



## CREDIT MANAGEMENT

Is your credit program up to industry standards?

Are you dissatisfied with your loan review provider?

Are your past due loans high?

Do you comply with regulatory procedures?

Financial institutions need to be aware of portfolio quality problems as early as possible, and they need to identify potentially troubled loans promptly. Careful monitoring of asset quality, internal controls, and administrative procedures are fundamental to effective credit management. The ***Interagency Policy Statement on the Allowance for Loan and Lease Losses*** emphasizes the importance of having an independent, qualified loan review.

### Effective Credit Management

RMPI can help your bank assess the level of potential credit risk inherent in your loan portfolio. For credit reviews we verify the assignment of a credit risk rating in accordance with your credit policy. And using criteria suggested by the principal federal banking regulatory agencies, RMPI has developed a "Credit Risk Posture" model that reflects the relative effectiveness of your commercial credit risk management program.

Even with the most diligent credit monitoring systems in place, problem loans can and will occur in any lending institution's portfolio. RMPI's experienced professionals can also direct and manage your loan workouts. We understand the sensitive position your bank has in the community, and we will make sure the bank's image and reputation are protected during the loan resolution process. We understand you are a local business. We

have worked for and with community banks and we will not try to impose a big-bank philosophy on your community bank.

### How Can RMPI Help?

RMPI is here to help you succeed whether you need credit reviews, loan workouts, OREO management, ALLL analysis or credit training.

Our experienced team of financial services industry professionals can assess your existing portfolio management program and make recommendations that will help you implement an effective credit management system that has been proven successful with the FDIC, OCC and Federal Reserve.

## Credit Review Options

- › Annual Review – Perform annual review of your loan portfolio
- › Continuous Loan Review – Monthly or quarterly review of new and renewed/restructured loans
- › Targeted Loan Review – Including construction, commercial, sub-prime, residential, consumer and indirect loans
- › Independent Loan Review – help establish guidelines and requirements
- › Initial Review – File scrub for missing documents and financial information
- › Baseline Review – Establish risk rating system for pass, watch, substandard, and doubtful/loss loans

## Loan Workouts

- › Determine and evaluate the causes of problem loans
- › Develop cost-effective solutions and implement a comprehensive workout program for either commercial or residential loan departments
- › Manage the daily issues associated with problem loans
- › Develop exit strategies including liquidation and plans

## OREO Management Services

- › Construction oversight
- › Marketing oversight
- › Property management and sales
- › Permitting

## ALLL Analysis

- › Compliance with regulators' interagency agreement
- › Implement RMPI's regulatory vetted ALLL methodology
- › Assist management with revisions and clarity
- › Assist with ASC450 and ASC 310 (formerly FAS 5 and FAS 114) reserve and impairment testing and analysis

## Credit Training

- › Train lending staff in commercial underwriting
- › Set-up credit department for portfolio growth
- › Deliver credit overview course for directors and non-lending executive management

## Experience the RMPI Difference

Our extensive knowledge and community bank experience make RMPI the right partner to help you implement a successful credit management program.

RMPI Consulting provides process improvement, as well as regulatory, enterprise risk and credit management services to Community Banks across the credit life cycle. We also help clients with interim, outsourced staffing, and our thought leadership has defined industry "best practices" on a broad range of risk management services.

Recognizing there is no "one size fits all" solution for all Community Banks, we work with each client to develop an appropriate, custom solution to solve their specific problem at a reasonable cost in an efficient manner within a scheduled deadline.

For more information, please call us or visit [rmpiconsulting.com](http://rmpiconsulting.com)



Call us today and learn how our experienced team can assist your organization by enhancing the risk management process and creating innovative solutions to all your regulatory challenges.



**RMPI**  
CONSULTING

**Boston** 617-973-5742

**Chicago** 630-613-7350

**Tampa** 813-367-3510

**[rmpiconsulting.com](http://rmpiconsulting.com)**