

Crowe ABA-Endorsed Services

Credit Risk Services

Crowe governance, compliance, and risk management consulting services are endorsed by the American Bankers Association (ABA) through its subsidiary, the Corporation for American Banking.

Comprehensive Solutions Offer Benefits

Crowe provides a wide range of credit risk services, including cosourced or outsourced loan, administrative, and acquisition due diligence reviews in compliance with regulatory standards for the banking industry. Our professionals can identify risks quickly and recommend measurable improvements to promote stronger asset quality, lower charge-offs, and fewer loan problems.

Our **loan reviews** are designed to help improve the consistency and quality of credit risk ratings by performing risk grading and an analysis of approvals, underwriting, monitoring, and management processes. We can also provide analysis of the **allowance for loan and lease losses** to identify areas for reducing charge-offs and problem loans. In addition, as part of risk-grading bank loan portfolios, Crowe can provide a review and analysis of **commercial real estate concentrations**.

Our independent evaluation of lending functions provides a 360-degree view of **credit administration processes** to help identify problems, report and manage risk, and discover concrete solutions that can improve cost efficiencies. We share feedback on loan documentation, offer a critique of lending personnel, and provide training programs to improve the skills and performance levels of credit professionals.

Acquisition due diligence is particularly important when acquiring loan pools, branches, or entire financial entities. Crowe offers a review of credit quality, lending policies and procedures, and the overall lending function of the selling or purchasing candidate. Our independent assessment provides both the buyer and seller with information on the integrity of the assets and the quality of lending policies.

crowe.com



Learn More

For more information about Crowe ABA-endorsed services, contact:

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Crowe governance, risk, and compliance management solutions are endorsed by the American Bankers Association (ABA) through its subsidiary, the Corporation for American Banking. The ABA endorsement of these solutions indicates they deliver high quality, meet performance standards, and offer the potential to improve your bank's profitability and performance.

With Expertise Comes Confidence

When you choose Crowe, you can count on receiving practical solutions based on decades of experience working with more than 1,800 financial services clients worldwide. Our professionals work with each banking client to develop plans to document risk management processes, control costs, and increase the confidence of stakeholders and regulators.

Crowe is endorsed by the ABA to offer high-quality, competitive solutions that can provide the potential to improve your bank's profitability and performance. The exclusive ABA endorsement means Crowe services meet stringent quality standards, fulfill industry needs, and offer superior functionality. The ABA also confirms we can meet the long-term needs of financial services organizations, provide hands-on support for our clients through customer service and training, and can validate financial soundness and management strength.

Crowe ABA-endorsed credit risk service offerings include:

- Outsourcing the credit review function
- Managing commercial real estate concentrations
- Credit administration process reviews
- Allowance for loan and lease losses support and methodology
- Acquisition due diligence

Our other ABA-endorsed services include:

- Corporate governance and internal audit
- Enterprise risk management
- Cybersecurity and IT audits
- AML compliance
- Compliance improvement