

IntelliCredit: The Next Wave in Credit Risk Management



A black swan named COVID-19 has ushered in a swift and dramatic end to the recently benign credit cycle, and we can expect the **degradation prompted by this crisis to be problematic and extensive**. That's why now is the time to adopt aggressive new approaches to monitor portfolio credit quality. **The IntelliCredit Portal is making it efficient and affordable for organizations of all sizes to better manage 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, the IntelliCredit Portal automates the assessment of your portfolio's credit performance – detecting risk emerging in all your loans, including those affected by COVID-19. This means you can spot deteriorations sooner and take steps to minimize 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, the IntelliCredit Portal 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

Move from a standalone, decades-old loan review model to the IntelliCredit Portal – combining portfolio analysis with smart, efficient loan reviews to identify and monitor credit risk at the broader aggregate level all the way to the detailed loan-level.

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

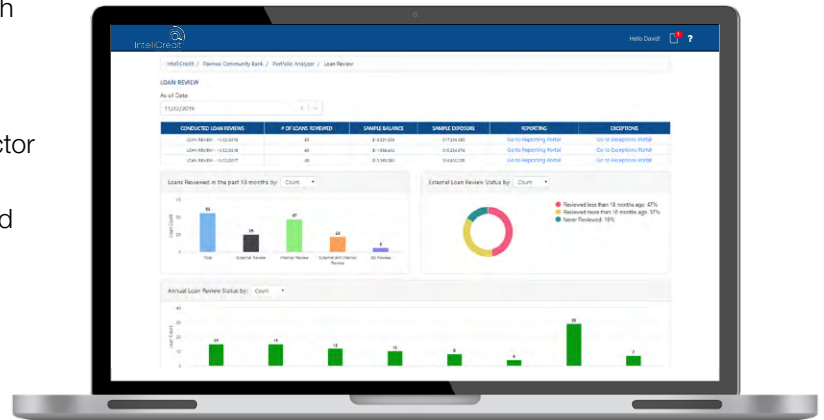
The IntelliCredit Portal

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. **Includes COVID-19 Loan Tracker tool.**

Smart 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**.