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JOHN M. FLOYD & ASSOCIATES OFFERS ANSWERS TO IMPROVING COMMERCIAL LOAN MANAGEMENT

Programs provide expert loan review and comprehensive training

BAYTOWN, TX (May 4, 2009) – John M. Floyd & Associates (JMFA) today announced two new programs to assist financial institutions in dealing with the increasing burden of problem loans. The programs are a customized loan review for existing commercial loans and a comprehensive one-week, hands-on training session to provide both beginning and experienced lenders, as well as commercial lending-related personnel with the skills and knowledge they need to deal effectively with all aspects of the commercial lending process and to better manage transaction risk.

Review process provides in-depth assessment of loan program structure and problem areas

The loan review, an important aspect of regulatory examinations, is conducted by experienced senior-level lenders and focuses on assessing an institution's risk rating accuracy and credit policies and procedures. Working with on-site loan personnel, the reviewers go through loans based on a client's cut off request, criticized or classified loans, delinquencies and non-accruals. Upon completion of the process, which can be done on a quarterly or annual basis, the institution will receive an in-depth assessment of the findings and recommendations for improvement.

“As regulators continue to put pressure on financial institutions to do a better job of risk management, the financial institutions are looking for ways to identify risk earlier and develop resolution procedures to lower loss potential,” said Bill Adkins, JMFA regional director. “This review program provides independent, expert lending advice to help lenders get their customers back on track.”

After the loan review, upon the institution's request, JMFA can also provide assistance with establishing policies and procedures for managing problem loans and evaluating loan personnel to ensure that the institution has the appropriate levels of expertise in its lending department.

Training provides loan process and procedures overview for all levels of expertise

The training, entitled *Fundamentals of Commercial Lending*, provides an in-depth look at what it takes to be successful in today's lending environment. In addition, case studies provide the basis for discussion on all aspects of the lending process and procedures, for beginning lenders, seasoned professionals and other commercial lending-related personnel. Based on sound lending philosophy and operational practices, this training covers the following aspects of the commercial lending processes:

- the typical business;
- loan policy;
- analyzing financial statements;
- cash flow analysis;
- ratio analysis;
- financial diagnosis; and
- loan approval report process.

“As financial institutions throughout the country continue to deal with the increasing pressure that problem loans are putting on their bottom line, they are looking for ways to fine-tune their policies and procedures to be more successful,” said Adkins. “This training program, along with an effective “workout” policy, provides loan officers with the tools they need to establish effective lending controls, as well as the processes and procedures necessary to strengthen loan portfolios and protect the institution's overall viability,” said Adkins.

About JMFA:

With more than 30 years of experience in financial services consulting, JMFA is a profitability and performance improvement consulting firm, serving more than 2,000 financial institutions in all 50 states and Central America. As a direct result of its programs, JMFA has helped thousands of clients dramatically improve their performance and their bottom line. To learn more about JMFA, please visit www.JMFA.com or call 800-809-2307.

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FOR MORE INFORMATION OR INTERVIEWS:

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