



Annual Borrower Review Services

YOUR SUCCESS IS OUR GOAL

BENEFITS

- ▶ Proven expert analysis from our team of successful former senior banking officers and regulators
- ▶ Ardmore will help you meet regulatory expectations, policy requirements and best practices in reviewing borrowers' financial performance and ensure relationships are properly risk rated
- ▶ All aspects of staffing, from hiring and training, to quality control and retention are Ardmore's responsibility
- ▶ Ardmore will work seamlessly as part of your bank's team, using your data to prepare an accurate and concise report

FEATURES

- ▶ Our expert consultants will review borrower financial and operational performance to identify any increased risk and confirm or recommend a change to the risk rating
- ▶ Ardmore's proprietary annual borrower review software enhances efficiencies, provides consistency and ensures unparalleled quality of the deliverables
- ▶ With Ardmore handling your annual borrower review pipeline, the lending and credit teams can be focused on new business and building client relationships
- ▶ Our contract will have a defined turn around time and guaranteed delivery date that ensures the bank has the report on time, allowing you to meet both internal and regulatory deadlines



Annual Borrower Reviews are a vital component of the credit risk management process. Annual reviews allow banks the opportunity to analyze a borrower's financial and operational performance, identify any potential weaknesses and ensure the relationship is properly risk rated.

As important as this work is, a tight labor market and difficulty in hiring and retaining staff has made it increasingly challenging for banks to complete these reviews in a timely manner. This can result in deterioration of a bank's credit risk management, opening the door for increased losses and increased regulatory scrutiny.

Ardmore Banking Advisors is pleased to offer our Annual Borrower Review Services. Our experienced team of successful former C-Level bankers can provide independent, expert analysis focused on key financial metrics within a guaranteed time frame. This allows bank management to fulfill their obligation to deliver reports that will satisfy both the Board and regulators, while allowing the lending and credit teams to focus more of their time on new business and client retention.

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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