

## Case study

Achieving ~100% LevFin portfolio growth for a US regional bank without adding headcount

### Background



A leading US regional bank saw its leveraged finance (LevFin) portfolio double to more than 250 credits from 125 within a year, encompassing mid-market and sponsor-backed borrowers across the US and Europe.

The rapid growth led to operational strain, regulatory pressure, and fragmented regional processes. The bank faced challenges such as uneven resource utilization, inconsistent credit assessments, and manual updates to internal databases.

### Our solution



We designed a region-specific model that harmonized workflows, while respecting local nuances. The solution entailed:

- Implementing a customized model for both regional portfolios, supported by domain-led SMEs to manage high-volume review cycles, while flexibly scaling capacity to absorb review peaks in demand
- Establishing a specialized SME pool with nuanced, sector-specific expertise to elevate the depth of analysis and enhance ongoing surveillance quality
- Creating a junior talent pool to manage data maintenance, rating updates, and post-risk-committee system inputs, ensuring process resilience
- Flagging complex credits for in-depth financial and covenant analysis, highlighting emerging risk drivers
- Integrating post-committee updates and exposure revisions into internal databases in near real-time
- Standardizing templates, rating rationales, and exposure tracking across both regions

### Client impact



The enhanced LevFin portfolio monitoring framework delivered significant benefits to the client, including:

- **Growth enablement:** Scalable LevFin support absorbed 100% portfolio expansion without incremental cost, improving turnaround and sustaining profitability during peak cycles
- **Control strengthening:** Standardized reviews, automated data updates, and structured post-committee assurance tightened portfolio oversight and elevated regulatory confidence
- **Efficiency uplift:** Automation and tiered support freed analyst bandwidth for deeper analysis and client engagement, improving timeliness and quality of insights
- **Strategic visibility:** Enhanced enterprise-level transparency supported better capital allocation and governance reporting, ultimately enabling the bank to manage its growing portfolio effectively without increasing headcount

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