure of a member institution, established consistent with the IADI Core Principles for Effective Deposit Insurance Systems.
Insured Deposit	A deposit, or the portion of a deposit, that is eligible for protection under the applicable Deposit Insurance Scheme, up to the coverage limit prescribed by that scheme.
Single Depositor View (SDV)	The consolidated, extractable record of each depositor's aggregate eligible deposit balances that enables the Deposit Insurance Scheme, or the Company itself, to determine each depositor's protected entitlement promptly and accurately.
Portfolio Transfer	The transfer of a defined book of assets (such as loans) or liabilities (such as deposits) to another authorised institution, whether under a statutory transfer mechanism available under applicable law or by contractual assignment and novation.
Wind-Down	The progressive run-off, repayment or disposal of all assets and liabilities, closure of all customer accounts, and cessation of operations, followed by surrender of the Banking Licence.
Wind-Down Period	The period from Board activation of this Plan to completion of the Exit, throughout which the Company must remain solvent.
Critical Operations	The processes and services undertaken by the Company or by its service providers which, if disrupted beyond the Company's defined impact tolerances, would have a material adverse impact on depositors, other customers or counterparties, on the Company's safety and soundness, or on its role in the financial system.
Key Dependency	A resource, counterparty, approval, system or capability without which one or more Exit Options cannot be executed within the planned timeline.
Exit Readiness	The state of maintained preparedness — current data, documented processes, identified counterparties and available resources — that allows an Exit Option to be activated without material delay.

Resolution	The exercise by the resolution authority in the Company's jurisdiction of statutory powers of the kind described in the FSB Key Attributes of Effective Resolution Regimes for Financial Institutions, to manage the failure or likely failure of the Company; distinct from an exit executed by the Company itself.

4. Regulatory Framework

The key legislation, regulations and standards relevant to this document include (as amended from time to time):

Instrument / Standard	Relevance
FSB Key Attributes of Effective Resolution Regimes for Financial Institutions	The international benchmark for recovery and resolution planning; this Plan implements the firm-led exit and wind-down planning that complements, and is designed to inform, authority-led resolution planning.
FSB Guidance on Recovery Triggers and Stress Scenarios	Informs the design and calibration of the framework set out in the Exit Trigger Framework section of this Plan, including the requirement that triggers convene decisions rather than automate them.
Core Principles for Effective Banking Supervision (BCBS, 2024)	Sets supervisory expectations that banks maintain credible recovery and exit arrangements, and frames the prudential regulator's role in transfers, wind-down oversight and licence surrender.
Basel Framework — Basel III capital standards (BCBS)	Minimum capital requirements continue to apply throughout the Wind-Down Period unless and until the prudential regulator agrees adjusted requirements.
Basel Framework — Liquidity Coverage Ratio and Net Stable Funding Ratio (BCBS)	The quantitative liquidity standards against which the exit liquidity plan, including accelerated deposit-outflow stress assumptions, must be maintained.
BCBS Principles for Operational Resilience (2021)	Requires continuity of Critical Operations and management of material service providers; contractual exit-assistance and data-return obligations are Key Dependencies of this Plan.
BCBS Principles for the Sound Management of Operational Risk (2021)	Governs the management of the elevated operational risks — people, process, technology and third party — that arise during exit execution.
IADI Core Principles for Effective Deposit	The international standard for deposit

End of preview

This is a preview extract. The complete document continues beyond the pages shown here.

The full document is supplied as a single, fully editable Microsoft Word (.docx) file immediately after purchase — including every remaining section, the definitions, the regulatory framework references and all appendices and templates.

Bracketed prompts such as [30 days] mark the points where your own thresholds, committee names and local regulatory references are inserted.