

WHY CHOOSE DHG?

DHG Credit Risk Management efficiently manages the project with full-time credit professionals, working with your management and/or due diligence team through every step of the process. From individual loan reviews to macro portfolio analysis, we provide valuable insight as you assess your credit risk.

manage risk to create smart capital planning

As lending concentrations return to the spotlight and financial institutions assess acquisition opportunities, it is imperative for management teams to fully explore credit loss estimates. The primary mission of a loan review is not to re-underwrite each sampled loan, but to validate the original underwriting and ensure adherence to policies. DHG Credit Risk Management ultimately aims to ensure that the assigned risk grades and controls are appropriate.






A LEGACY OF INTEGRITY AND INNOVATION

With more than two decades of loan portfolio review and due diligence experience, DHG Credit Risk Management brings deal-tested credit risk insight to bankers and investors. Our loan reviews are more than a regulatory check-the-box exercise. We create value through deeper insight into potential risks, resulting in outcome-focused management, enhanced risk mitigation and smart capital planning for banks and credit unions, Agricultural Credit Associations, investment bankers and private equity groups.



THE DHG CREDIT RISK MANAGEMENT ADVANTAGE



-  Focus on emerging risks—not repackaging those already acknowledged
-  Provide insightful, comprehensive loan and portfolio-level deliverables to management
-  Invest in cutting-edge technology and remote access security protocols
-  Link transactional and macro-portfolio credit risk management with state-of-the-art data management
-  Assess internal loan review findings with a second pair of eyes to enhance objectivity at larger institutions

A RESOURCEFUL TEAM



Walter McNairy, CPA
Managing Partner
DHG Financial Services
walter.mcnaury@dhg.com



David Ruffin
Director
DHG Credit Risk Management
david.ruffin@dhg.com

Our credit process evaluations consider best practices, provide feedback on your internal procedures and controls, and comply with applicable federal and state regulations. DHG Credit Risk Management efficiently manages the project with full-time loan reviewers, working with your management and/or due diligence team through every step of the process.

SERVICES TO MEET YOUR NEEDS

- Loan review
- Credit loss estimate due diligence
- Credit process evaluations
- Internal assessments to support capital raising
- External assessments for private equity
- Fully integrated M&A assessments & valuation
- Development of probability of default (PDs) and loss given default (LGDs) through risk rate migration analysis

