



LOAN REVIEW

Integrity Loan Review is dedicated to loan portfolio management for community based financial institutions. We will work with you to understand any potential concerns within the loan portfolio and apply our proprietary process to review individual relationships for unidentified risk. Our approach to loan review typically includes a review of the risk ratings, underwriting, collateral, policy and procedures and loan documentations to provide current feedback to management regarding the effectiveness of the credit process. We believe a credit file should largely speak for itself, however, we also appreciate the insights the loan officer or credit analyst may provide to further our understanding of the credit relationship.

Our role in performing loan review is uniquely positioned to gain insights into both the pre and post-closing credit administrative process. In addition to credit risk, our role also allows us to have discussion with management regarding process risk and provide recommendations.

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

Benefits of working with Integrity Loan Review

- *Efficient process to save you time and money*
- *Engagements designed to your specific requirements*
- *Provide support ACL estimate*
- *On-site or remote engagements designed to your specific requirements*
- *Competitively priced to provide you value*

Advantages of working with Integrity Loan Review

- *Recognized industry experience to provide assurance to management of the loan review process*
- *Consistent with 2020 Interagency Guidance on Credit Risk Review System*
- *Depth of experience and breadth of knowledge*
- *Work as an extension of your risk management team*