

Managing Problem Assets – Forming and using a Problem Asset Committee

Donna Nails is an independent consultant providing consulting services on risk management and asset quality to banks internationally. Most recently, Ms Nails held the position of Special Projects Manager for the Chief Financial Officer at ShoreBank Corporation. Previously, Ms. Nails was the Deputy Director of the Corporate Risk Management Department at ShoreBank Corporation. Within this position, Ms. Nails' responsibilities include monitoring loan quality, portfolio trends, and policy compliance within \$1.4 billion bank holding company. Prepare and present quarterly assessment of liquidity trends, asset quality, and operational performance to the corporation's Audit Committee. Oversee loan and peer reviews of member banks, non-bank companies, nonprofit affiliates and foreign programs (consolidated loan portfolio exceeds \$800 million). Additionally, Ms. Nails is one of the analyst involved in the initial analyses for the CDFI Assessment and Rating system (CARS) systems lead by the Opportunity Finance Network (formerly National Community Capital Association). Her international experience includes work in Pakistan, India, Kenya, Egypt, Moldova, Ukraine, and Papua New Guinea.

Prior to assuming her role within the Corporate Risk Management department, Ms. Nails worked within the Business Banking department of ShoreBank Chicago as a Commercial Lender.

Ms. Nails holds a BA from the University of Illinois, a MBA from DePaul University, and recently graduated from the ABA Stonier National Graduate School of Banking.

Ronalene (Roni) Monteith is Risk and Compliance Manager for ShoreBank affiliate not-for-profits. In this role she chairs the Portfolio Quality Committee's for each affiliate, reviews loan memoranda for structure and policy; works with lenders on loan restructures; and conducts portfolio and compliance reviews. The effort is designed to assist the loan funds to improve performance through a shared cost structure to implement effective risk and compliance management; provide access to shared IT systems and platforms that may not be affordable otherwise; to assist member organizations with identifying risks and their potential financial impact; and develop policies and procedures to assist in managing risk. Services include standardized internal administrative platforms and technologies capable of delivering, monitoring, and reporting activities in a cost-efficient manner.

Roni brings 20 years of rural credit delivery and management experience to the ShoreBank affiliated companies. Prior to joining the ShoreBank team in 2003, she was employed by the Farm Credit System, making and managing agricultural loans in South Florida.

ShoreBank not-for-profit affiliates include three certified not-for-profit Community Development Financial Institutions (CDFI) serving urban and rural communities in Oregon, Washington, Michigan and Ohio and another not-for-profit with a loan fund in Detroit.