



# Global Bank Solutions

*"Serving the Needs of Financial Institutions Worldwide"*

## ***ENFORCEMENT ACTIONS***

**An enforcement action - a Memorandum of Understanding (MOU) or Consent Order (CD) - is imposed if an institution has several deficiencies in one or more areas. These deficiencies must be timely and precisely fixed.**

### **MOU/CD PROVISIONS MAY INCLUDE:**

- ***CAPITAL ADEQUACY***
- ***ASSET QUALITY/GRADING***
- ***IRR/LIQUIDITY***
- ***ALL***
- ***BSA/OFAC/IT/CYBERSECURITY***
- ***AUDIT/VM/STRESS TESTING***
- ***MANAGEMENT DEFICIENCIES***
- ***EARNINGS DEFICIENCIES***

## **ACHIEVEMENTS:**

- ***REMEDIED MOU CD PROVISIONS IN NUMEROUS AREAS***
- ***ATTAINED TERMINATION OF ENFORCEMENT ACTIONS AND RATINGS UPGRADES***
- ***WRITTEN QUARTERLY PROGRESS REPORTS FOR REGULATORY SUBMISSION***
- ***CONDUCTED COMMITTEE AND BOD REPORTING ON REMEDIATION PROGRESS***
- ***CONDUCTED EXCEPTION TRACKING/ REMEDIATION ON MOU/CD PROVISIONS***
- ***DESIGNED/IMPLEMENTED PROGRAMS/PROCESSES TO ADDRESS DEFICIENCIES***

**We have considerable experience in timely resolution and termination of enforcement actions resulting in ratings upgrades and deposit insurance premium reductions. Contact us today to see how we can apply our expertise to your situation.**

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