



**CEIS REVIEW INC.**  
Commercial Portfolio Advisors EST 1989

CEIS Review evaluates and assesses commercial loan portfolios to assist senior management and the board in objectively assessing the credit risk quality and administration of their institution's portfolios.

Institutions retain CEIS as a source of independent reviews outside the ongoing corporate environment as a means to provide a measure of comfort to management, the board of directors, third parties, and stockholders. CEIS is retained by banks with excellent portfolio quality and organizations looking to strengthen the credit quality and administration of their portfolios.

Established in 1989 with offices in New York City, Miami, and Nashville, CEIS supports community banks, regional banks, money

center banks, international banks, finance companies, credit unions, and other specialty commercial lending organizations throughout the U.S. as well as overseas.

Maintaining an active client base of 120+ institutions provides CEIS Review the credit quality and regulatory insights to help today's commercial lending organization stay ahead of potentially problematic credit quality or regulatory issues.

**COMMERCIAL LOAN REVIEW:** Conduct independent loan review programs, supplement internal loan review programs, satisfy internal loan review objectives, validate internal loan review findings.

Virtual, Onsite, or "Hybrid" Staffing / Annual Programs, Targeted Reviews, Due Diligence, Forensic / Commercial Real Estate, Commercial and Industrial, SBA, Leveraged Lending, Asset Based, Equipment Finance / Leasing, International, Project Finance, and other specialty segments.

**STRESS TESTING:** Stress testing by experienced senior banking executives.

Commercial Real Estate, Commercial and Industrial, Two-Phase Construction Project Testing, Targeted Stress Testing for Due Diligence Portfolio Acquisitions, Office Loan Exposures, Retail, and other segments.

#### **PROGRAMS/METHODOLOGY VALIDATIONS/CONSULTING**

Credit Risk Management Framework Assessment, CECL Validations, Adequacy Review of Credit Policy and Procedures, and other customized engagements upon request.

## Loan Review (LR)

CEIS Review's cornerstone business is conducting Commercial Loan Review (LR) programs for financial institutions. These LR programs are managed and executed by highly experienced senior bankers with extensive industry experience who have worked with community banks, regional banks, money center banks, international banks, and commercial finance companies.

Our commercial loan review programs are structured to incorporate industry best practices and exceed regulatory expectations. Programs can be tailored to meet each client's specific needs.

Reviews are conducted virtually, on-site, or in a "hybrid" manner depending on each client's preference. We prioritize clear and consistent communication throughout the entire loan review and reporting process.

### Segments Reviewed:

Commercial Real Estate (CRE), Commercial and Industrial (C&I), Middle Market, Wholesale, Asset Based, Leveraged, Club Deals, Syndications, Oil and Gas, Renewables, Health Care, Shipping, Cannabis, and other specialty lending or industry segments.

### Benefits of Independent Review:

- Early identification of troubled borrowers or portfolio segments
- Validation of internal risk rating accuracy
- Feedback on deal structures and best practices
- Overview of the adequacy of Credit and Loan Administration
- Insights on market conditions and regulatory focus areas
- Cost effective alternative to internal staffing

## Stress Testing (ST)

CEIS Review has been providing Portfolio Stress Testing (ST) services for over a decade. We conduct stress testing for the overall commercial portfolio and/or for individual portfolio segments. The programs either leverage the CEIS LR or are conducted as "stand-alone" services in those instances where CEIS is not the LR provider.

CEIS' dynamic multi-scenario stress analysis tests each borrower's ability for repayment under mild, moderate, severe, and extreme economic situations. Portfolios and segments are analyzed under potential downside scenarios to assess the impact on criticized loan levels, loan loss reserves, and capital requirements.

Clients that engage CEIS for both LR and ST gain a further measure of confidence that the data collection, data verification, and the stress testing programs are handled by experienced credit professionals by a firm with breadth and industry tenure.

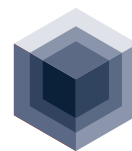
### Client Benefits:

- Proactively manage the portfolio against tested and validated down side scenarios.
- Stress Testing exercises structured to satisfy stringent regulatory requirements.
- Commercial real estate, construction projects, commercial and industrial, customized solutions.

## Methodology Validations & Consulting

CEIS Review performs CECL, Stress Testing, and Loan Review Program Validations to assess a bank's methodology and execution to determine if recommendations for enhancements to align with regulatory guidance and industry best practices are needed.

- **CECL Validations** include reviewing the bank's framework and process for the establishment of the CECL/ACL to incorporate the relevant regulatory requirements, including ASC 326 and OCC Bulletin 2020-49, as well as other regulatory and accounting guidance documents and industry best practices. Each validation considers unique portfolio characteristics, existing and prior performance of the portfolio, portfolio concentrations, and loss migration, and historical charge-offs.
- **Stress Testing Validations** include CEIS reviewing the bank's internal stress testing program to ensure it meets regulatory guidance while incorporating industry best practices.
- **Loan Review Program Validation** determines the adequacy of the bank's internal loan review program regarding independence, accuracy, timeliness, peer metric analysis, and the comprehensiveness of the overall program and the individual credit reviews.



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**Contact us to discuss an engagement structured to meet your needs.**

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