

**Todd Sardich**  
**Senior Vice President of Credit Risk Management Consulting**  
**Ardmore Banking Advisors**

Mr. Sardich is a seasoned senior banking professional with experience in commercial credit underwriting, credit risk management, credit policy and administration, loan review, problem loan management, and asset quality and concentration reporting and analysis.

Mr. Sardich previously served as Corporate Vice President of Credit Administration and Senior Credit Risk Officer for a \$3 billion bank with offices in Ohio, Michigan, and Indiana, where he led the credit risk and administration initiatives. Previously, he served as Vice President and Credit Risk Manager (including Loan Review and Enterprise Risk Management).

Mr. Sardich has extensive experience in ALLL methodology, impaired loans and Troubled Debt Restructures (TDRs), credit risk management, lending, and regulatory compliance.

At Ardmore Banking Advisors, Mr. Sardich primarily assists clients in the following areas:

Loan Review	Asset Quality Analytics
Credit Administration	Portfolio Management
ALLL Methodology	Lending Operations
Special Asset Resolution	Regulatory Compliance
Credit Policy Development	Stress Testing
Concentration Analysis	