



**Peter L. Cherpak**

EVP, Partner  
Senior Director Credit Technology  
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Mr. Cherpak is a partner and EVP at Ardmore, division manager of the Credit Technology group focusing on credit data management and risk control. Peter has been with Ardmore since 2002 and specializes in assisting financial institutions in credit data management best practices, CECL/ALLL calculations, stress testing and concentration reporting solutions.

Mr. Cherpak is a nationally recognized thought leader in best practices for concentration management, stress testing and CECL's impact on community financial institutions, and a business partner of Computer Services, Inc. (CSI) and Argus Information Systems. A frequent speaker, making presentations to regulatory agencies, national and state Banking organizations, and industry conferences including: the RMA Annual Conference, CBANC, ABA CFO Exchange and American Bankers Association Graduate School of Commercial Lending. Peter is also frequently published and cited in *The American Banker*, *Bank Director*, *The RMA Journal*, and *Journal of Risk Management* among other industry periodicals.

Before joining Ardmore, Mr. Cherpak worked for nearly 20 years at PNC Financial as Vice President in the Network Services Division supporting bank-wide projects involving technology support services.

As part of Ardmore Banking Advisors, Mr. Cherpak brings a unique mix of banking and technological knowledge, along with extensive experience in credit/risk business process and data analysis solutions.