

## **Where Do We Go From Here?**

Bankers need good business intelligence to recognize risk early.

By James M. Neckopulos

**T**he past 18 months have been among the most difficult in banking and lending since the Great Depression. As we look ahead, many questions remain:

- Would it have been possible to predict some of the problems with commercial and industrial (C&I) and commercial real estate (CRE) loans?
- Have we learned meaningful lessons from this round of credit problems that will truly result in real change—particularly a change in behavior?
- What changes should bankers and commercial lenders make going forward?

This article addresses these questions, while providing both some historical perspective and a point of view looking forward.

Read the full article at [\*Commercial Lending Review\*](#).

This article is reprinted with the publisher's permission from Commercial Lending Review, published by CCH, INCORPORATED. Copying or distribution without the publisher's permission is prohibited. To subscribe to Commercial Lending Review or other CCH Journals please call 800-449-8114 or visit [www.tax.cchgroup.com](http://www.tax.cchgroup.com).