

Effective Credit Risk Management Introduction / Transcription

Sharpening Credit Risk Management Tools



During these times of economic downturn, CreditRMA.com introduces new and effective credit risk management tools to optimize debt repayment solutions with commercial borrowers. Let's begin with the effectiveness of the regulatory credit risk rating system, credit risk evaluation, and understanding critical roles and responsibilities for these processes.

Equally important is the adequacy of the asset quality monitoring function for Watch List and criticized credits.

Reflection is given to the credit culture in welcoming divergent views, demonstrating proper respect for all commercial loan borrowers and dealing in good faith. Finally, understanding how to get the borrower to cooperate in providing appropriate answers to getting to the root cause of credit risk, along with special risks like commercial real estate.

These stressful times require pro-active credit risk management processes that get to the root of each debt repayment problem, and apply the best debt repayment solution(s). CreditRMA.com brings a new and fresh approach to the credit risk management function. With over four decades of seeing the effects of numerous economic cycles, these tools are uniquely prepared to help community banks through challenging times like these. CreditRMA.com was built specifically for these times. Fresh ideas and collaborative thinking are always welcome. It is imperative that we understand the credit risk on the books to maximize the bank's recovery in the shortest amount of time.