

Data Management for Commercial Loan Portfolio Analysis

As the Founder and CEO of a services company, Qualtik CEO Mark Prior worked with over 300 community banks providing valuation, annual loan review, M&A evaluation, and other services. He saw community banks struggling with a common set of challenges around working with their data. Many lenders aggregate data from multiple systems into complex spreadsheets, and then spend dozens of hours every month navigating the management of those spreadsheets in order to generate reports and analyze commercial loan portfolios.

Mark set out to change the way banks manage their commercial loan portfolios using technology to speed up the process, and to add flexibility and reliability.

First Things First - Data

The first step to successfully reporting on and analyzing commercial loan portfolios is gathering the data. Many banks have a variety of systems they must pull from to analyze their data, such as:

- Core system
- Loan review system
- Spreading software
- CRM
- Spreadsheets
- Data warehouse

Many bankers export data from these various systems and import them into a spreadsheet. They use formulas to merge the data and then create pivot tables, ratios, and graphs for reports. In many cases, a skilled data analyst spends 16 to 32 hours, or more, compiling data and building reports each month. These analysts often tell us that 80% of their time is spent gathering and organizing data while only 20% is spent analyzing the results. Qualtik believes analysts' time can be better spent, so we set out to flip the data gathering verses data analyzing equation.

“Normally I spend 80% of my time gathering and organizing data, and only 20% analyzing it. Qualtik lets me flip that.”

Mapping Data

Our system relies upon the same type of report that is being generated to inform your current spreadsheets. This keeps technical overhead low and prevents the need for new integrations.

QA Your Data

Qualtik identifies missing data and provides visualization that highlights what may need to be reviewed or updated. Customers use this feature to generate reports so that team members can update their core system. It is frequently called out as the first big benefit that customers notice when working with Qualtik. According to the MIT Sloan Management Review, companies lose 15% to 25% of revenue because of bad data. Qualtik helps surface data issues and minimize the impact.

“For many banks, to instantly see where data is missing is an important and immediate benefit.”

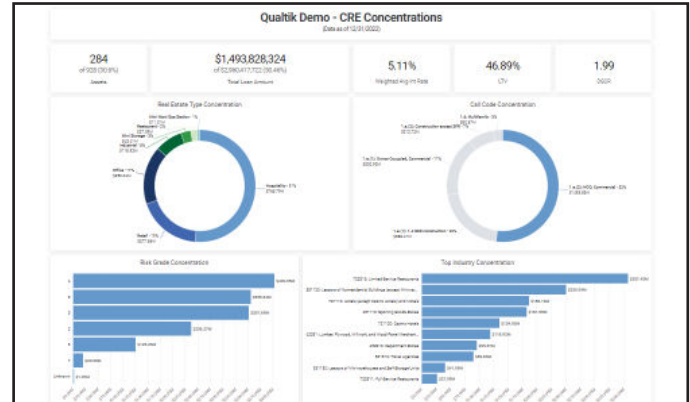
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Data Updates

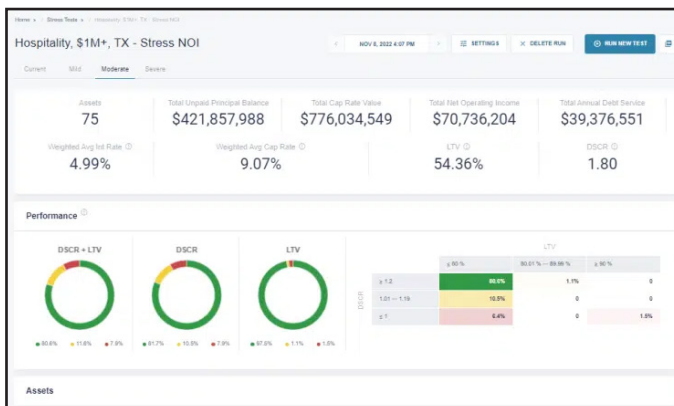
Most customers update the Qualtik system monthly. New loan and payment data updates are imported using the same processes most banks use to pull data into spreadsheets.

Visualizing Data

Once the data is loaded, lenders access powerful interactive visualization tools. Qualtik's configurable dashboards allow lenders to instantly see the concentration reports and ratios that are important to them. Drill into detailed analysis directly from the dashboard. Filter data and generate regulatory and board reports with a few clicks.



Stress Testing



Bankers told us they wanted to be able to filter their commercial loan portfolio and apply stress criteria in different ways to various segments. Banks often have multiple versions of complex spreadsheets for stress testing. When it's time to run a new scenario or filter data in a different way, it often requires creating yet another version of the spreadsheet. Qualtik's Stress Testing Tool allows lenders to filter their portfolio, set test-specific criteria, and generate an interactive report in as little as five minutes. The system saves stress testing reports, so lenders can re-run them with fresh data in the future by simply clicking a button.

Qualtik provides better visibility into the risk profile of your commercial loan portfolio and the ability to better analyze scenarios in a quickly changing economic environment. With our unique loan portfolio analysis software, you can proactively manage your concentrations, monitor your capital ratios, stress test appropriate segments of your portfolio and generate custom reports, minus the guesswork or hassle.

Qualtik helps bankers spend less time organizing and gathering data and more time analyzing it.

Request a demo at qualtik.com/demo

¹ Redman, Thomas, 2017, Seizing Opportunity in Data Quality, MIT, accessed June 14, 2021, <<https://sloanreview.mit.edu/article/seizing-opportunity-in-data-quality>>