

CREDIT PORTFOLIO & RISK ANALYSIS FOR REGIONAL BANKS

Client
Leading Lending Institution

Industry
Banking

Success Criteria

1. Empower credit officers and managers within the bank to analyze loan activity
2. Easily perform detailed risk stratification
3. Automate quarterly Call Report creation for the OCC
4. Reconcile credit data with General Ledger data
5. Improve discussions and outcomes with regulators

About Waypoint

Waypoint Consulting is a leading provider of Data Management and Analytics solutions. Waypoint has an impeccable track record with a blend of business knowledge, technical skills, banking experience and consulting expertise that translates into more value and less risk for our clients. With more than 13 years of experience, Waypoint is recognized among the most reputable analytic solution providers in the U.S. today.

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Summary

Lending institutions can effectively manage their loan portfolios, understand their risk profile, and streamline the creation of regulatory reporting. By automating their processes using data integration and visualization tools, finance departments are more empowered to perform credit analysis. These tools allow finance to make adjustments to individual loan data (fully auditable) and tick and tie everything from the loan system to the General Ledger. The same data platform is leveraged for customer-relationship and credit risk reporting, turning the tactical exercise of producing regulatory reporting into strategic tools for the bank's core business.

Approach

Waypoint works with the credit and finance departments to integrate information (data) from multiple disparate data sources into a single credit data infrastructure where all loans are classified by risk and product type. Next we automate the business logic required to calculate the accurate principal balance, commitment on each loan, delinquency status, and maturity levels in relation to reporting standards of the bank. Finally, the automation of the retrieval and reporting of call report data is provided, as well as, ad hoc query capability of credit data in relation to risk and product-based dimensions.

Result

With just a few keystrokes, the bank automatically produces the call report (or portions of it) and it is tied directly to the general ledger automatically. All the data is available for further credit analysis. Adjustment to the data can easily be captured within the system at the facility, loan and collateral level, with a complete audit trail attributable to user and the date/time of when they were made and approved. The bank now has rigorous controls for accounting, risk analysis and lending strategy.

Consumer Loan Analysis by Region

