

Know Your Portfolio's Story— and Tell it Well.

by: David Littleton, Director, Data Analytics and Product Management, IntelliCredit

To truly understand YOUR credit story, you must dig deeper into your loan data to understand the “why” and proactively uncover potential weaknesses in your portfolio. Early detection means fewer losses.

Your loan portfolio data is your DNA. Here's why you need to use it.



Always know where you are with your portfolio and monitor trends.

Have a clear understanding of where you've been and where you're headed, monitoring trends, and comparing your bank to the rest of the industry. Gaining better access, analysis and management of your loan-level data is key to peeling back the layers and transitioning from the “what” to the “why.” Mastery of your portfolio monitoring will instill confidence in regulators.



Turn raw loan portfolio data into actionable information.

By consistently analyzing your loan data, you gain foresight into the strengths and weaknesses of the portfolio. Loan-level analysis will keep you ahead of stress markers, provide a view of risk migrations between periods, let you see the distribution of risk by concentration, help you track upcoming maturities, and so on. This is how you shift from reactive to proactive—turning complex loan data into a clear narrative.



Gain insights into portfolio segments/niches and concentrations.

Monitor trends within concentrations. Detailed analysis of your loan data provides the ability to view your portfolio from a 30,000-foot level, drill down to analyze by subsegments, and go all the way to the loan level. The insights you gain will help you identify and act on weaknesses, mitigating risk at the earliest opportunity.



Routinely report to the board and management.

Know your story—and tell it well. Automate reports that evolve with your data. No more clunky spreadsheets or rigid core system outputs.

Bottom line...

Portfolio data is a strategic asset. Your loan data can be a powerful tool that drives better insights, processes and decisions. Put it to work for your bank!

“Everyone wants more, faster—and our window to deliver portfolio reporting each month is tight. IntelliCredit gives us quicker, more efficient, and broader access to our portfolio data, which is incredibly valuable. In a nutshell, the time savings and sharper insights IntelliCredit gives us provide more focused information to help us make better strategic decisions.”

—Cindy Cheng, SVP & Chief Credit Officer, PCBB

Is your portfolio analysis painful?

Get a 3-month free trial of IntelliCredit's Portfolio Analyzer tool. We'll have you up and running in days—and handle all of the data for you. Request at info.intellicredit.com/patour or info@intellicredit.com.