PCI COMMUNITY BANKING PERFORMANCE MANAGEMENT

SCOPE OF SERVICES | COMMUNITY BANKING

Credit Management & Risk Review

Tod Ellis | Senior Credit & Risk Consultant

More than 40 years of banking experience across community banks and multi-state holding companies, with a background in commercial, consumer, and mortgage lending.

Loan review

Review credit files and portfolio exposures to inform a clearer understanding of loan quality and credit risk.

Loan policy development

Review and develop lending policies that guide credit decisions and portfolio management.

Credit Analysis

Evaluate borrower financial statements, cash flow, and repayment capacity to support informed credit decisions.

Risk rating

Review risk-rating practices and the consistency of credit risk identification.

CECL calculations

Support the bank's CECL calculation work and related credit-loss estimation considerations.

Discuss your bank's priorities

Reviewing credit practices, updating loan policy, or examining portfolio risk? Start a conversation with PCI about your bank's needs.

Start a conversation with PCI →

Services are tailored to the bank; engagement scope and deliverables are agreed before work begins.