



Credit Risk Management Process Assessment

YOUR SUCCESS IS OUR GOAL

BENEFITS

- ▶ Gain decades of C-level financial industry experience from our professional staff of successful former bankers and regulators
- ▶ Assessment is customized to your financial institution's needs
- ▶ Direct communication between our team and your institution's top decision makers means that the information will be accurate and our findings will be thorough

FEATURES

- ▶ Establish Key Performance Indicators
- ▶ Determine the department's organizational and functional structure, and if it is best practice
- ▶ Evaluate applications used in your lending/credit workflow and identify bottlenecks
- ▶ Evaluate technology used in your Institution's credit risk management efforts and its efficiency
- ▶ Gaps and weaknesses in the credit risk management process (CRM-identification, monitoring, measurement, control, and reporting) are detected and recommendations for improvement are made.

Ardmore provides Bank Management with an independent evaluation of underwriting, credit administration, and overall portfolio management of commercial, commercial real estate, and specialty lending including policies, processes, people, systems, and procedures.

This evaluation provides an overall review of the Credit Risk Management (CRM) program in the context of best practices and regulatory expectations.



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

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