



Manage
Efficient **Navigate** Effective
Execute Comply
Prevent **Anticipate**
Guidance Interpret **Adapt**
Mitigate Remediate
Regulatory
Transform **Balance**

For a financial services company, the balance between risk and reward can mean the difference between success and failure.

But in today's regulatory environment, unprecedented compliance issues and obligations make it harder than ever to find that balance.

Achieve the right balance

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At Promontory, we are ideally positioned to help you navigate this new environment. Our people have worked both sides of the regulatory table—in government and in the world’s leading banks—and we have a thorough understanding of the issues and challenges you face.

Whether you’re currently facing regulatory problems or are just determined to prevent them, we can help you find that critical balance between pursuing your business strategy and managing your risks.

Our advisors held senior roles in:

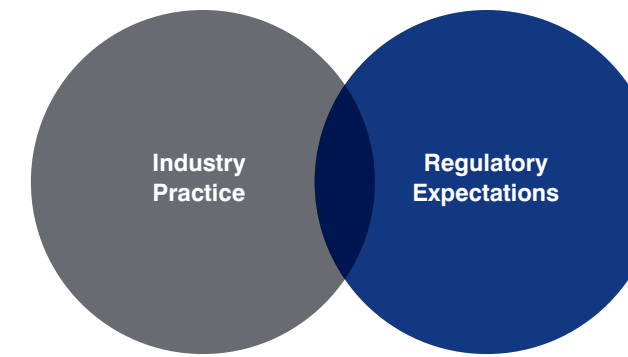
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We are expert in each of the major risk disciplines, including:

- Market risk
- Liquidity risk
- Credit risk
- Operational risk
- Compliance risk

We understand regulation because we understand regulators.

When a financial services company comes under regulatory scrutiny, confusion and misunderstanding are almost inevitable. Between the subtleties of regulatory language and the opacity of the laws themselves, bankers focused on building their businesses may not be attuned to the nuances of financial regulation.



Promontory provides practical risk-management and compliance solutions that satisfy evolving regulatory expectations.

A vicious circle

As a result, institutions often over-react. Not understanding what regulators are looking for, their response can often raise more issues than they solve. A waste of both time and money—without addressing the actual request. The regulators remain dissatisfied, they request more detail, the financial institution ends up doing even more work, the regulators might or might not be satisfied, and so on—a vicious circle of inadequate response followed by closer scrutiny.

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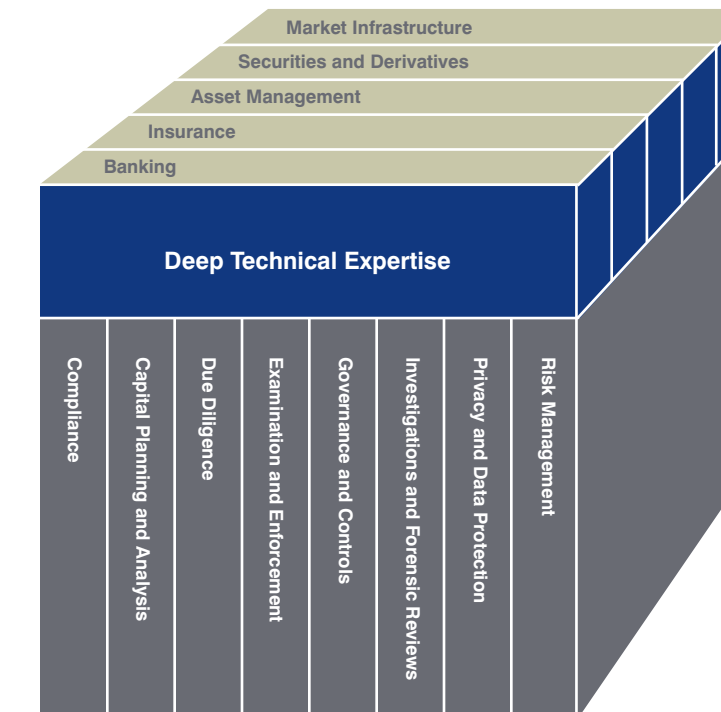
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An ounce of prevention

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The critical balance

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Promontory is expert not only in each of the disciplines, but in understanding how they vary by industry.

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Promontory operates at the intersection of strategy, risk management and regulation.

Industries / Sectors

Financial Services Industry

- Depository Institutions
- Asset Management

Expertise

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- Anti-money Laundering (AML)/ Bank Secrecy Act (BSA)
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Pursue Navigate Anticipate Adapt
Execute Wisdom Efficient Comply
Prevent Repair Interpret Remediate
Effective Mitigate Risk Transform
Reward Regulatory Profit Translate
Manage Credit Guidance Balance

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Balance

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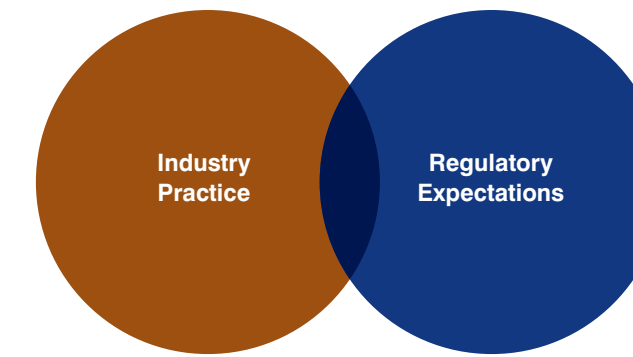
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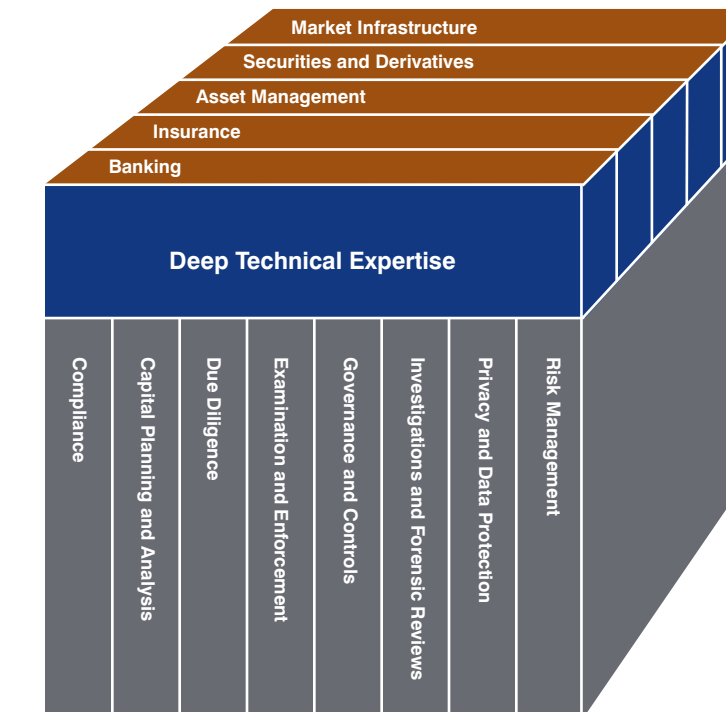
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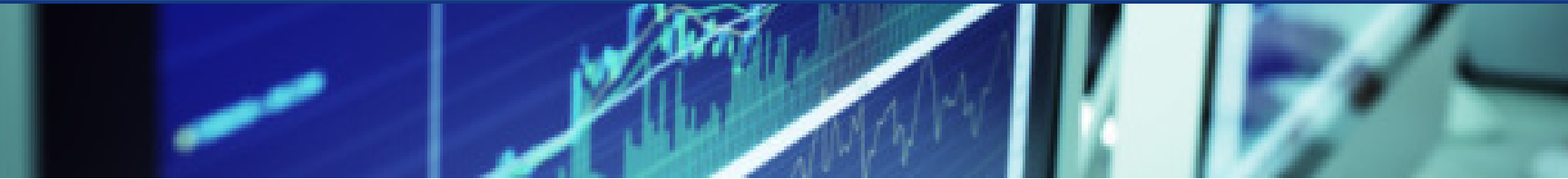
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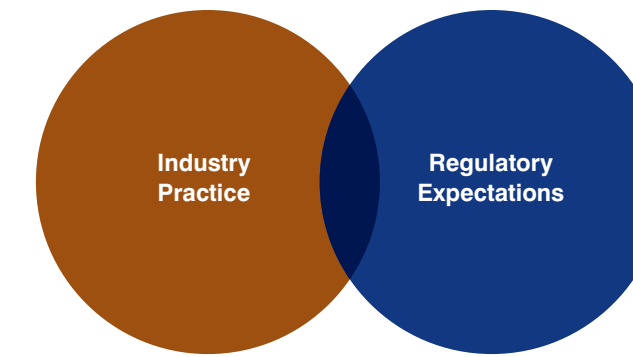
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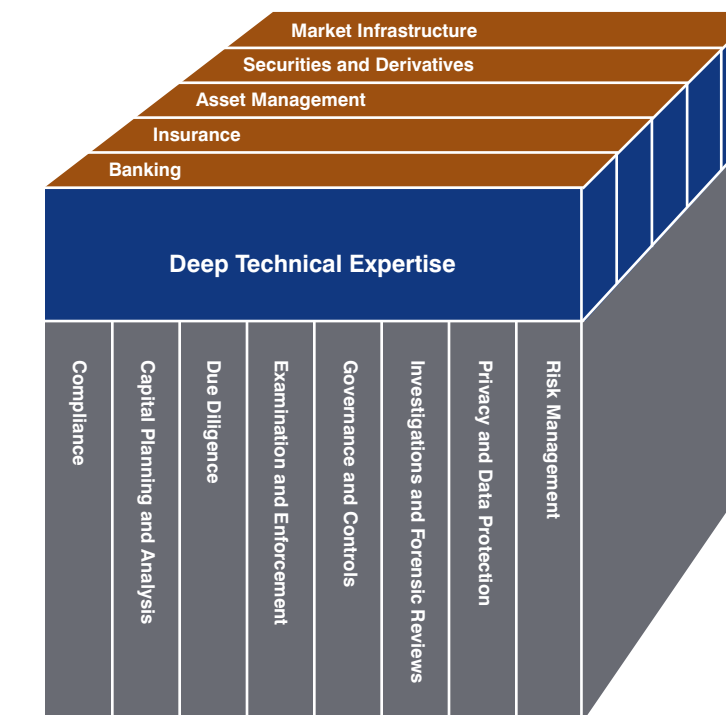
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