

# LOAN REVIEW PROGRAM



“How do I make sure we are risk rating loans properly?”

“With all the new loans to underwrite, we don’t have enough time to analyze all the new financial statements on existing customers!”

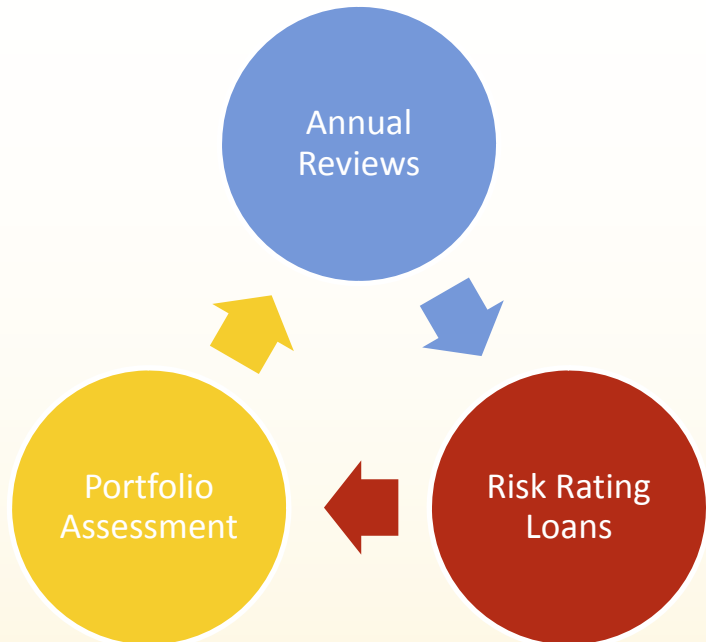
“Is our credit risk increasing, decreasing, or is it staying the same?”



Designed by a professional loan review company, this is the only software program on the market that assists you in completing required annual reviews in a timely manner and accurately risk rating your commercial loans, all the while helping you determine over portfolio quality.

Use the tools that the professionals use and enhance your credit risk management!

## KEY FEATURES



- **Flexible—accommodates any bank’s risk rating structure and risk tolerance.**
- Makes annual reviews easier to complete so you can do more of them (our personnel average between 6-8 reviews per analyst).
- Saves time by retaining key loan information from year to year.
- Includes an objective risk rating model that has been reviewed by all regulatory agencies.
- Ensures consistency in your risk rating of loans.
- Risk rating process is transparent and easy to understand.
- Built-in reports helps you assess quality of different portfolio segments.
- No need to buy new computer hardware/software.
- Easily accessible from any computer at any time (must have internet access).
- Puts your Credit Administration, Business Development/Loan Officers, Independent Loan Review, and your Regulators on the same page!

## ANNUAL REVIEWS

Annual review of financial statements can often times take a back seat to new loan analysis and underwriting. Nevertheless, failing to adequately conduct these reviews can result in you missing deteriorating loans and lead to regulatory criticisms. See how our program can help you complete more reviews in less time. Our personnel average 6-8 reviews per day!

## RISK RATING LOANS

We have been using our risk rating model to conduct loan review for over 25 years. It has been thoroughly tested and reviewed by every regulatory agency. The program is flexible enough to accommodate any risk rating system by adjusting the system to your own risk tolerance.

## PORTFOLIO RISK ASSESSMENT

Why go through the annual review and risk rating processes without determining your portfolio risk. Our system will allow you to pull key reports that will help you determine if your credit risk is increasing, decreasing, or staying stable. Make your efforts count!



## INCLUDES

- Unlimited number of records.
- All database/server maintenance fees.
- Forty (40) hours of consultation with T. Gschwender & Associates loan review experts per year.
- 30-day free trial period.

### Loan Review Reports

Relationships By Risk Rating	Loans By Risk Rating	Loans By Loan Type	Missing Financial Statements
Upgraded Relationships	Upgraded Loans	Loans By NAICS Code	Missing Loan Documents
Downgraded Relationships	Downgraded Loans	Loans Recently Approved	Relationship Review Report

### Quality Control Reports

Missing Relationship Risk Rating Change	Missing LTV Information	Risk Rating Validation Report Download
Missing Loan Risk Rating Change	Missing DSCR Information	Quality Control Review Report

### Portfolio Quality Indicators

Weighted Average Risk Rating - Relationship	Weighted Average LTV	Weighted Average LTV Report Download
Weighted Average Risk Rating - Loan	Weighted Average DSCR	Weighted Average DSCR Report Download

### Consumer Loan Review Reports

Data Download
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**CONTACT US FOR A FREE ON-LINE  
DEMONSTRATION!**

Simplifying Loan Review



## ABOUT US

T. Gschwender & Associates, Inc. is a diversified consulting company that has been providing services to financial institutions in the Northeast United States since 1984. Our clients include small community banks and credit unions with less than \$100 million in assets to much larger regional institutions with over \$5 billion in assets.

We like to describe ourselves as a highly sophisticated "Credit Department," able to handle all functions from initial borrower due diligence to collateral liquidation, and everything in between. We provide these services in a timely and cost effective manner, allowing our clients to tap into resources they would not otherwise be able to employ internally. **Our primary goal is to serve our clients needs by providing them with tools and services that will escalate their effectiveness at identifying, measuring, monitoring, and controlling credit risk.**

Our Consultants all have extensive banking and corporate management experience. Some of our Associates have been with us since the company was started, and our current staff provides a broad depth of experience, holding high level positions within banking, accounting, and regulatory institutions. With expertise spanning "both sides of the street", the company's Associates provide a well balanced and thorough approach to all that we do.



Simplifying Loan Review

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