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Pictured, from left: Mike Rizzo, SVP/chief banking officer of Five Star Bank in Rancho Cordova, Calif., with client Brian Lawrence, president of Emigh Ace Hardware



IntelliCredit™: Your ally in managing growing credit uncertainties

by David H. Ruffin, Principal, IntelliCredit™



Recent high-profile bank failures, while not prototypical community banks, have undoubtedly unleashed a fear of heightened regulatory scrutiny of lending risk protocols. With inflation and interest rates inevitably weighing down credit performance, it will be imperative for bankers to get ahead of regulators in writing their own script for how they're managing credit risk.

Arming today's credit risk manager

Writing your own credit script requires an understanding of your idiosyncratic loan data—your DNA—and banks typically rely on manual processes to uncover these insights. In addition, assuming good initial underwriting, effective post-booking performance assessments are the real art of loan risk management. These include quantifications of industry concentrations, pricing-for-risk, risk grading migrations, and stress testing to name a few.

In most banks, these assessments are determined from disparate activities and vendors—and some are still largely driven by one lone metric: delinquency. These methods are inefficient and lack the information that a credit risk manager needs to be effective in today's uncertain environment.

IntelliCredit — an ICBA Preferred Service Provider solution

Our name says it all. More accessible credit intelligence. Designed and supported by experienced credit professionals, IntelliCredit has solved this conundrum for today's banker. We've combined our deep expertise in best practices with online tools that make work simple, organized and easily repeatable. And we deliver insightful analysis to help manage and mine your bank's unique loan data so you can easily identify emerging risk and minimize losses.

Options tailored to fit your risk management preferences

IntelliCredit represents the most innovative change in loan reviews and credit intelligence in decades. We're not just **high-tech**: we're also **high-touch**. Our staff of experts has been in your shoes. We can get you up and running quickly with **our solutions**, or if preferred, can provide **guaranteed hands on-assistance** through our third-party loan review services.

David Ruffin is principal of IntelliCredit™, a division of QwickRate®, and has extensive credit experience in the financial industry.

www.intellicredit.com

Here are the ways we're helping banks navigate the current credit climate:

Smart Loan Review™

- **Third-party Loan Review**—our seasoned credit and documentation specialists provide a highly collaborative, less intrusive process using an online tool that gives you real-time transparency in exception clearing and findings.
- **In-house Loan Review**—banks perform their own independent reviews using our online tool. Clients report having *doubled their productivity*.
- **Annual Reviews**—use our comprehensive template or append your bank's custom-designed format.
- **Stress Testing**—banks can companion with loan review to project impact on risk-based capital.

Portfolio Analyzer

- **Credit Intelligence**—game-changing tool for analyzing and assessing emerging risks in your portfolio. Empowers all aspects of loan review.
- **Push-button Reports**—for board and management including custom reports.

High praise from satisfied bankers

"This is the most substantive and efficient loan review I've experienced in my entire career. IntelliCredit allows you to do your day job while you're accomplishing a loan review."

Michael Johnson, Chief Credit Officer, Dogwood State Bank, NC

"Portfolio Analyzer has been an invaluable tool. It provides the ability to track interactions with our borrowers – especially our problem credits. This capability was specifically noted during a recent regulatory examination."

Joel C. Sweren, Chief Financial Officer, Freedom Bank, NJ

Let IntelliCredit help your bank mitigate credit risk.
Request a loan review quote or demo of our solutions at intellicredit.com.