WIND RIVER FINANCIAL

BANK SERVICES

CREDIT RISK MANAGEMENT SERVICES

Overview

Bank senior managers are under intense pressure to maintain competitive market rates and hold or increase market share while at the same time minimizing risk and loss potential. Senior Loan Officers, who often have growth goals, operate in an increasingly complex environment, managing risk and enforcing lending policies.

Industry-wide issues and challenging economic times have caused the regulatory agencies to increase oversight and provide more scrutiny of loan portfolios, operational processes and overall risk management.

Wind River Financial's Credit Risk Management Services

Wind River Financial can help your bank navigate the credit and regulatory risks through our Credit Risk Management Program. Building on tools for underwriting, risk management and portfolio review of our merchant program, our experienced practitioners provide executive management and bank directors with customized, independent, objective insight into the condition of the bank's loan portfolio and lending program.

Loan Review services can include:

- Overall evaluation of portfolio quality
- Evaluation of compliance with institution's written policies
- Documentation review for compliance with loan approval
- Compliance review regarding regulatory and lending related laws
- Specific loan review by size, type and lender
- Establishment of a loan grading system
- Evaluation of documentation standards
- Review of loan administration

Program Benefits:

- Decrease administrative expense while increasing lender focus on their core competencies
- Increase management control to minimize potential for financial loss due to charge-offs
- Lower external audit fees
- Maintain bank reputation
- Decrease potential for regulatory criticism

"Wind River is reputable, qualified and has expertise with complex commercial loans. Their loan review gives examiners a sense of ease – a checkmark in the 'good' column for the bank."

–Jason Brown, Poynette Bank

"The review was very helpful in identifying potential issues within our portfolio. I expect to conduct regular periodic reviews to validate internal loan risk grades and credit administration practices."

–Bob Ollech, First Banking Center

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