Our clients can tell you more...

"Capital Partners Group goes

beyond the usual scope of a loan review to identify not only the normal but also any abnormal risk in the portfolio and taking it a step further.

By walking you through the process,

Capital Partners Group brings each problem to a satisfactory resolution.."

- Keith Dalrymple

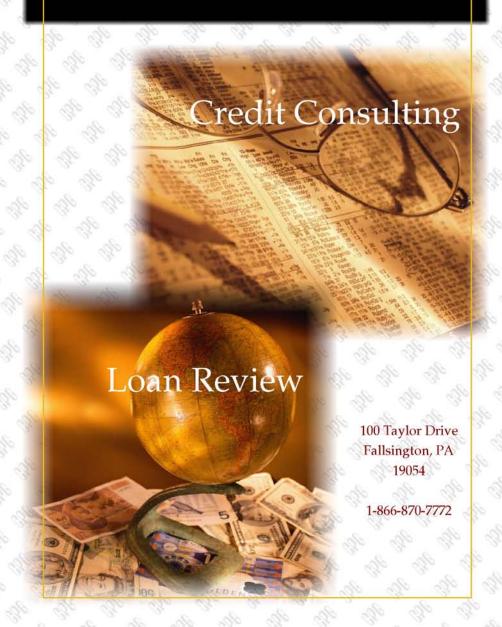
President

American Association of Bank Directors

100 Taylor Drive, Fallsington, PA 19054



Helping Clients Manage Asset Quality





Current Portfolio Concepts...

designed for today's market

Credit Consulting Services

Capital Partners Group offers a full spectrum of credit consulting services including detailed review of:

Loans: Our clients gain both an efficient and comprehensive view of "Point-in-Time" Asset Quality using our nationally renowned Risk Management Process.



Allowance for Loan Loss:

Ensuring compliance with FAS 114 and FAS 5.

Portfolio Risk Management & Credit Processes

- Analyze the current life cycle of Risk Management with consideration to creating a more solid Risk Management Program.
- Develop an acceptable basis for internal Risk models, return on capital and capital adequacy.
- A comprehensive and objective,
 "third-party" review process that
 Regulators prefer to see.

Loan Review Services

Capital Partners Group employs only seasoned Consultants with years of industry experience. We're Bankers, not Regulators and treat our clients as such. Each Consultant brings to the table a diverse cross-section of business exposures that include:

- * Overview and Concept Consulting
- * Internal Risk Ratings
- * Loan Loss Reserves / ALLL Methodology
- * Integrated Views of Risk Management
- * Market Environment Experience/Industry Analysis
- * Portfolio Diversification
- * Operational Risk
- * Policy & Procedure
- * Credit/Competency Training
- * Due Diligence (when requested)

The Staff of Capital Partners Group is well known for it's knowledge of new and exciting Risk Management techniques applied in today's marketplace.

Allow us the opportunity to assist you with strengthening risk management within today's financial environment.

Capital Partners Group...By Bankers...for Bankers.