

Asset Quality Monitoring / Loan Review:

Steve H. Powell & Company provides a systematic approach to asset quality monitoring. Reviews are normally on a quarterly basis. Each quarterly loan review focuses on a different stratification of loans within the loan portfolio.

With quarterly reviews, our clients benefit from constant asset quality monitoring. We discourage “event” type reviews or examinations, as such “event” driven reviews are not provided.

During the course of a loan review, bank management is provided with constant feedback. Tentative findings are discussed at least three times prior to finalizing a report and leaving an institution. Loan discussions with lenders and management are held for information gathering purposes and for joint grade determination. Secondly, exit meetings are held on site prior to report conclusion. Third, final report documents are prepared, submitted and discussed on site. Our approach eliminates confusion and provides the benefit of constant, timely feedback.

Our company publishes consolidated asset quality results from our client base in a quarterly newsletter. The quarter newsletter is provided free of charge to clients, other banking professionals and regulatory bodies. The quarterly newsletter is an invaluable tool for comparing an individual bank’s results with a peer group that uses the same loan review standards.

Our approach to loan review facilitates quarterly, quantitative asset quality monitoring.