



Loan Review Services

Weaver's loan review services provide management with an independent assessment of the institution's overall asset quality and the effectiveness of management's loan and credit administration practices.

Our professionals bring broad institutional experience with seasoned professionals having regulatory, commercial lending and credit administration backgrounds that provide multiple perspectives to an institution's credit risk management processes. It is vitally important to have a professional loan review provider with the experience and resources to provide your bank with the skills necessary to help identify vulnerabilities and mitigate exposure.

This unique insight provides an independent and objective evaluation of your loan portfolio and credit risk management practice with a keen eye toward identifying potential areas of vulnerability and enhancing your bottom line.

The purpose of a loan review is to:

- ▶ Strengthen an institution's lending culture
- ▶ Mitigate the risk of loss due to the untimely identification of loan portfolio vulnerabilities or weak credit risk management practices
- ▶ Facilitate the effective due diligence of a loan portfolio acquisition by disclosing the overall credit quality of the portfolio, undisclosed concentrations of credit risk and other subtle vulnerabilities that could undermine the tangible value of an acquisition target

For more information contact:

Bruce Zaret, CPA
Partner, Advisory Services
bruce.zaret@weaver.com
972.448.9232



Our Loan Review Approach

Working with management to establish effective loan review parameters with an engagement scope that is unique to the client's needs.

Evaluating the effectiveness of early problem loan identification processes, credit risk mitigation and loan and credit administration practices.

Identifying concentrations of credit risk and lending practices that can lead to elevated exposure to loss of income and capital.

Providing meaningful guidance on industry best practices and early warning of regulatory hot topics.

Evaluating the methodology used to periodically test the adequacy of the Allowance for Loan and Lease Losses to ensure compliance with both regulatory and professional accounting standards.