Grant Thornton

Creating Lasting Advantage in Credit Risk Management

Offering a truly independent view, without prejudice or favor regarding specific vendors, solutions, or approaches and developing appropriate solutions depending upon your unique characteristics



What defines our unparalleled edge

- We have the size and ability to tackle all risk issues and provide end-to-end solutions
- A dynamic and constantly evolving team consisting of 5 partners and over 150 employees, has delivered unique projects on behalf of Regulators and other Stakeholders of the Banking sector
- No 1 Audit Company in # of listed clients (assurance), strong bonds with all systemic banks, participation in all NPL transactions to date, extensive database of active entities
- Expertise on creating viable risk strategies, applying the most suitable frameworks and ensuring proper risk management while facilitating our clients meet their strategic goals
- Reputable and trusted stakeholders with broad experience in international markets.
- Professional, competent and transparent service in a competitive market.
- Proven record of managing claims in compliance with the specific supervision of the local regulator.
- Established partnerships with selected panel of dedicated and trusted solicitors and network of suppliers throughout the country.

EBA Guidelines on loan origination & monitoring

The EBA's draft Guidelines on loan origination and monitoring are going to become the new standard for credit underwriting in Europe. The core chapters of these guidelines, outline what we consider to be one of the most important issues they raise, and include recommendations for banks to consider and incorporate.

Governance — **Loan origination procedures** — **Pricing** — **Valuation** — **Monitoring framework**

Main areas these guidelines have an impact on...

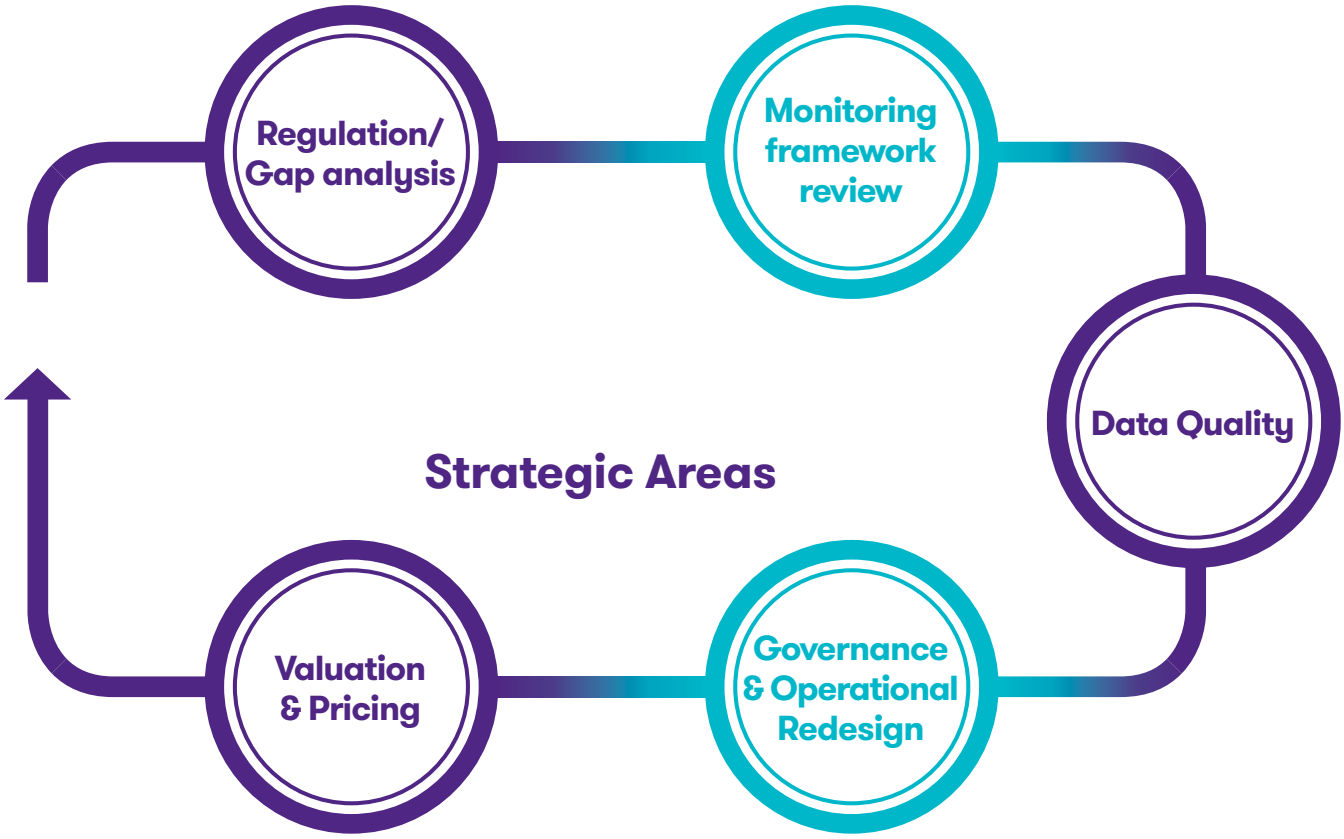


- **Credit risk models and credit risk metrics**
- **Required data regarding credit criteria and decision, KRI and credit monitoring**
- **IT systems (e.g. credit decision engines, collateral management, early warning signals)**
- **Credit policies and procedures concerning loan origination and monitoring**
- **Credit decision-making process, which is expected to extend, leading to increased operating costs**
- **Organisation structure of credit units**

Our offerings in credit underwriting process

Our toolkit comprises a wide range of services designed to thoroughly assess our clients' credit underwriting criteria and to optimize the entire procedure while facilitating the implementation of the regulatory requirements (EBA' draft guidelines).

In particular, our experts perform diagnostic reviews and conduct gap analysis focusing on the following areas:



How we can assist you on these areas

Regulation / Gap analysis
Assessment of Banks' compliance to EBA Guidelines and regulatory requirements.
Support banking clients in a broad range of areas, including:
- Compliance with regulation and supervisory guidelines
- Getting ready for supervisory inspections supporting, preparing and performing audits and credit reviews

Monitoring framework review
- Assessment of procedures and processes by performing independent credit reviews
- Assessment of credit reporting frequency, accuracy and completeness
- Credit models validation

Data Quality
- Evaluation of data adequacy and suitability with provision of automated data remediation solutions

Governance and Operational System
- Helping clients to assess and improve their governance, policies and control framework
- Assisting Banks in optimizing control framework and operating system for loan origination and monitoring

Collateral / Portfolio Valuation and Pricing
- Support in valuation of Real Estate and Non Real Estate Collaterals through a pool of internal/ external experts
- Portfolio analysis, valuation and pricing



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