



RISK RATING METHODOLOGY

Credit grading is key component is assessing the relative health and performance of the overall loan portfolio. A consistent, objective and accurate risk rating methodology is critical to providing information to support information regarding the collective strength of the loan portfolio and provide support for the allowance for credit 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 will help enhance your risk rating matrices for the various industries served by your financial institution.

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.

Benefits of working with Integrity Loan Review

- *Experienced credit professionals provide confidence to your process*
- *Efficient process to save you time and money*
- *On-site or remote engagements designed to your specific requirements*

Advantages of working with Integrity Loan Review

- *Recognized industry experience*
- *Customized engagements to meet your needs*
- *Depth of experience and breadth of knowledge*