



Commercial credit risk advisory: Mitigate potential exposure

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Credit risk poses a significant threat for banks, thrifts and many non-bank financial institutions. Successfully managing this potential exposure requires effective execution and integration of a number of interdependent disciplines, functions and processes.

A&M can help you meet and exceed heightened regulatory expectations. Our cross-function credit risk management offerings and processes span the credit lifecycle to include:

- Strategy and risk appetite development and assessment
- Origination management
- Credit administration
- Loan level and portfolio level credit risk assessment and analysis, model governance, development and validation
- Risk rating systems development and testing
- [CCAR and DFAST support](#) [2]
- Credit reviews and due diligence
- Portfolio profitability and capital needs / usage
- Credit risk reporting development and assessment
- Allowance for loan and lease loss methodology development and adequacy reviews
- Work-out, restructuring and asset management
- Credit risk review and other independent control functions
- Litigation support, including expert consulting and testimony

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Authors:

Thomas McAleese, tmcaleese@alvarezandmarsal.com, +353 87 798 4310

David Gibbons, dgibbons@alvarezandmarsal.com, +1 847 707 4279

