



## FINANCIAL INSTITUTIONS

### LOAN REVIEW AND LOAN PORTFOLIO SERVICES

#### BENEFITS

- Provide a cost-effective solution for outsourcing your financial institution's loan review function
- Ensure your review is conducted by a team of experienced financial consulting specialists
- Provide you with independent assurance that policies and procedures are being upheld

#### FEATURES

- Assess credit risk of your loan portfolio within a defined scope
- Offer the flexibility to accommodate your lending philosophy within a defined scope
- Provide a complete, written report detailing findings and recommendations

#### COMPREHENSIVE, INDEPENDENT EVALUATION

Wipfli understands the implications that risk ratings can have and the importance of management's strategies to identify portfolio credit risk. Wipfli's approach to loan review is to provide your management team with information about the quality of loans and the effectiveness of your lending policies and procedures. We assess the credit risk of your loan portfolio within a defined scope and offer the flexibility to accommodate your lending philosophy and specific needs. Wipfli's loan review services can be a one-time review of all loans within the identified scope or can be spread out over periodic, ongoing reviews.

We will determine whether your institution has properly classified loans based on your specified risk rating system. Wipfli uses current financial information and written narratives to understand the customer's business and the lending rationale. Our process focuses on cash flow, collateral evaluation, insurance coverage, file documentation, and compliance with your loan policy.

#### SPECIALIZED CONSULTING SERVICES

Our loan review specialists are available for consultation on best practices and risk management strategies for loan and risk rating policies, credit underwriting, loan structuring, loan department structure, and internal loan review programs.

#### EXPERIENCE COUNTS

Wipfli's loan review services are thorough, complete, and delivered by seasoned financial institution professionals with the expertise to provide you with quality and timely service.

In addition to loan review services, the following are additional areas of focus where we can provide our experience and expertise to assist your organization:

- Exceptions
- Concentrations
- Problem Credit Management
- Troubled Debt Credit Process
- Loan Policy Review
- Loan Portfolio Stress Testing
- OREO
- Evaluation of Internal Loan Review