



Credit *Insight*™

*Credit Solutions by
Ardmore Banking Advisors ("ABA")*

In Credit and Risk Management, information is POWER...IF:

It is:

- ***Accurate***
- ***Timely***
- ***Useable***
- ***Comprehensive***

Credit management is one of the key foundations of banking, and the job is getting more and more challenging. **To meet this challenge you need powerful information.**

- ✓ **You need to know BEFORE an issue becomes critical to your Board or Regulators regarding** how it relates to your portfolio. On demand you need to be able to segment your portfolio for exposures, concentrations and trends by loan type, risk rating, maturity, industry, collateral and delinquency.
- ✓ **You need to be PROACTIVE to changes in the market and within your portfolio** – to take timely action to preserve safety and soundness and to demonstrate your bank's proficiency in risk management to your Board, Regulators, investors and depositors.
- ✓ **You need to be completely confident that your credit and risk information is ACCURATE and VALIDATED.** This information needs to be **QUICKLY** accessible to your desktop, and should be the central final authority of credit data for all areas in the bank. Credit decisions and disclosures must be made on reliable information. **SARBANES-OXLEY 404** places **even more stringent demands** upon management.
- ✓ **Too many of your resources are dedicated each month-end to gathering and "crunching" credit data** from disparate data sources, and too few resources are dedicated to doing the analysis that brings real value to your bank. Every month-end it's a "fire drill" using manual processes to gather and create your credit and risk portfolio reporting and analysis information.
- ✓ **Your credit data should be a real STRATEGIC CORPORATE ASSET– a competitive advantage for your bank** to make better decisions. Your bank's credit and risk information must be accessible and actionable – to **help support the right decisions, protect your loan quality, improve profitability and provide proper disclosure.**

Credit*Insight*™ gives you the POWER.

Credit*Insight*™ puts you in CONTROL.

