



CEIS REVIEW INC.

Commercial Portfolio Advisors EST 1989.

5 Reasons to Outsource Your Commercial Loan Review

Credit Risk is one of the most important aspects of running a Lending Institution. When implemented and respected appropriately, Loan Review serves to assist Bank Management and the Board in adhering to the established risk tolerances and practices while providing an objective professional view of the organizations lending activity as well as the portfolio management of their Institution.

For many Institutions, maintaining a truly independent Loan Review department is simply not cost effective, can have the potential to operate in a vacuum regarding market trends, regulatory focus areas, and industry best practices, and may not be able to keep on pace with the Institution's portfolio growth.

CEIS Review's Commercial Loan Review programs are implemented by experienced commercial lending professionals who have no less than 20 years of hands-on experience. Our Loan Review engagements are structured to incorporate industry best practices while exceeding regulatory expectations.

1) Focus on what you do best

Everyone is generally much more satisfied when they focus on their own core expertise. While an Institutions Lenders & Underwriters can be more than capable of performing a review, there are conflicts that cannot be ignored, nor would you want to take time away from a revenue generating activity such as making loans. CEIS Review specializes in Loan Review. We do not perform audit, compliance, field of audits, or valuations – we specialize in Loan Review.

2) Cost Effectiveness

For an Institution to retain a credit professional with 20+ years of lending experience can be quite challenging, to say the least. Once upon a time, it was acceptable to hire an Independent local semi-retiree to perform the task, but this arrangement no longer satisfies regulators nor auditors. Banks are looking for more depth and extensiveness in the provisions. In addition, CEIS Review is SOC audit certified, so you know our firm and assets are fully secure.

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Assisting Banks in
**Charting a Path
to Success Est 1989**

3) Objectiveness

Being an outside party, CEIS can more readily maintain our independence and our findings while not swayed by any internal politics that may be present at your Institution. Our Loan Review process involves appropriate communication throughout our client engagements while not becoming burdensome. Our goal is to understand your Institutions portfolio along with the policies and practices which govern it, have open communication throughout our engagement, and document our findings efficiently for our clients while being an available resource throughout the year.

4) Industry/Market Knowledge

Experience is a water glass that never fills, and we feel the same about our profession. CEIS Review utilizes the most cutting-edge technologies and information services to always stay in front of industry trends and regulatory focus areas. Having a partner firm that is in tune with market conditions and emerging regulatory concerns is valuable for many Community Banks.

5) Understanding where the Credit Risks lie

By having a sound and objective Loan Review program in place, an institution is in a far better position to proactively manage their respective portfolios regarding risk and overall direction.

An example of this would be if management observed more new loans being booked within a specific segment, or with looser credit standards. With the knowledge gained from a Loan Review program, management would be empowered to adjust the course of ongoing lending and management ahead of any potential losses. Or, at the least, management would now have the option to reinforce a reserve cushion if the risk was migrating in a strategically acceptable direction.

If you are ready to outsource your Commercial Loan Review with CEIS Review or are looking for more information direction on whether it is the best option for your business, call Justin Hill at 888-967-7380 or visit our website at ceisreview.com for more information!

