



## Loan Review Services

YOUR SUCCESS IS OUR GOAL

### BENEFITS

- ▶ High-quality analysis and reports by senior-level credit risk management professionals.
- ▶ A stringent quality control process to supplement our engagement team, ensuring a superior level of accuracy and substantive recommendations and deliverables.
- ▶ All Ardmore consultants are highly skilled in credit, with most having held senior-level lending and management positions within regional, national, or community banks. Therefore, you can be assured that our analysis will be thorough, independent and fair.

### FEATURES

- ▶ Loan reviews can be performed either onsite or remotely.
- ▶ We share industry knowledge including best practices, regulatory intelligence/guidance and peer information in order to keep clients apprised of the latest credit risk management practices and expectations.
- ▶ We have a 30-year history in the banking industry with an impeccable reputation that is recognized by regulators, financial institutions, trade associations, law firms and CPA firms.
- ▶ Our proprietary loan review platform allows our team to achieve optimal efficiency and reduce the burden on your credit staff.

**We understand the business challenges and regulatory pressures that your financial institution faces every day.**

Independent loan portfolio reviews, by those not involved in the loan approval process, are required per regulation. As part of the loan review process, Ardmore provides outsourced or co-sourced loan reviews for clients.

We identify existing, or emerging credit risks predicated on risk-based scoping, portfolio analysis, and evaluation of the borrowers' risk ratings and performance. As part of the Third Line of Defense in Credit Risk Management (CRM), Ardmore evaluates the quality of risk identification, underwriting, monitoring, measurement, and control of the portfolios examined.



***"Ardmore's co-sourced loan review services and loan review automation platform have helped BankUnited's Credit Review team to meet or exceed their goals. Ardmore has been responsive and dynamic, consistently delivering excellent results. Their level of support is outstanding."***

**Dana B. McClellan - SVP, Director of Analytics,  
Monitoring and Operational Excellence: Credit Review  
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### FOR MORE INFORMATION

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