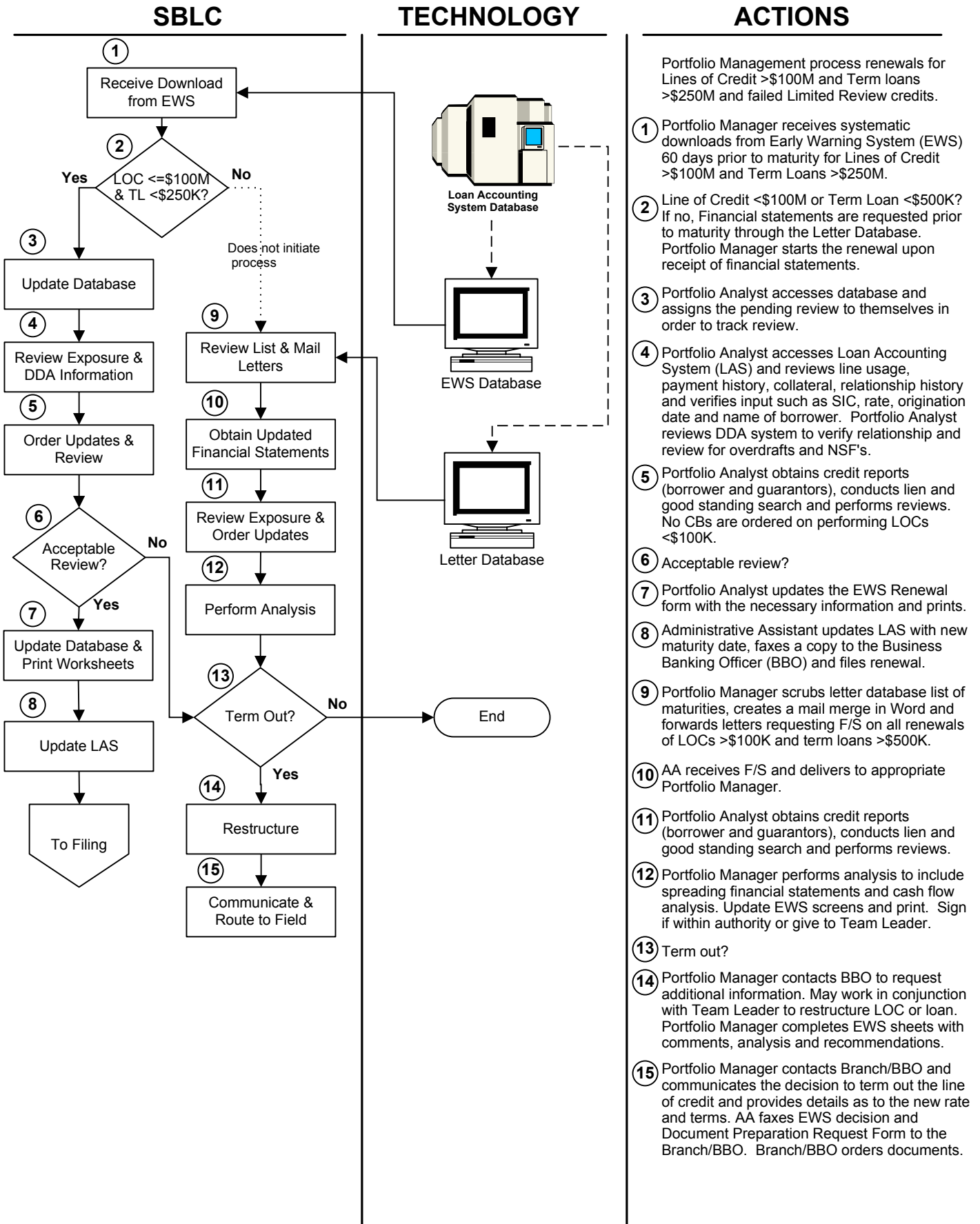


FTE Reduction Opportunity											Current FTE
	127.26	115.16	110.41	105.80	97.51	92.92	91.97	67.59	54.68	53.43	162.12
Capacity Increase Opportunity											Current Volume
	\$373,380	\$250,817	\$218,393	\$192,130	\$154,356	\$137,333	\$134,091	\$73,134	\$52,058	\$50,275	\$102,280



Portfolio Management process renewals for Lines of Credit >\$100M and Term loans >\$250M and failed Limited Review credits.

- 1 Portfolio Manager receives systematic downloads from Early Warning System (EWS) 60 days prior to maturity for Lines of Credit >\$100M and Term Loans >\$250M.
- 2 Line of Credit <\$100M or Term Loan <\$500K? If no, Financial statements are requested prior to maturity through the Letter Database. Portfolio Manager starts the renewal upon receipt of financial statements.
- 3 Portfolio Analyst accesses database and assigns the pending review to themselves in order to track review.
- 4 Portfolio Analyst accesses Loan Accounting System (LAS) and reviews line usage, payment history, collateral, relationship history and verifies input such as SIC, rate, origination date and name of borrower. Portfolio Analyst reviews DDA system to verify relationship and review for overdrafts and NSF's.
- 5 Portfolio Analyst obtains credit reports (borrower and guarantors), conducts lien and good standing search and performs reviews. No CBs are ordered on performing LOCs <\$100K.
- 6 Acceptable review?
- 7 Portfolio Analyst updates the EWS Renewal form with the necessary information and prints.
- 8 Administrative Assistant updates LAS with new maturity date, faxes a copy to the Business Banking Officer (BBO) and files renewal.
- 9 Portfolio Manager scrubs letter database list of maturities, creates a mail merge in Word and forwards letters requesting F/S on all renewals of LOCs >\$100K and term loans >\$500K.
- 10 AA receives F/S and delivers to appropriate Portfolio Manager.
- 11 Portfolio Analyst obtains credit reports (borrower and guarantors), conducts lien and good standing search and performs reviews.
- 12 Portfolio Manager performs analysis to include spreading financial statements and cash flow analysis. Update EWS screens and print. Sign if within authority or give to Team Leader.
- 13 Term out?
- 14 Portfolio Manager contacts BBO to request additional information. May work in conjunction with Team Leader to restructure LOC or loan. Portfolio Manager completes EWS sheets with comments, analysis and recommendations.
- 15 Portfolio Manager contacts Branch/BBO and communicates the decision to term out the line of credit and provides details as to the new rate and terms. AA faxes EWS decision and Document Preparation Request Form to the Branch/BBO. Branch/BBO orders documents.