

IntelliCredit: The Next Wave in Credit Risk Management



As the economy ebbs and flows, credit risk rises and falls. And most agree, we're very deep into the current credit cycle. What doesn't seem to vary? How financial institutions detect, analyze and deal with that risk. IntelliCredit is changing all that, making it efficient and affordable for organizations of all sizes to better manage fluctuating credit risk by benefiting from **game-changing loan reviews and portfolio analytical tools** designed to curtail their credit losses.

Redefining the Way Credit Risk Is Managed

Most institutions lack the tools, analysis and strategies they'll need as credit becomes more stressed. Enter IntelliCredit, a credit risk management portal that transforms an institution's ability to more simply and efficiently manage their aggregate credit risk profile. Now any institution can benefit from technology and expertise usually accessible only to the largest organizations. And vigilance today is the key investment in reduced credit losses tomorrow.

Automated Tools With Credit Intelligence

Over 30 years of credit expertise, informed by both benign and stressed loan quality eras, fill IntelliCredit's automated tools. Combining call report data with institution-specific data, they produce portfolio credit analysis that paints a much broader and more insightful look at your institution's total risk while informing and driving a more cost-effective mandatory loan review process.

Early Stress Detection, Little to No Work Involved

With minimal effort on your part, IntelliCredit automates the assessment of your portfolio's credit performance – detecting risk emerging in all your loans, not just single transactions. This means you can spot deteriorations sooner and take earlier steps to minimize credit stress and losses. **It's the difference between sensing where risk is headed, versus finding out that risk has already happened.**

What Makes IntelliCredit Different

Blended Data

Benefit from a rare view of both transactional and aggregate credit risk – made possible by the union and analysis of both public and non-public, institution-specific data so you can start managing your portfolio individually and in the whole.

Built by Credit Specialists

Unlike so many risk-focused fintech tools, IntelliCredit was created by true credit specialists whose decades of expertise in managing and analyzing credit risk inform every data point, chart and calculation.

A Strategic Transformation

Now is the time for a new strategy to detect emerging credit issues. IntelliCredit is leading the transformation of a decades-old delivery model, with sophisticated, cost-effective tools that arm institutions to identify portfolio risk earlier, thus reducing losses.

Automate A More Informed View of Your Institution's Credit Health

IntelliCredit delivers a simple, efficient approach for assessing both aggregate and transactional credit risk: *Our automated portal and innovative services do all the work; your institution reaps all the benefits.*

Portfolio Analyzer – Delivers instant analysis and push-button reports of the bank's total credit risk, based on both public and institution-specific data.

Loan Review – Using an automated sample selector that considers embedded risk, rather than just individual loans, credit specialists employ a new and smarter method for meeting regulatory-mandated loan reviews.

Loss Forecasting Capabilities – Provides automated, statistical analyses that compute probabilities of default (PDs), losses given default (LGDs) and risk grade migrations that can be used to inform portfolio due diligences, discounted credit marks, stress tests and loan loss provisioning (per current and CECL standards).



Setting Standards for Performance and Ease of Use

Adding to QwickRate's array of affordable tools, analysis and research for all financial institutions, the IntelliCredit portal not only provides innovative loan reviews and portfolio analysis, it also automates the processes of revealing what credit risk officers would want and need to see as a value-add to the company's QwickAnalytics® performance analysis and regulatory tools.



Learn more about our valuable and transformative credit risk solution at **800.285.8626** or visit **www.intellicredit.com**.