



SBA Loan Portfolio Risk Analysis

AAL, P.C.

**30 Years of
Credit and Credit
Related Experience!**

**Retained by the FDIC
to assist in reviews of
failed banks'
SBA loan portfolios.**

- Specialize in all aspects of the loan review process
- Skilled and experienced in identifying credit risk of SBA loans
- Internally developed **Risk Analysis and Assessment System (RAAS)** used for SBA Loan Analysis in guaranteed loan portfolio review.
- Expertise in SBA requirements including SBA SOPs, CFR and 1502 reporting
- Specialize in due diligence, financial analysis, and audit techniques to ensure effectiveness of the lender's SBA program policies, procedures, operations and internal controls
- Excellent Past Performance

Serving Your Interests

- Risk Management
- Credit Scoring
- Fraud Detection
- Data Mining

**Minutes from the
Nation's Capital**

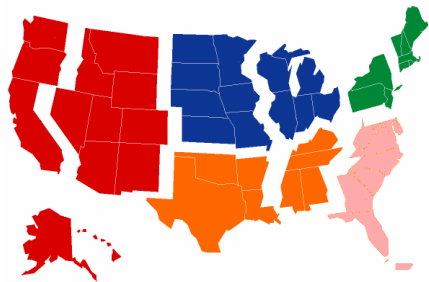


"Doing it right..."

Doing it smart."

Over 700 Banks Examined Nationwide

Been there Done that!



Services Offered

- Risk-based reviews of Government Guaranteed loan portfolio
- Credit risk analysis and assessment
- Internal controls review and assessment
- Regulatory compliance reviews
- Internal audit services including SOPs
- Data mining technology expertise - Toxic Loan Asset Predictive (TLAP) Model
- Banking Software Packages

Plus much more!

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Seasoned Professionals Ready to Help!

