

## For Immediate Release

## Credit Risk Management Analytics LLC restructures to focus on Credit Software and Analytics, changes name to CRMa LLC

Austin, TX and Raleigh, NC, Nov. 1, 2016 – Credit Risk Management Analytics LLC today announced a major restructuring of its operations and a rebranding of the company under the name CRMa LLC. As part of the restructuring, Credit Risk Management LLC has sold the majority of its Loan Review business, including the loan review portion of due diligence, to Dixon Hughes Goodman (DHG), which will be known as DHG Credit Risk Management. CRMa will retain and serve a set of Loan Review clients that could not be part of this transaction due to DHG conflict of interest rules. In addition, CRMa will continue to use its proprietary analytics to perform expected loss modeling to determine Credit Marks for due diligence projects in support of bank mergers or capital raise transactions.

"We have restructured CRMa in order to focus on growing and adding to our already impressive credit software, including the CRMa Credit Leader Suite, our ALLL and CECL analytics, Stress Testing and Concentration Analytics," said Mark Prior, Chief Executive Officer of CRMa. "We believe that our investment and focus in these products will not only benefit our existing customers, but will help CRMa grow its business with community banks into a national business."

Based in Raleigh and Austin, TX, CRMa will be focused on providing underwriting software to community banks, including Credit Manual and Spreading, Allowance for Loan and Lease Losses (ALLL) and Current Expected Credit Loss (CECL) model software, Enterprise Risk Management (ERM) offerings, and Credit Concentration Analytics. CRMa will work with DHG to provide a comprehensive due diligence offering that will include Expected Loss Modeling and Loan Review from experienced credit professionals.

As part of the restructuring, CRMa has made leadership changes to better focus on product improvements and client delivery. Eric Rackley will serve as Chief Delivery Officer for CRMa with responsibility for Financial Modeling Software and Due Diligence services. Jeff Hall is Senior Vice President for Quantitative Products with responsibility for delivery of quantitative services as well as the Toolbar product. Dan Ayscue is Senior Vice President of Sales for CRMa with responsibility for delivery for remaining CRMa Loan Review clients. Mike Sweetman is SVP of Technology with responsibility for



technology systems and software development. Steven Price is Vice President, CRMa Credit Leader, with responsibility for the Credit Leader Suite.

"We at CRMa are passionate about partnering with our clients to help them succeed. This transaction will enable us to grow our business and to continue to provide sophisticated credit software and analytics to our customers to help them manage risk. We will also be able to leverage changes in technology and delivery to provide high quality credit software and analytics to our customers at an affordable price," said Charlie Stuard, Chief Operating Officer, CRMa.

About CRMa LLC: With more than a hundred community and regional bank clients, CRMa is a leading provider of credit software and analytics. CRMa provides software and/or analytics products for Loan Underwriting, Credit Risk Grading, Credit Policy Manual, ALLL/CECL calculations, Stress Testing, Enterprise Risk Management and Credit Concentration Analytics. Visit <a href="https://www.crma.com">www.crma.com</a> for additional information.

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