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CHICAGO – CAMELSolutions, LLC, a national Bank Consulting Group, recently completed a loan review assignment for a \$300 million commercial bank located in the Chicagoland area. This bank had recently been cited by Federal regulators for not having a formal loan review process. “Not only does the lack of a formal loan review process go against Regulatory guidance, it results in the loss of an early warning system that can provide valuable time to resolve troubled credits before they become problems” noted [Lou Dunham](#), Managing Principal at CAMELSolutions.

CAMELSolutions was selected because of its expertise in developing solutions that have withstood the rigors of today’s more stringent regulatory environment. Their team of bankers was able to help the client create a new loan review process that made use of existing staff resources. “The bank had a good core of commercial lenders and an understanding of how loans should be structured” stated [Dave Cogswell](#), Credit Principal. “CAMELSolutions was able to help them create a process where their knowledgeable lenders assigned an objective rating to a credit that could be independently validated by senior managers or an outside loan review company.”

CAMELSolutions was then able to perform loan reviews on the bank’s largest commercial credits using this new loan review process. According to Mr. Cogswell, “our review uncovered some weaknesses in a few of the credits. We were able to point out to the bank where they had missed opportunities early on to restructure these credits and perhaps keep them from becoming problems”.

“By leveraging the in-market knowledge of the bankers on staff, we were able to help the bank create a process that will improve early detection of problem credits without significantly increasing costs” stated Mr. Dunham. Mr. Cogswell added that “Keeping costs down is important in today’s environment of shrinking margins and increasing credit costs. Our philosophy is to not simply address today’s issues, but to teach banks how to help themselves.”

For more information about how CAMELSolutions can help your bank succeed, please visit www.camelsolutions.com or call Lou Dunham at (847) 687-7353.