

ALLL Validation



Benefits of working with Integrity Loan Review

- Efficient process to save you time and money
- Engagements designed to your specific requirements
- Easy to read summary reporting
- Competitively priced to provide you value

Advantages of working with Integrity Loan Review

- Recognized industry experience
- Consistent with FIL-105-2006
- Direct involvement of senior management
- Depth of experience and breadth of knowledge
- Work as an extension of your risk management team

The allowance for loan and lease losses (ALLL) is one of the largest estimated items on the balance sheet. Implications for overfunding or underfunding the allowance can either impact shareholder value or expose the institution to additional risk or bring about additional regulatory scrutiny. Arriving at an appropriate ALLL requires significant management judgment to meet the current and anticipated risk of loss in the loan portfolio. This process should include sound documentation of both internal and external issues that may impact losses in the loan portfolio.

We will work with you to either review current ALLL policies and procedures, assist in the development of these policies and procedures or focus on a specific area of concern to enhance the current ALLL process to meet the institution's and regulatory agency expectations.

We view our role as an extension of your risk management team to provide you an independent assessment of the ALLL process. We appreciate the trust you have placed in us.