

Outsourced & Co-Sourced Loan Review

Loan Review Offerings

Fully/Partially Outsourced:

Ardmore handles all sampling and scope recommendations or samples and reports jointly with the Bank. Typically, the results are presented to the Board or its Audit Committee directly.

Co-Sourced:

Ardmore reviews an appropriate sample/penetration of internally reviewed loans and reports upon the integrity of the policy, procedures, processes and results of your internal loan review program.

Targeted, One-Time or Short-Term Reviews:

Based on regulatory actions or specific circumstances, Ardmore provides full service or abbreviated loan reviews.

For more information about our loan review services, please contact :

Alick Foote

Director of Client Services

(484)-417-2081

afoote@ardmoreadvisors.com

Or call (610) 649-4643

Ardmore Banking Advisors provides banks with independent loan review service ensuring adherence to industry Best Practices and regulatory expectations.

The Ardmore loan review team uses proprietary software tools to deliver

high-quality reporting, accurate risk ratings, and insightful value-added recommendations for risk management policy and procedural enhancements based on industry best practices that solve problems and directly benefit your bank's credit team, Board and shareholders.

An Ardmore executive is personally responsible for leading each examination team. The team assigned to your review includes staff with extensive bank and/or regulatory experience, derived from holding senior-level positions in the banking industry including former CEO's, Credit Policy Officers, Senior Credit Officers, and/or Examiners-in-charge for the OCC. Many of the members of the Ardmore team have been working together for over 20 years and bring a tremendous level of insight and expertise to your loan review.

Periodic on-site reviews, ranging from monthly to annually, are conducted and reports are provided to bank management and the board of directors.

Our thorough evaluations include the following:

- Validation of individual risk rating
- Annual evaluation of ALLL methodology
- Evaluation of asset quality and credit administration
- Evaluation of lending culture and process

If you're struggling with credit risk management, concerned about adhering to regulations, or simply want a fresh, independent perspective on the state of your bank, please contact us. In banking, asset quality is always the question. Trust Ardmore to help you find the answer.

