



Verisk
Financial

Argus

The Argus CECL Solution For CSI



Economic Data
Integration



Collective & Individual
Evaluation



Vintage, Cohort, WARM
& Other Methodologies



Multiple Calculation
Scenarios



Reports &
Disclosures



Data Integration & Data
Quality Assessment



Workflow Based
Approach



Peer Data Integration
& Analysis

Auditable and Collaborative CECL Solution

Highlights

- Proven Data Mart for CECL calculation and Allowance for Credit Losses (ACL) reporting
- Macroeconomic data integration for forward looking allowance estimates
- Support for parallel run of CECL and incurred loss models
- Support for multiple CECL Methodologies - Cohort (Open Pool) Analysis, Vintage Analysis, WARM Method & PD/LGD Approaches
- Auditable and collaborative solution with support for multiple scenarios
- Built-in Document Repository
- Integrated Workflow and Process Management
- Extensive set of pre-packaged best practice reports and disclosures
- Considered one of the most business friendly solutions on the market that meets or exceeds all industry and regulatory requirements
- Audit and Examination Ready Built-in Peer Data Creation & Analysis

The Argus CECL Solution is a comprehensive approach to measure, monitor and manage your allowance using the expected loss approach as per the Current Expected Credit Loss (CECL) guidelines released in June 2016.

The Argus CECL solution accepts the import of multiple data files from different sources into one central data repository, which becomes the source of truth for all your allowance calculations. A state of the art solution with powerful features and an intuitive interface, the solution delivers automated, accurate and timely calculation of your allowance. The solution provides flexibility to maintain multiple versions of a calculation with separate inputs and assumptions and also comes with an integrated workflow and approval process. A built-in document repository, with an end-to-end audit log and pre-packaged reports keep you audit and examination ready at any point in time.

The product provides flexibility to business users to configure and maintain the solution based on their bank's policies and practices.

Where could new insights take your business?

Let's talk about it.

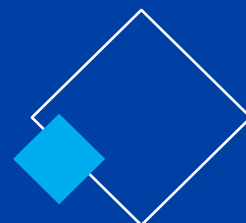
veriskfinancialmarketing@verisk.com

www.argusinformation.com

© 2022 Verisk Financial. All rights reserved.



Verisk
Financial | Argus





CECL Transition Expert Assistance

YOUR SUCCESS IS OUR GOAL

BENEFITS

- ▶ Ardmore is working directly with Agency representatives to make the SCALE Method a user-friendly, justifiable and acceptable CECL transition method
- ▶ Leveraging UBPR and other third-party data provides more accurate risk characteristics to support peer selection
- ▶ Process results in creation of reasonable and supportable qualitative adjustments and revised Q factors
- ▶ Assisting you to assess relevance of call report portfolio segments and any need for additional pooling/segmentation

FEATURES

- ▶ Pre-implementation loan data readiness assessments
- ▶ Project planning and management
- ▶ Expert assistance in typical configuration options, methodology selections and impact on ACL, including WARM, SCALE, Vintage, Cohort (Snap Shot) methodologies
- ▶ Assistance in operating parallel runs
- ▶ Pre and Post-implementation documentation for Auditors and Examiners

“Ardmore not only made customizations that we needed to fit our portfolio and CECL plan, but also made sure we understood how all of the calculations and projections work and what they mean. I would recommend them as vendors of choice who really understand CECL for community banks”

- Jay M. Neilon, EVP & CCO - Republic Bank



No matter what sized community bank you are, you are facing the challenge of transitioning to CECL in Q1 2023. Ardmore is an established thought leader in community bank CECL implementations and we specialize in assisting community banks and other specialized institutions with their roadmap to compliance. We can help you meet the CECL Challenge

ABOUT ARDMORE

For over 30 years, Ardmore Banking Advisors has been a market and thought leader in credit risk management, recognized for its expertise in loan review, credit risk consulting, and credit technology that delivers value-added results to financial institutions. Our team is comprised of successful former C-Level bankers and regulators who bring their wealth of experience to every engagement.

FOR MORE INFORMATION

Peter Cherpack
Ardmore Partner & EVP
pcherpack@ardmoreadvisors.com | 484-414-2082