

Maximizing Data Gathered During Loan Review:

Leveraging data collection for deeper analysis



Qualtik



Agenda

- Trends in Loan Review
- The Data Gap
- Data Capture & Storage
- Visualization and Analysis
- Continuous improvement



Trends in Loan Review

Moving from Reactive to Proactive

- Predictive Analytics

Data Integration & Automation

- Loan review teams are pulling data from multiple systems for a fuller picture

Custom Risk Scoring & Tiered Reviews

- “One-size-fits-all” vs risk-based loan review plans
- Flexibility is important

Digital Documentation & Remote Reviews

- Post-COVID landscape
- Investment in tech to support auditable, version-controlled workflows

Regulatory Expectations are Rising

- More rigor and documentation in the review process
- Consideration of CRE concentrations
- Ability to respond to macroeconomic uncertainty
- Validation of guarantor strength

New set of questions on the horizon...

What happens if...

Vacancy falls in our office portfolio, in ABC City?

XYZ borrower has a cash flow issue?

Interest rates rise 3%? How does our multi-family portfolio look?

Cap rates drop for medical facilities?



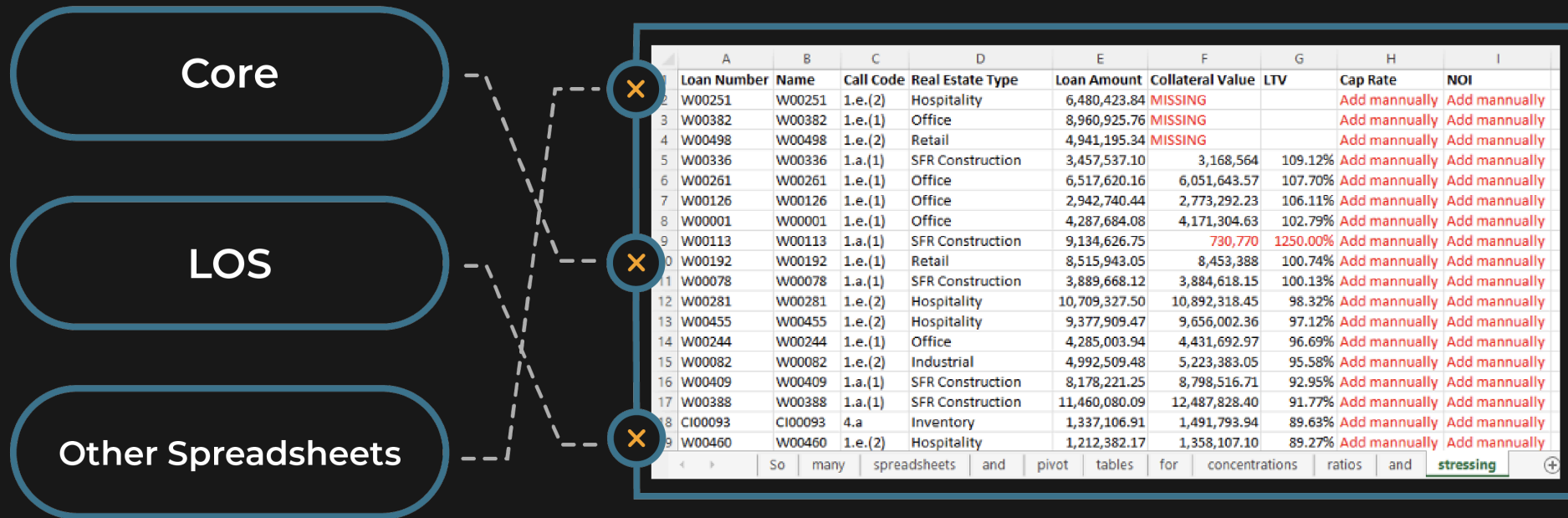


Why analysis is hard: Incomplete data

- Data is missing
- Data isn't stored (eg: Cap Rate & NOI)
- Data is inaccurate
- Data isn't consolidated

Your Loan Review
Provider Is Already
Addressing These issues.

Why analysis is hard: data storage



More time spent
compiling than analyzing

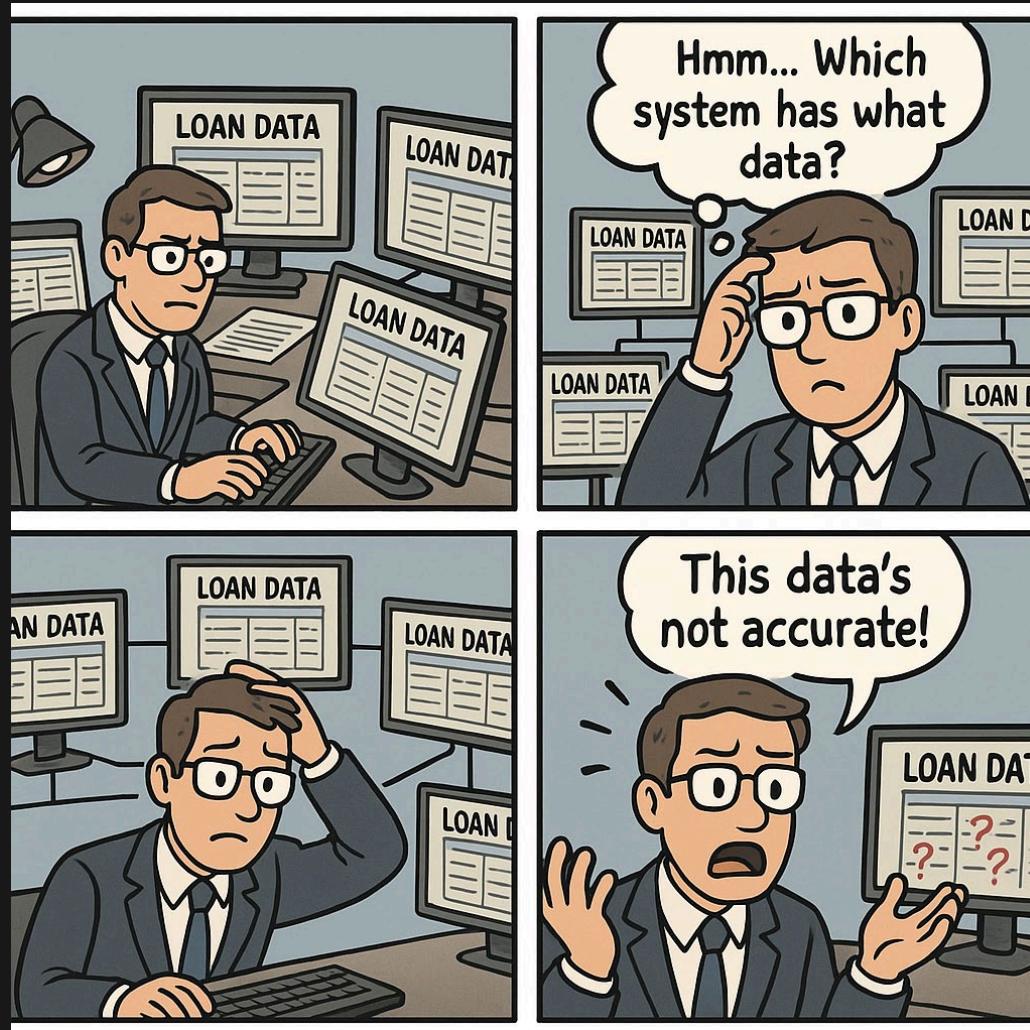
Storing NOI & Cap Rate



- Establish a home for the data
- Collect it from your loan review provider
- Establish a scalable operations process to keep it up to date

INTERMISSION – Your AI Break

Create a three-panel cartoon about a banker trying to gather loan data from lots of different systems and trying to figure out which system has which data and then in the end realizing that a lot of the data isn't accurate.





Gather Data

- Loan Data
- Payment Data
- Collateral Data



Gather Data

Loan Data

- Call Code
- Vintage
- Loan Amount
- Interest Rate
- Amortization
- Origination Date
- Fixed/Variable
- Rate Ceiling
- Branch
- Loan Officer



Gather Data

Payment Data

- UPB
- Interest Rate
- Risk Grade



Gather Data

Collateral

- Collateral Type
- Geography
- Collateral Value
- NOI
- Cap Rate
- NAICS

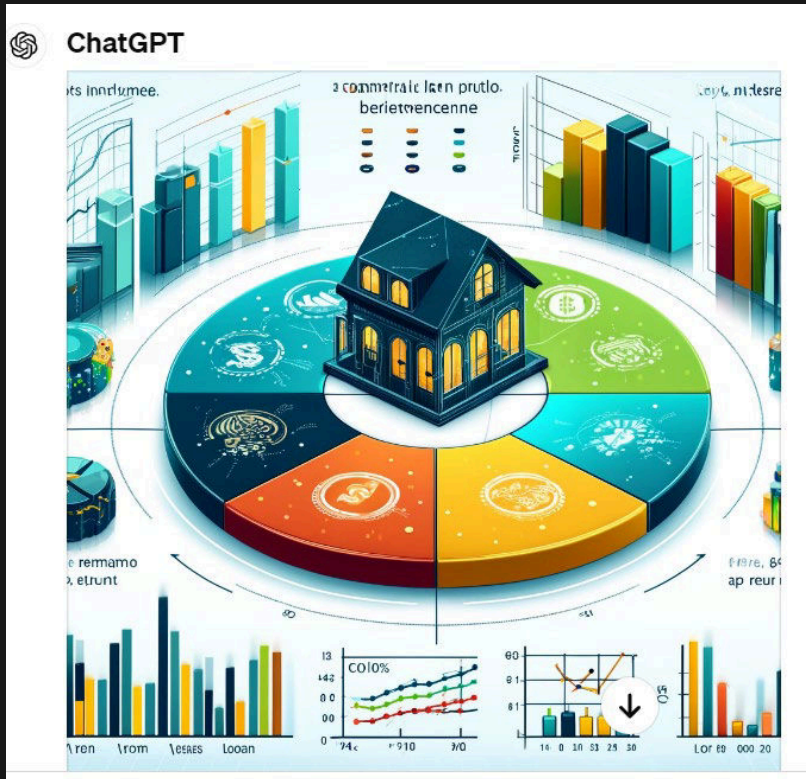
Tips

- Consider Multiple Collateral
- Consider Participations

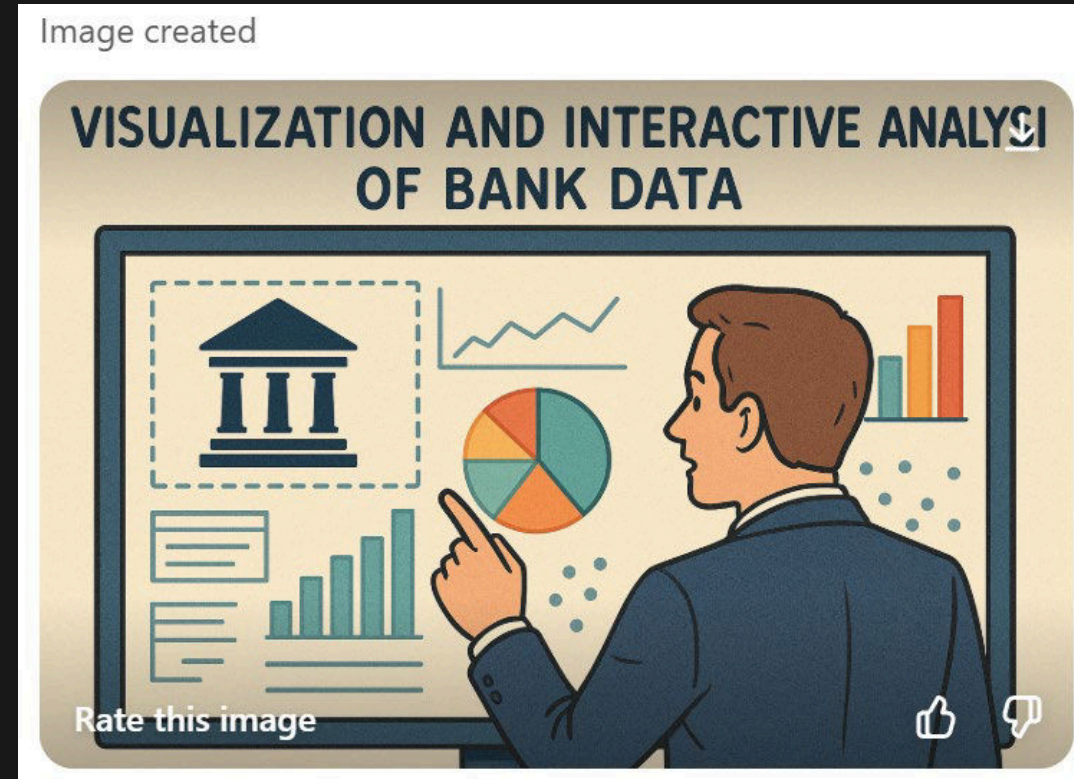
INTERMISSION – AI's Version of Visualization

Create an image representing visualization and interactive analysis of bank data

1 Year Ago:



Now:





Visualization & Analysis

Platforms

DOMO

Looker

Power BI

Tableau

Excel

Curated for Banking

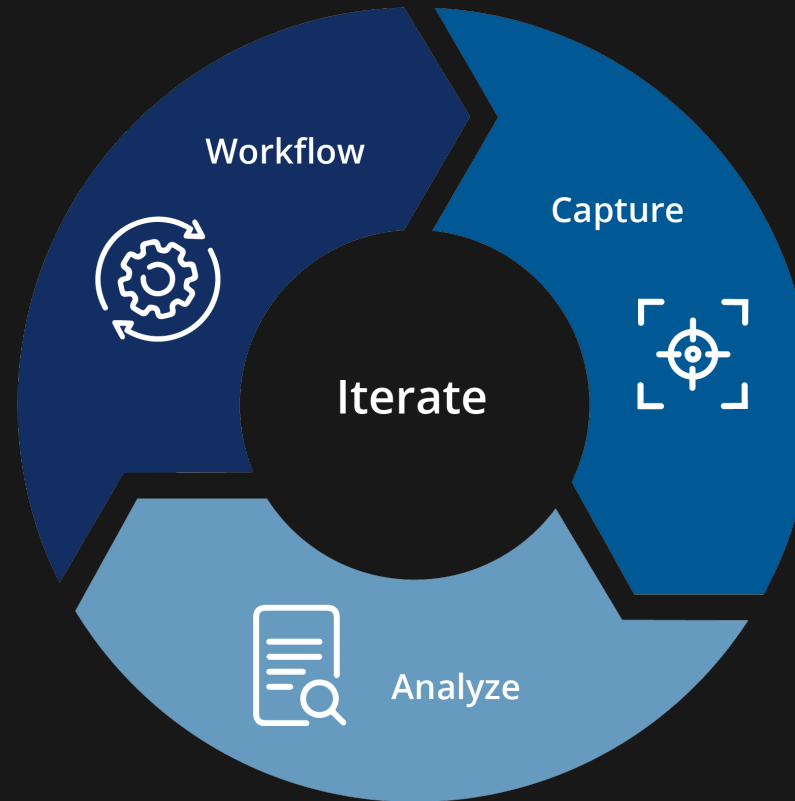
Abrigo

CoStar

Moody's

Qualtik

Mindset for Success





Questions?



Qualtik

A dark background featuring a faint, stylized financial chart with green bars and a line graph. The text "Thank you!" is overlaid on the left side in a white, serif font.

Thank
you!

Peter Nugent

President

Enlighten Financial, a Qualtik Company

Peter.Nugent@enlightenfinancial.com