



Cobblestone Management  
RISK & CREDIT CONSULTANTS TO FINANCIAL INSTITUTIONS

COURIER

CONTACT: KRISTIN T. CARVALHO AT 508-583-7005 | JULY 2019

# Is it time for a fresh approach to your commercial lending process?

Our relatively stable economy has helped financial institutions – and particularly those in the northeast – successfully build their commercial loan portfolios. However, history demonstrates how dramatically and quickly this situation can change.

“This is actually an ideal time for banks to assess their commercial lending process,” says Joyce Shand, Vice President at Cobblestone Management, a leading provider of risk management products and services. “Our clients are indicating some concern about how the political and economic climates may impact both their current portfolio and prospects down the road.”

Cobblestone Management provides an independent assessment of the credit administration and lending processes, the portfolio’s risk profile and credit quality, and loan policy compliance. The loan review report includes a written summary of each loan relationship and outlines risk-rating opinions as well as a peer analysis. As important, the loan review report also offers recommendations for identifying, mitigating and managing credit risk in the commercial portfolio. This report assists senior management and the Board in strategizing growth, and also adds credibility with regulators.

“Cobblestone works as an extension of the commercial lending team, but also offers an outside perspective” notes Ms. Shand. “We review the activity over a specified time period, identify strengths and vulnerabilities, assess client relationships and discuss opportunities for growth. We also share what we’re seeing within the industry and among their peers, providing a measure against their competitors. This information is of tremendous value to our clients.”



Joyce Shand joined Cobblestone Management in 2011. She previously served as a Senior Credit Analyst at Commerce Bank & Trust Co. in Worcester and as a Credit Risk Management Specialist with the U.S. Department of Treasury. She is a graduate of Brown University.

“The Cobblestone team consists of seasoned professionals, all of whom have experience as former bankers, bank regulators and loan reviewers,” stated Kristin Carvalho, President and CEO of Cobblestone Management. “We sat on their side of the table, and that perspective is a crucial component of our loan review process and key to our success.”

To learn more about Cobblestone visit [www.cobblestonerisk.com](http://www.cobblestonerisk.com), or contact us at **508-583-7005** to schedule an appointment.

## More about Cobblestone Management

Cobblestone Management has assisted financial institutions with their risk management practices for over thirty years. We assist financial institutions in their risk management practices with high quality, market-leading products and services delivered through experienced and independent professionals. These include but are not limited to loan review, stress testing, credit underwriting support, Merger & Acquisition Due Diligence and consulting, and special credit projects.