





# Game-changing solutions to more effectively manage credit risk.

The uncertainty in today’s loan portfolios is greater than ever, and regulators put the onus on your institution to quantify and reduce it. IntelliCredit offers revolutionary ways to do just that.

- **Annual and Loan Review Solutions for your team** to greatly streamline the loan reviews you perform
- **Smart Loan Review™ Service** performed by our **banking credit experts with an online, real-time portal** that drives major efficiencies
- **Created by career credit specialists** who bring advanced tools and lessons learned from over 3,000+ loan reviews and 300+ due diligence assessments
- And more!

## IntelliCredit Solutions and Services

Benefit from smarter loan reviews, greater transparency and huge time savings.

IntelliCredit Solution			Loan Review Services
			
<b>Annual Review</b> (for use by your team)	<b>Smart Loan Review™</b> (for use by your team)	<b>Portfolio Analyzer</b> (for use by your team)	<b>Smart Loan Review™</b> (performed by our experts)
Move to an automated process that makes annual reviews easy, organized and repeatable — with everything right at your fingertips	Revolutionary online solution that expedites your entire loan review process, making it simple, retrievable online — and fast	Delivers insightful analysis of your portfolio and loan data so you can detect risk earlier — no need to build reports, create spreadsheets or hire consultants	Benefit from a smarter loan review service that uniquely combines deep credit expertise and an online, real-time portal — so you see progress and results as they happen

**No installation. No software integration. SOC2 compliant.**

“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 actually accomplishing a loan review.”

Michael Johnson, Chief Credit Officer, Dogwood State Bank

continued >

## Annual Review

### *for use by your team*

Put structure, consistency and automation in place for your annual review process. Eliminate manual efforts and make the whole review easy to complete and repeat.

- **Moves the annual review process online** and out of spreadsheets
- **Follow our template** or append your preferred format
- **Brings organization and structure** so that reviewers may complete their work more efficiently
- **All reports and documents stored** and accessible in the tool

## Smart Loan Review™

### *for use by your team*

Accelerate your team's internal loan review process! Our solution makes reviews fast, simple, retrievable and trackable.

- **Automates entire loan review process** for end-to-end efficiencies
- **Easily captures** collateral detail, legal documents, credit data, underwriting and servicing characterizations, loan policy adherence, financial spreads and risk-grade validations
- **Real-time exception monitoring and clearing** with online access for the entire team – a huge time saver
- **Smarter sampling based on your criteria** rather than random selections

## Portfolio Analyzer

### *for the entire team*

Quickly access insightful analysis of your institution's credit portfolio and individual loans. IntelliCredit has done all the hard work so you can bring credit intelligence to your team.

- **Automatically uploads your core system data** and turns it into real-time portfolio analysis, trends, charts, graphs, visuals, reports
- **Identifies hotspots in portfolio subsets such as industries, loan types, collateral**, etc. to get ahead of risk
- **Drill-down capabilities take you to loan-by-loan data** and status
- **Push-button management/board reports** with a powerful custom report builder
- **No software installation or integration** required

## Smart Loan Review™ Service

### *performed by our experts*

Only IntelliCredit brings career credit experts and an online real-time portal to conduct thorough, transparent and efficient reviews — with a lot less hassle.

- **Expert credit review** by professionals with decades of experience (unlike junior CPAs)
- **Document review** by paralegal specialists is included
- **Online portal lets you track progress as it happens, 24/7**, for easy collaboration
- **Immediate visibility** of each write-up, exception and risk-grade change
- **Real-time exception monitoring and clearing** that slash review durations for the entire team
- **Optimizes staff time and work** as faster reviews reduce disruptions and involve fewer resources

“We believe the IntelliCredit team has put together the **most innovative, efficient and affordable credit review process** we've seen. It certainly helps that they've developed this solution using their **deep credit experience** working with community bankers.”

Ed Cooney, CEO,  
Affinity Bank

