

Lender VP
Lending Management Reports

Geoff's Top Ten!

No, it is not a listing of my favorite fishing/ hunting spots.

How often do you find yourself thinking: where can I get detailed information about my lending factory, what is available to help me better understand my Credit Unions loan position, or even, what is the best information available to help us manage my Credit Union's bottom line?

At any time you are currently able to take a snap shot of your lending factory and its performance by running just a few of the reports listed below. I want to help you get an understanding of how to best evaluate your loan departments current position and help you make decisions that will make the difference. Our report tools can provide you the necessary edge to compete in todays competitive financial market where the difference between success and failure can be as little as 10 basis points.

I wanted to give you some suggestions regarding a few of my favorites, where you can find them and the detail included on the reports. Please see detailed pages below for the full report descriptions along with sample shots of the reports.

Information on your current loan portfolio and its performance

Rates: total weighted average yield

Terms: mix of the portfolio, average pay down of entire portfolio

Product mix: secured, unsecured, real estate, credit card, line of credit, indirect

Delinquency: by month/ level,

How your loan factory is running

Delivery Channel Activity: where are the applications and the loans coming from

Staff performance levels: who's taking the applications and closing the loans

Approvals, Denials, Pending and Booked loans: by staff, branch, and times

Decision Model Results: Approved, Denied, filter fails, referred to manual underwriting, manual overrides of decision model, risk score and model score

Report Name

1. Loan Interest Analysis

Where to find it

MNRPTD Option 4

For the report request screen simply select a printer and then enter a date on the first line to include information up to the current month and press enter. This will allow you to determine your average weighted yield of your entire loan portfolio (run a month to month comparison and monitor the direction of your portfolios average yield).

What does it look like:

Interest Rate, # of acts, disbursed amts, avg, balance, and avg. months to maturity.

Summary of weighted average interest for all loans currently on your books

2. Loan Application Analysis

MNRPTD Option 5

Use this report to see what activity is happening at the branch level, who is handling the activity and what currently exists in the work que for approved, denied and pending loans.

On the report request screen you select a printer, a month/ year to look at as well as a specific number of days within any given month. You then can select a report by: loan category, branch, loan officer, loan purpose, loan security and loan interest rate. Lastly, you may select one of the following criteria to be added to the report: a single category, a single branch or a single loan officer.

The reports can be viewed by:

Date ranges/ Category/ Branch/ Loan officer/ Purpose/ Security/ Rates
And will display total - Approved – Denied – Pending

3. Loan Delinquency Analysis Report

MNRPTD Option 8

I would run the report quarterly by risk score to see how that score correlates to my loan performance and if adjustments may need to be made to the pricing or underwriting based on those results. I would also look at the DQ report quarterly to sort by both branch and loan officer to be aware of the performance at each level. Lastly, run the traditional monthly review of delinquent loans within the portfolio for an overview.

Great tool to understand what is happening with the overall performance of the loan portfolio as it pertains to DQ. Are the numbers in line with your desired delinquency ratios? Are your risks in line with your rewards? Can you afford to take more risks based on your pricing levels, have you considered that?

Review by 30 days and under, 31-59 and over 60 day

4. Loan Risk Analysis Report

MNCOLL Option 22

Good tool to help with the evaluation of your risk based pricing and analysis of overall portfolio correlation of performance to score.

5. Loan Delivery Channel Activity Analysis

MNLOAN Option 8 Activity tracking F17

- 6. **F1**: what turn around time is your lending factory providing your members
- 7. **F10**:processor volume both dollar and numbers accessed by date ranges
- 8. **F11**: loan officer volume both dollar and numbers accessed by date ranges
- 9. **F12**: where are applications coming from (branch/ delivery channel/ dealer)

10. 247 Lender performance results

Review the details that these reports provide and make a list of what you like about your CU's lending factory performance, their results and what you don't. Then we should get together and work on a plan to help address some of those outstanding items.

I look forward to your call.

Respectfully,

Geoff

Loan Interest Analysis

Screen ID: LLNIA-01

Screen Title: Loan Interest Analysis *Click to magnify*

Panel Number:

Report Name: Loan Interest Analysis All
Loan/Open Credit as of

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This screen allows the report to be pulled by date, with the following two fields being optional: date account was opened, and the type of report desired. The report breaks out all open loans by interest rate, number of accounts, dollar amounts disbursed, current balances, and average months to maturity. The report summarizes all columns and ends with the weighted average interest rate for the loan portfolio as of a specified date.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Interest Rate	Interest rate for the loan/ loans in that line
Count (Accounts)	Number of accounts at that interest rate
% (Accounts)	% of accounts at that interest rate
Total amt (Disbursed)	Total amount disbursed at that interest rate

<i>Field Name</i>	<i>Description</i>
Average (Disbursed)	Dividing Total amt disbursed by the number of accounts
% Average (Disbursed)	% of Ave disbursed as portion of the total loan portfolio
Total Amt (Balance)	Total amount of current balance at that interest rate
Average (Balance)	Number of loans at that rate divided by total amt bal.
% Average (Balance)	% of Average balance as portion of total loan portfolio
Avg Months to Maturity	Average months to maturity for loans at the specified interest rate
Summary below is found on last page of the report	
Total	Report summary of each column
Weighted average interest for all loans	Weighted average interest rate for all columns carried out three decimal places

Report Sample

Uses

- ALM tool
- Review/ verify total portfolio rates for any exceptions
- Evaluate interest rate direction of the total loan portfolio +/-

[Link to ID: http://www.cuanswers.com/doc/gold/gold.htm#x.htm](http://www.cuanswers.com/doc/gold/gold.htm#x.htm)

Loan Application Analysis

Screen ID: LNRECAP-01

Screen Title: Management Loan
Application Analysis
Summary

Click to magnify

Panel Number:

Report Name: Management Loan
Application Analysis, Parts
One – Six

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This screen will allow you to select the appropriate Corporate ID (99 for all) and date parameters for your report to cover. The following reports Part One to Part six can be selected with an X. The parts available are: Part One - Loan Category, Part Two - Branch, Part Three - Loan Officer, Part Four - Loan Purpose, Part Five - Loan Security and Part Six - Loan Interest Rate. Lastly one of the following may be chosen: a single category, a single branch, or a single loan officer, for all of the reports listed above. Cmd/12 –Detail is also available on this initial page for this report. Each part of the report is identified in the upper left hand corner of the printed report. The first column on each report will correspond to the report title but will be in detail.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
#Apps Total Applications	# of Applications per: Part One – Category Part Two – Branch Part Three - Loan Officer Part Four – Purpose Code Part Five – Security Code Part Six – Interest Rate
\$ Value Total Applications	\$ Value of total applications for each of the above parts numbers 1-6 on each subsequent page
% Total #	% Total # total applications for each of the above parts numbers 1-6 on each subsequent page
% Total \$	% Total \$ total applications for each of the above parts numbers 1-6 on each subsequent page
#Apps Approved Applications	# of Approved Applications per: Part One – Category Part Two – Branch Part Three - Loan Officer Part Four – Purpose Code

<i>Field Name</i>	<i>Description</i>
	Part Five – Security Code Part Six – Interest Rate
\$ Value Approved Applications	\$ Value of approved applications for each of the above parts numbers 1-6 on each subsequent page
% Total #	% Total # approved applications for each of the above parts numbers 1-6 on each subsequent page
% Total \$	% Total \$ approved applications for each of the above parts numbers 1-6 on each subsequent page
#Apps Denied Applications	# of Denied Applications per: Part One – Category Part Two – Branch Part Three - Loan Officer Part Four – Purpose Code Part Five – Security Code Part Six – Interest Rate
\$ Value Denied Applications	\$ Value of Denied applications for each of the above parts numbers 1-6 on each subsequent page
% Total #	% Total # Denied applications for each of the above parts numbers 1-6 on each subsequent page
% Total \$	% Total \$ Denied applications for each of the above parts numbers 1-6 on each subsequent page
#Apps Pending Applications	# of Pending Applications per: Part One – Category Part Two – Branch Part Three - Loan Officer Part Four – Purpose Code Part Five – Security Code Part Six – Interest Rate
\$ Value Pending Applications	\$ Value of Pending applications for each of the above parts numbers 1-6 on each subsequent page
% Total #	% Total # Pending applications for each of the above parts numbers 1-6 on each subsequent page
% Total \$	% Total \$ Pending applications for each of the above parts numbers 1-6 on each subsequent page

Report Sample

Uses

- Product overview of incoming loan applications
- Category loan volume
- Branch loan volume
- Loan officer loan volume
- Purpose Code loan volume
- Security Code Loan volume
- Interest Rate loan volume

[Link to ID:](http://www.cuanswers.com/doc/gold/gold.htm#x.htm) <http://www.cuanswers.com/doc/gold/gold.htm#x.htm>

Loan Risk Score Analysis

Screen ID: LRISK-01

Screen Title: Loan Risk Score Analysis *Click to magnify*
Report

Panel Number:

Report Name: Loan Risk Score Analysis
Report for month ending
xx,200X

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This screen allows the user to sort the loan portfolio by Corporate ID, Month / year to process and the following options: Loan category, Loan purpose code, Loan security code, Branch/ location number and Loan officer ID. After the above options have been selected the report will sort by the option chosen or all combined with the Risk Score Ranges (up to 5 as defined by the cu – these ranges should be based on a CU's risk based pricing ranges), the score for the ranges are based on the credit unions credit bureau scores (the Credit Union must be pulling credit reports online with CU*Answers in order for the score to be present. If you are not currently pulling reports online with CUBASE, please contact us for additional information). The report will display loans from a current status to over 12 months DQ in up to 5 risk score ranges.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Down the left hand side of the page the performance status of the loans from Current to DQ ranges are noted to the right	Current 1 Day to 1 Month >1 Month to 2 Months >2 Months to 6 Months >6 Months to 12 Months Over 12 Months All Loans Summary
Current Balance	Current loan balances for that segment of loans
Average Risk Score	Average credit score for that segment of loans
Weighted Avg Rate	Weighted average rate for that segment of loans

Report Sample

Uses

- Comparison of risk based pricing to performance
- Purpose / Security code performance review
- Loan officer review based on risk scoring to portfolio performance

- Branch evaluation of loan scoring to portfolio performance

[Link to ID:](http://www.cuanswers.com/doc/gold/gold.htm#x.htm) <http://www.cuanswers.com/doc/gold/gold.htm#x.htm>

Loan Delinquency Analysis

Screen ID: LDQAN-01

Screen Title: Loan Delinquency Analysis *Click to magnify*
Report

Panel Number:

Report Name: Delinquent Loan Analysis
All Loan/ Open Credit

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This screen allows the user to pull the report with the following options: Corporate ID, Process date, Report Type (optional: L=Loans, O=Open Credit, blank=All), Branch number (optional), Loan officer ID (optional), Report Format: Member Name (N) or Account Base (A), and lastly if applicable- Include Participation Loan Investor Detail Report (Y/N). Report includes both detail and summary pages.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Member Name	Member Name
Account Number	Account Number of DQ loan including suffix
DQ Balance in Months	Ranges include: 2 to 6 6 to 12 12 & Over
Interest Due	Interest due on the loan
Mon DLQ	Months the loan is delinquent
Last Pay Date	Date of last payment on the loan
Last Pay Amt	Amount of money applied to loan as of most recent pay date
Schedule Payment	Amount of scheduled loan payment
Loan TP-SC	Loan Type and loan Security Codes

Report Sample

Uses

- Serious DQ review for management
- Evaluation tool for charge offs/ classifying loans
- Reportable loan delinquency