

You expect to be served by professionals with a thorough understanding of your industry, changing regulations, and rising stakeholder expectations. Crowe is the ABA provider of choice to address these formidable challenges and deliver clear and enduring value to financial institutions.

Risks are inseparable from running a financial services business. The risk your financial institution takes on may have a direct relationship to the reward you intend to generate.

Crowe's financial institution risk management services are uniquely designed to focus on your strategic objective – "reward" – while providing world-class risk mitigation solutions. We can help you develop mature risk management capabilities to take on business risks to enhance financial performance and build a competitive advantage.

#### Turnkey solutions provide benefits.

With Crowe, you can count on practical solutions based on decades of experience working with more than 1,000 banks worldwide. Crowe has helped management achieve the following:

- **Maximizing the benefits of risk management** with our proprietary methodologies to zero in on specific risks.
- **Increasing the confidence of regulators, shareholders, and stakeholders** by documenting risk management processes.
- **Enhancing results and controlling costs** with our enterprise risk framework to improve coordination.
- **Reducing capital costs, strengthening governance, and improving shareholder value** by focusing our thought leadership on risk management.

We don't just talk about it, we show you by using our proven skills to help you identify risks quickly and recommend measurable improvements. And, our professionals consider the regulatory and compliance standards for the banking industry. We know our success is tied to the financial success of our clients.

#### Crowe ABA-endorsed services

##### Risk consulting services

- **Loan review services**
  - Outsourcing of the credit review function;
  - Managing commercial real estate concentrations;
  - Credit administration process reviews;
  - Allowance for loan and lease loss support and methodology; and
  - Acquisition due diligence.
- **Corporate governance/Internal audit services**
  - Internal audit cosourcing or outsourcing;
  - Sarbanes-Oxley procedures (design, documentation, and testing);
  - FDICIA/AT 501 design and testing;
  - Audit committee assessment and training;
  - Enterprise risk management consulting;
  - Corporate governance; and
  - Quality assessment review.
- **Enterprise risk management (ERM) consulting services**
  - ERM implementation;
  - Enterprise risk assessments;
  - Identification of risk remediation processes; and
  - Evaluation of the adequacy and implementation of risk responses.
- **Information technology (IT) audit services**
  - IT audit cosourcing or outsourcing;
  - SOX 404 IT procedures (design, documentation, and testing);
  - Multifactor authentication risk assessment and solution support;
  - Business continuity planning/business resumption;
  - Disaster recovery; and
  - Incident response.

##### Compliance consulting services

- Regulatory compliance risk assessments;
- Consumer compliance; and
- Enterprisewide compliance risk management.

##### BSA/AML compliance

- Corporate governance;
- Board of directors and senior management training and awareness;
- Risk assessments (AML/BSA/Office of Foreign Assets Control);
- Independent BSA audit;
- Compliance reviews;
- AML task force facilitation;
- Exam preparation and management;
- Policy, procedure, guidance, and standards development;

- Program assessment, strategic planning, future state road map, and staffing models;
  - Enterprisewide compliance integration;
  - Global sanctions filtering;
  - Regulatory and enforcement action remediation;
  - High-risk customer program development;
  - Customer risk rating;
  - Customer due diligence;
  - Enhanced due diligence;
  - Software selection and implementation;
  - Data quality assessment and improvement;
  - Financial intelligence unit development;
  - Investigations outsourcing;
  - Business-as-usual optimization; and
  - Forensic/Third-party look-back.
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