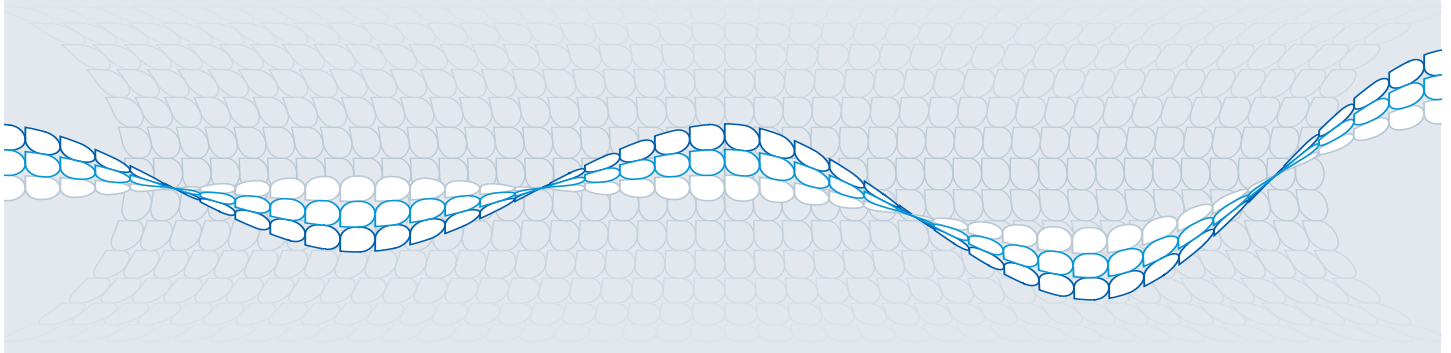


Stress testing recoveries capability against performance and regulatory requirements



Client

- A top five bank

Sector

- Financial Services

Situation

- To meet regulatory requirements, the bank wanted to demonstrate their debt portfolios were being both well managed and valued appropriately.

TDX Group solution

- An Advisory Services engagement to undertake a full end-to-end review of the management of its debt portfolio. This covered:
 - a **Strategic Review** of operational capabilities and processes.
 - stress testing £16 billion of debt in base and FSA stress test scenarios.

Commercial Model

- A project fee

Length of contract

- 16 weeks

The project

Over a 16-week period the TDX Group Advisory team undertook a deep-dive end-to-end review and analysis of the bank's approach to collections and recoveries.

The audit focused on measuring the bank's existing capabilities against industry benchmarks to identify gaps and potential areas of improvement.

The Advisory team undertook modelling of three key products: mortgages, loans and current accounts worth, in total, £16 billion. They were all tested against FSA stress test scenarios.

Results

- Key operational improvements in collections and recoveries were identified for the bank to focus on.
- The analysis also identified where the bank's internal stress modelling could be improved.
- TDX Group created a plan which gave the bank's senior management confidence it would be managing its portfolios appropriately.

“TDX Group stood out from the broad range of bidders for this work as they were able to offer not only consultants with deep expertise in the field, but were also able to back this team up with a broad range of practitioners and unrivalled industry data.”

Our client, Top five bank

Contact us today for full details: info@tdxgroup.com