



# RISK ADVISORY



“Expert guidance driven by reliable performance and client focussed solutions make us a key partner in your success”

Performance | Solutions | Success

## Trusted advisors and business partners

Helping clients manage the complexities of their business, seize opportunities and overcome any obstacle

*Financial Services Risk Advisors offers a range of consulting services, all designed to help your bank reach its risk, compliance, and strategic goals. Whether you're looking for a small tweak or complete overhaul, we have you covered.*

*Our services are tailored to your bank so you can get precisely what you need. Each financial institution is unique. A one-size-fits-all approaches will never help your bank fully reach its goals. We deliver custom solutions, tailored to you – your company, your culture, and your one-of-a-kind challenges.*

### STRATEGIC PLANNING

CRAFTING A PLAN TO TAKE YOU TO OUR **PERFORMANCE** GOALS

### RISK MANAGEMENT

GUIDANCE AND **SOLUTIONS** TO MINIMIZE YOUR RISKS ALONG THE WAY

### EXPERT ANALYSIS

IDENTIFYING YOUR PATH TO **SUCCESS**



### Credit & Allowance

#### Allowance, Reserve, & Provision

- ALLL Methodology
- Process & Methodology Validation
- Model & Process Design
- Calculation preparation & Review
- Backtesting & Reserve Adequacy review
- Impaired Loan Review
- CECL Preparedness Planning
- Migration Analysis & LGPD Conversion

#### Credit & Lending

- Credit & Loan Review
- Policy Development
- Risk Grading Validation
- Dual Grading Processes
- Loan Pricing & Model Implementation
- Return Based Portfolio Optimization
- Credit Administration
- Watch List & Special Assets
- Due Diligence

### Internal Audit & Compliance

#### Internal Audit

- Outsourcing & Co-Sourcing
- Plan & Scope Determination
- Risk Assessments
- Audit Committee Services & Training
- Fraud Management & Investigations
- Controls Testing & Documentation
- SOX/FDICIA
- Operational & IT Audits

#### Compliance

- Compliance Monitoring & Testing
- HMDA LAR
- Program Development
- Contract Compliance & Vendor Review
- Remediation Support
- BSA/AML

### Risk Management & Regulatory

#### Risk Management

- ERM Framework & Process Development
- Risk & GAP Analysis
- Metric Dashboard Development
- Risk Assessments
- Risk Appetite Statement & Strategic Alignment
- Risk Limits & Tolerances
- Risk Governance & Organization
- Policy Development
- Model Risk Management
- Analytics & Reporting

#### Regulatory Strategy

- Exam Preparation & Facilitation
- Regulatory Readiness Review
- MRA/MRIA Response & Remediation
- Strategic & Capital Planning
- CFPB & Complaint Response
- Data Integrity Validation & Remediation
- Process, Procedure & Reporting Redesign

### Technology & Vendor

#### Information Technology Services

- Data Quality Projects
- Data Integrity Validation & Remediation
- Project Management Assistance
- Business Analytics
- Finance & Technology Integration
- Information & Document Retention Planning
- IT Program Oversight & Audit
- BCP/DR Planning
- Enterprise Resource Planning Support

#### Vendor Management

- Vendor Due Diligence
- Vendor Risk Assessments
- Third-Party Audit
- Contract & SLA Management
- Negotiations
- Integration Support