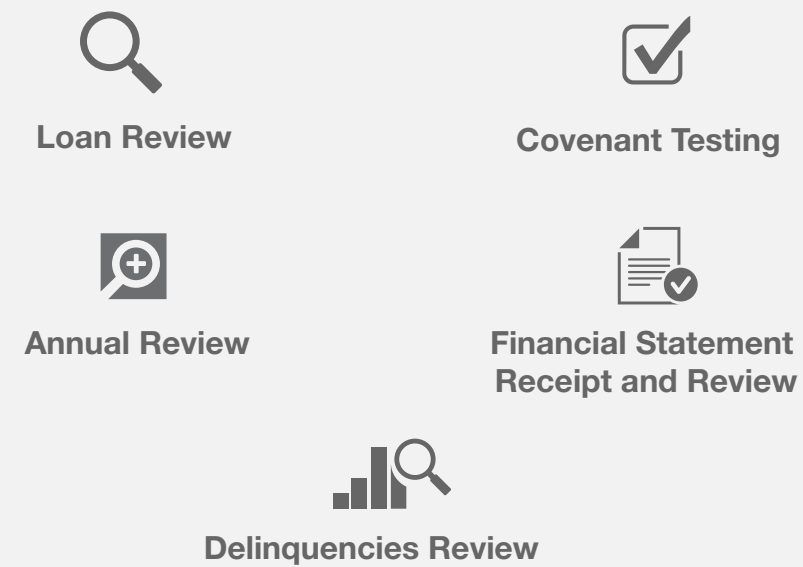


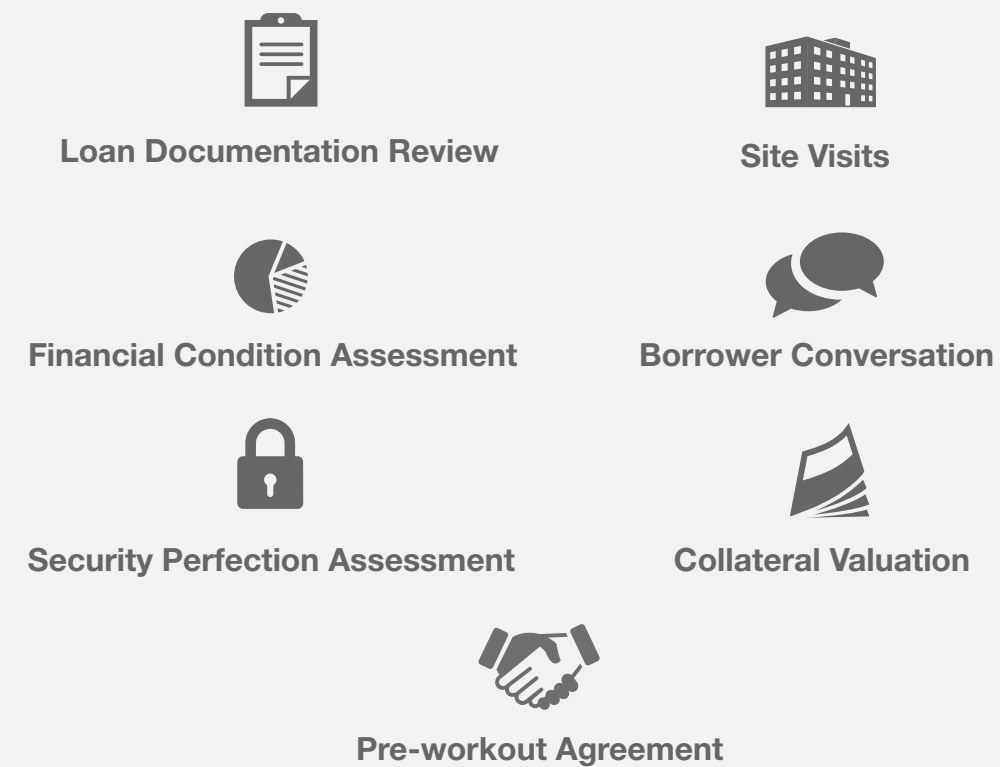
Problem Loan Management Framework

IDENTIFICATION



ASSESSMENT & MONITORING

TDR/Impairment Classification & Estimation | Reporting



STRATEGY

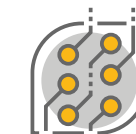


PEOPLE

Borrower • Workout Manager • Attorney
• Turnaround Consultant



POLICIES & PROCEDURES



TECHNOLOGY