

Problem Loan Management Framework

IDENTIFICATION

ASSESSMENT & MONITORING

STRATEGY

TDR/Impairment Classification & Estimation | Reporting

Loan Review

Covenant Testing

Loan Documentation Review

Site Visits

Bankruptcy

Exit
(Borrower driven or loan sale)

Portfolio Analytics

Delinquencies Review

Financial Condition Assessment

Borrower Conversation

Restructure/Return to Lending Group

• Foreclosure
• Other Real Estate Owned
• Liquidation

Annual Review

Financial Statement Receipt and Review

Security Perfection Assessment

Collateral Valuation



Loan Modification Tracking

Loan Modification Tracking

Pre-workout Agreement



PEOPLE

Borrower • Workout Manager • Attorney
• Turnaround Consultant



POLICIES & PROCEDURES



TECHNOLOGY