

Is Your Loan Portfolio Analysis In Compliance?

Find Out with Portfolio Analytics — The Comprehensive Portfolio Analysis Monitoring Solution

With Portfolio Analytics, you can be assured of sound answers to your most pressing questions: Do you have a clear view of how your loans are performing? Can you accurately quantify your potential risk and market exposure? Are you prepared for an upcoming audit examination? And, perhaps most importantly, are you in compliance?

Portfolio Analytics can help you answer these questions with confidence.

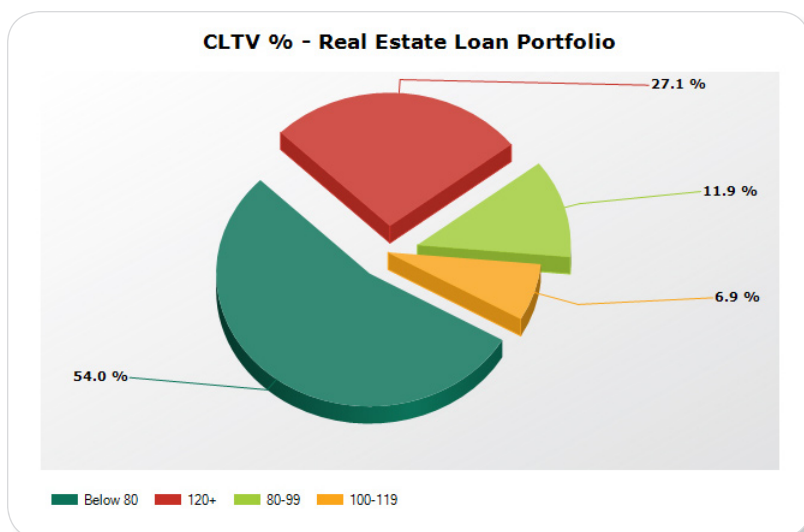
An Actionable View of Your Loan Portfolio

You need an actionable view of your loan portfolio to identify risks and explore marketing opportunities. Portfolio Analytics from ValueCheck is a comprehensive solution for evaluating loan portfolios of first and second mortgages, auto loans and other consumer loans. With ValueCheck Portfolio Analytics, you have a full portfolio analysis monitoring solution that includes all aspects of the loan data including credit scores, collateral valuation, and borrower specific trends.

A Robust Database and an Intuitive Web Application

Portfolio Analytics provides a step-by-step workflow to migrate and clean your portfolio data, combined with an intuitive web application that offers secure, 24/7 access to easy-to-understand reports. Instantly, you will have clear visibility into your potential risk and market exposure. What's more, along with an understanding of your risk you will also be able to identify new marketing opportunities.

According to The Interagency Appraisal and Evaluation Guidelines, an institution should monitor collateral risk on both a portfolio basis and on an individual credit basis.



Portfolio Analytics provides insightful charts, such as Combined Loan to Value (CLTV), an instrumental metric in determining the "at risk" amount.

Portfolio Analytics Provides Key Benefits...

- Compliance with Interagency Appraisal Guidelines
- Anytime, anywhere monitoring of your credit portfolio
- Visibility into current and potential credit risk exposure
- Flexibility to accept your data in any file format for database integration
- The ability to quantify loan loss exposure for estimating Allowance for Loan and Leases (ALLL)
- The power to identify opportunities for cross selling and up selling

A Comprehensive Suite of Reports and Charts

With Portfolio Analytics, you get a comprehensive suite of reports and charts, providing insightful and actionable views into your loan portfolio, with full coverage in all of the following categories:

- Concentration Analysis
- Portfolio Risk Analysis
- Migration Trend Analysis
- Negative Equity, High Risk Loans
- Negative Equity, Low Risk Loans
- HELOC Analysis
- FICO Drop > 10%
- CLTV Deterioration > 10%

*ValueCheck, serving
the lending industry
with trusted data
solutions since 1997*

Loan Amount and Exposure Distribution Analysis

Loan Amount Distribution

Loan Amount	Total Loan Volume	% of Portfolio	Number of Loans	% of Total	Median CLTV	Median FICO
Under \$10,000	\$908,925	0.8 %	324	17.8 %	31.7 %	770
\$10,000 - \$25,000	\$4,989,711	4.5 %	303	16.7 %	32.8 %	778
\$25,000 - \$50,000	\$12,627,319	11.4 %	378	20.8 %	31.9 %	776
\$50,000 to \$100,000	\$19,038,834	17.2 %	318	17.5 %	39.7 %	775
Over \$100,000	\$73,052,030	66.0 %	494	27.2 %	79.4 %	775
Total	\$110,616,820	100.0 %	1,817	100.0 %	43.9 %	774

Exposure Distribution

Loan Amount	Total Loan Volume	% of Portfolio	Exposure 100%	% of Risk	Exposure 90%	% of Risk
Under \$10,000	\$908,925	0.8 %	\$171,157	18.8 %	\$190,439	21.0 %
\$10,000 - \$25,000	\$4,989,711	4.5 %	\$675,780	13.5 %	\$777,495	15.6 %
\$25,000 - \$50,000	\$12,627,319	11.4 %	\$1,272,249	10.1 %	\$1,582,139	12.5 %
\$50,000 to \$100,000	\$19,038,834	17.2 %	\$1,346,119	7.1 %	\$1,695,314	8.9 %
Over \$100,000	\$73,052,030	66.0 %	\$14,588,916	20.0 %	\$16,748,745	22.9 %
Total	\$110,616,820	100.0 %	\$18,054,222	16.3 %	\$20,994,133	19.0 %

The Loan Amount and Exposure Distribution Analysis report provides a critical component to understanding how to prioritize the risk associated with your loan portfolio.

A Focus on Your Data

At ValueCheck, we pride ourselves on being a “Data” company. As we build your database over time, our focus is on complete and clean data.

Our team of data experts carefully address mismatches during the data cleansing process.

Our proprietary process provides for correcting these mismatches, filling in missing data, and enabling you to update and revise data going forward.

Learn More

Learn more about ValueCheck Portfolio Analytics.

Visit us at www.valuecheck.com.

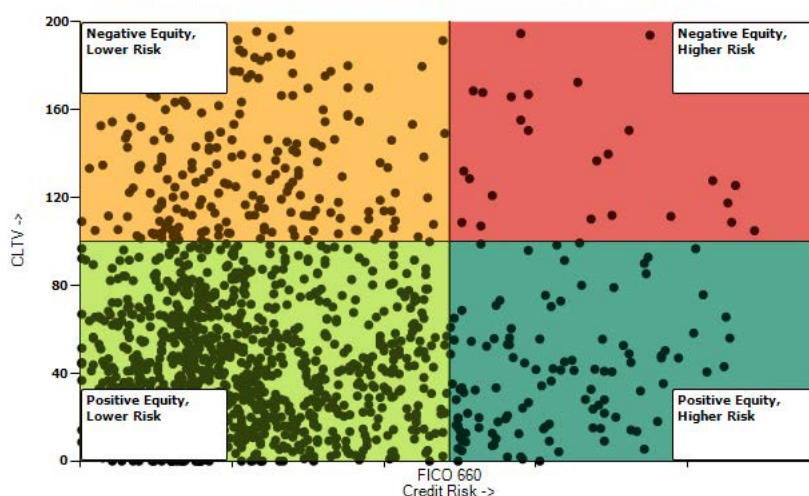
Follow ValueCheck on Facebook.

Contact Us

Phone: 720.283.0737

Email: sales@valuecheck.com

Real Estate Loan Portfolio By Risk Category - 3 Month



This chart plots the loans within a portfolio by risk category. The combination of borrower and real estate market based risk is extremely powerful as the intersection of these two types of risk can demonstrate opportunity or potential problems.