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**A dynamic approach to loan reviews mitigates the intrinsic risks associated with loans to help detect potential problems, identify weaknesses, and increase overall profitability for your financial institution.**

## Why CRI?

Maintaining credit quality continues to be a key strategic objective for financial institutions, regardless of size or geographic location. Effective systems, processes, and controls to measure, monitor, and manage credit risk are paramount to achieving both short and long-term goals.

CRI understands the importance of credit risk management and provides a variety of related services and solutions, as follows:

- Independent loan review;
- Allowance for Loan and Lease Losses (ALLL) model validation;
- Merger & Acquisition (M&A) loan due diligence; and
- Current Expected Credit Losses (CECL) readiness assessment and consultation.

Because our highly skilled professionals are dedicated to servicing the financial institution industry, we can tailor our service approach to meet your institution's unique needs.

†This is not a CPA firm.

\* Assurance, attest, and audit services provided by Carr, Riggs & Ingram, L.L.C.

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