



Due Diligence Services—Loan Portfolios

YOUR SUCCESS IS OUR GOAL

BENEFITS

- ▶ Superior expertise from our team of successful former senior banking officers and regulators
- ▶ Acquire an accurately developed view of target bank's loan portfolios that ensures sound acquisition decisions
- ▶ A thorough due diligence process tailored for each individual deal that maximizes potential success for all parties
- ▶ Overall asset quality, including concentration risk, is measured and reported, allowing you to identify potential gaps and weaknesses in the credit process

FEATURES

- ▶ Establish the Credit Mark for the target portfolio, and perform overall credit management evaluation. Credit mark analysis is predicated on the probability of default and loss given default for the target portfolio and individual borrowers

Analysis of, but not limited to:

- ▶ Collateral Valuation and Integrity
- ▶ Concentration Risk
- ▶ Participation and SNC Exposures
- ▶ Monitoring of Credit
- ▶ Reporting & Measurement of Credit



Conditions in the current banking environment are extremely favorable for merger, acquisition and investment activity, but at the same time, regulators are warning banks that these transactions will be under careful scrutiny.

If your bank is considering such a transaction (either as a buyer or seller), trust the professionals at Ardmore who have a wealth of experience and expertise in providing due diligence consulting services to assist in determining the value of assets being purchased and identify any potential gaps and weaknesses in the counter-party's Credit Risk Management Process that our client needs to address in these transactions.

We have decades of experience with bank mergers ranging in size from small community banks to multi-billion-dollar institutions. Our due diligence process includes an overall credit management analysis of the portfolios with recommendations on specific borrower marks to market.

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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