

Experience peace of mind with a firm that works with more than 1,200 financial institutions and has professionals trained in the industry.

1200+ clients



Your credit quality is critical to the health and continued viability of your financial institution. Because loans represent the lion's share of assets for many financial organizations, their inherent risks make a solid loan review program essential. **We can help.** BKD provides loan review services to financial institutions ranging in size from small community banks to multibillion-dollar institutions. With extensive lending and regulatory experience, our team can help you understand your exposure to risk. Add to that the resources of a top 10 U.S. CPA and advisory firm, and **you'll experience how our insight can benefit your bottom line.**

### Discover the BKD Solution

You get more than just a cursory review with BKD's loan review consultants. Our analytical approach looks beyond net profit and depreciation to help spot potential problems before they hit your watch list. We also help you identify weak loans and manage exit strategies. Our detailed analysis of your operation will provide an objective evaluation of your current situation, peer comparison data and guidance for immediate and long-term improvements.

### Flexibility Produces Benefits

Whether you need an entirely outsourced loan review program, expertise to complement your internal staff or a one-time assessment of your processes and procedures, our team can adapt to your needs. We can help:

- Assess the repayment risk of selected borrowers
- Reduce loan/lease losses & credit-related problems
- Improve compliance with internal standards
- Develop recommendations to help you reach your goals

### In-Depth Analysis & Insight

Our reviews begin by defining the project's scope, examining the target loans, discussing our findings with loan officers and assessing existing loan grades. We then analyze the data to answer the following questions:

- How high are your levels of criticized and classified loans relative to today's economy?

- How does your level of nonperforming loans affect loan quality?
- How does your financial institution compare to other banks?
- What are the areas with potential risk concentrations?
- What best practices might apply to your financial institution?

### Case Study

#### *Bank Seeks Risk Assurance Through BKD Loan Review*

A \$500 million bank experienced significant growth in its commercial loan portfolio over five years. Losses were increasing but still manageable. Nevertheless, the chief executive officer and board wanted an evaluation of their risk identification process. They turned to BKD for help. After a two-week review, the BKD team found instances where risk identification was lacking, but more importantly, they discovered credit administration issues that could potentially affect loan quality.

**The result:** Management understood the risks, analyzed bank credit-quality benchmarks and implemented recommendations for improving credit administration. After incorporating BKD's recommendations, management and the board of directors are more confident their lending team is growing the portfolio wisely.

“I really think the information we gain from BKD’s internal loan review and the entire audit program is the reason we are rated the way we are. We just finished the FDIC Safety and Soundness examination and passed with flying colors. That, by itself, validates the expense of the whole audit program.”

—Tom Berryhill, Senior Vice President  
River Town Bank

## About BKD Loan Review Services

BKD’s loan review team includes experienced consultants who are former bank examiners, credit officers and commercial lenders. Our loan review services include full outsourcing, co-sourcing, due diligence, review of internal loan review functions and much more.

## For More Information

For a complete list of our offices and subsidiaries, visit **bkd.com** or contact:

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With a top 10 U.S. CPA and advisory firm, you'll gain from our broad perspective on the issues you face and **experience practical direction.**

