

Risk Rating Methodology



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

Credit grading is key component in assessing the relative health and performance of the overall loan portfolio. A consistent, objective and accurate methodology is critical to providing information to support the collectivity of the loan portfolio and the estimate for the allowance for loan and lease losses.

We will work with you to help develop an objective approach to risk ratings or provide recommendations for enhancements to the current risk grading methodology. Our experience can help guide you to the key metrics of the various industries served by the institution to appropriately identify the drivers of risk in the relationship. Our approach is not a one size fits all as each institution is driven by their unique culture and loan policy. We will incorporate your approach to credit risk within a risk grading methodology.

We view our role as an extension of your risk management team to provide you an independent perspective regarding the best practices for credit grading. We appreciate the trust you have placed in us.