



Stress Testing Solutions & Services

YOUR SUCCESS IS OUR GOAL

APPROACH

Ardmore's stress testing services are powered by myCreditInsight, (myCI) our user-friendly, cloud-based secure platform that uses both "Bottom-Up" and "Top-Down" analysis to stress the concentrations in your CRE and C&I portfolios using multi-variable scenarios based on key metrics. How you choose to customize your stress testing experience is up to you:

myCI Application Subscription

Ardmore will work with you to customize, implement and train your staff to use myCI so that your staff can perform the stress tests that matter most to your institution, whenever they are needed. Once parameters are established, board-ready reports are available at the push of a button.

Ardmore Expert Stress Testing Service

In the event that your bank does not have the time or resources available, our expert team can perform the necessary analysis for you, using established parameters and testing criteria at predetermined intervals.

Hybrid

Some of our clients prefer the best of both worlds - an application subscription that allows their team the flexibility to test whatever and whenever they wish, while maintaining an established schedule of testing by Ardmore's experts.

BENEFITS

- ▶ Expert process that has been implemented and appreciated by banks nationwide
- ▶ Fully customized stress testing models tailored to your institution's specific needs
- ▶ Board-ready Stress Testing Analysis Reports that meet or exceed regulatory expectations and satisfy the Board and regulators

"...The range of plausible forecasts is high and continues to shift.... stress testing is a valuable tool, even in this time of extreme uncertainty.



-Federal Reserve Board

Industry regulators recognize that portfolio stress testing is a valuable proactive exercise for all financial institutions to provide bank management and directors with valuable insight into potential risk exposure within the institution's portfolio concentration segments.

Ardmore Banking Advisors has been recognized as an industry-wide thought leader in community bank stress testing since 2008, and our process is proven and transparent, providing accurate and well supported results to financial institutions nationwide.

From the onset, our stress testing team follows a collaborative process with your institution, using input from your key personnel to gather and optimize your credit risk data, create the relevant loan data files, select the concentrations you wish to analyze and assist in resolving any data inconsistencies.

Whether your credit team subscribes to our proprietary platform through our Software-as-a-Service (SaaS), outsources to our expert team, or uses a hybrid approach, every stress test performed yields a comprehensive Stress Testing Analysis Report that ensures that you meet or exceed regulatory expectations and satisfy the Board and regulators.

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

Steven Peck
Senior Director of Client Development
speck@ardmoreadvisors.com | 610-803-1617