Top 10 Reports for Your Loan Portfolio

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Presenter

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Product Manager

nCino

Agenda

- Review our top 10 reports with examples and key takeaways
- Q&A

Polling Question - #5

No. 10

Concentrations

No. 10: Concentrations

Standard Sub-Category	Count	Concentration Ratio by Count	Balance ↓	Concentration Ratio	Balance to Portfolio Balance	Balance to Total Assets	Balance to Net Worth
First Mortgage	1,324	2.40%	$417,998,817	41.96%	41.96%	30.96%	2,786.66%
Cons. Used Auto	11,777	21.33%	$153,204,354	15.38%	15.38%	11.35%	1,021.36%
Cons. New Auto	5,783	10.48%	$129,258,179	12.98%	12.98%	9.57%	861.72%
Apartment	147	.27%	$115,178,253	11.56%	11.56%	8.53%	767.86%
HELOC	1,803	3.27%	$69,836,115	7.01%	7.01%	5.17%	465.57%
Cons. Credit Card	25,742	46.63%	$35,117,273	3.53%	3.53%	2.60%	234.12%
Other Unsec. Cons.	7,351	13.32%	$24,660,082	2.48%	2.48%	1.83%	164.40%
Bus. Secured	411	.74%	$15,445,035	1.55%	1.55%	1.14%	102.97%
Other Sec. Cons.	283	.51%	$13,421,731	1.35%	1.35%	.99%	89.48%
Other Business	181	.33%	$9,931,436	1.00%	1.00%	.74%	66.21%
Second Mortgage	160	.29%	$6,806,876	.68%	.68%	.50%	45.38%
SBA	115	.21%	$4,733,228	.48%	.48%	.35%	31.55%
Bus. Credit Card	118	.21%	$104,187	.01%	.01%	.01%	.69%
Other	1	.00%	$41,781	.00%	.00%	.00%	.28%
Not Reported	10	.02%	$430,302	.04%	.04%	.03%	2.87%
Total	**55,206**	**100.00%**	**$996,167,651**	**100.00%**	**100.00%**	**73.79%**	**6,641.12%**

- Broad and functional reporting
- Policy limits and asset quality mix
- Measure concentrations based on virtually any data point to identify potential risk:
  - Category
  - Product Type
  - Credit Score
  - LTV
  - Industry
  - Etc.

No. 9
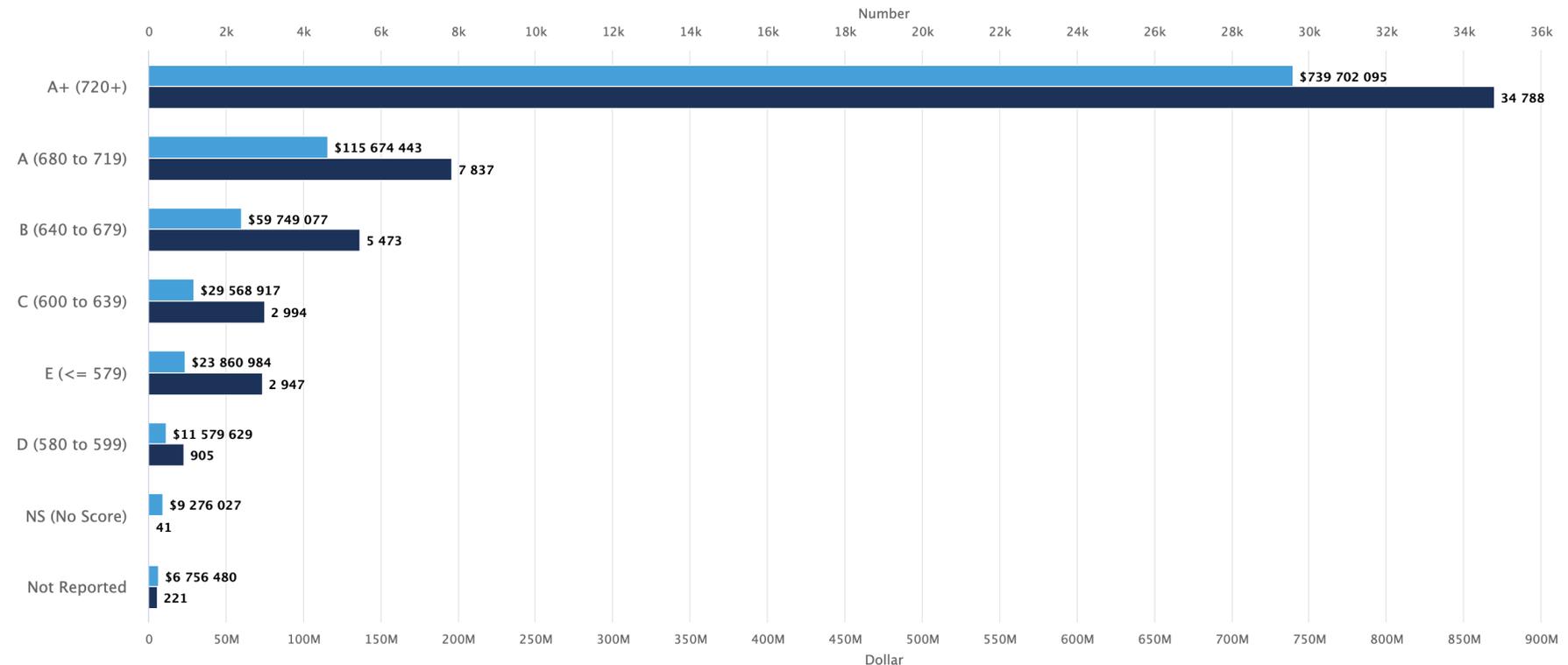
Credit Score Migration

Polling Question - #6

No. 9: Credit Score Migration

	A+ (720+)	A (680 to 719)	B (640 to 679)	C (600 to 639)	D (580 to 599)	E (<= 579)
A+ (720+)						
Balance	$575,435,305	$50,583,873	$17,946,972	$9,642,879	$4,123,725	$6,046,108
Row Percent Balance	79.86%	7.02%	2.49%	1.34%	.57%	.84%
A (680 to 719)						
Balance	$72,879,390	$36,136,941	$15,033,326	$5,599,713	$4,025,113	$4,630,201
Row Percent Balance	48.53%	24.06%	10.01%	3.73%	2.68%	3.08%
B (640 to 679)						
Balance	$23,113,524	$12,579,557	$15,372,122	$6,958,201	$1,642,768	$5,028,354
Row Percent Balance	32.70%	17.80%	21.75%	9.84%	2.32%	7.11%
C (600 to 639)						
Balance	$5,391,222	$2,156,484	$4,354,803	$3,233,733	$906,180	$2,399,922
Row Percent Balance	26.75%	10.70%	21.61%	16.05%	4.50%	11.91%
D (580 to 599)						
Balance	$1,597,724	$105,822	$307,885	$855,995	$193,711	$798,450
Row Percent Balance	37.70%	2.50%	7.27%	20.20%	4.57%	18.84%
E (<= 579)						
Balance	$125,676	$1,171,234	$820,936	$1,223,592	$333,526	$3,746,412
Row Percent Balance	1.44%	13.38%	9.38%	13.98%	3.81%	42.79%

No. 9 Key Takeaways

- Simple yet powerful analysis to indicate how portfolio is behaving based on credit movement

- Can be used to see movement between FICO bands as well as severity of movement

- Understand which borrower/loan types are most likely to have +/- migration

- Use migration to monitor and assess lines of credit

- Migration between specific dates (E.g. migration pre-Covid to today)

Analysis of Credit Score Migration Points

	<= -75 points	-74 to -50 points	-49 to -25 points
30 Year Mortgage	53	46	91
Boat New/Used	-	1	1
Business Card	-	1	1
Business Line of Credit	17	10	7
C&I Loans	24	11	25
Classic Card - Fixed	41	26	41
Classic Card - Variable	165	72	94
Classic Secured	55	48	79
Commercial Real Estate	16	9	14
Direct New Auto	264	275	442
Direct Used Auto	877	597	1,000

No. 8

LTV Migration

No. 8: LTV Migration

Loan to Value Migration

Improved	Stayed the Same	Worsened	No Migration
Concentration Ratio 57.52%	Concentration Ratio 21.42%	Concentration Ratio 1.38%	Concentration Ratio 19.67%
Balance $574,208,216	Balance $213,869,695	Balance $13,816,561	Balance $196,387,830

	A+ (< 65%)	A (65% to 69.99%)	B (70% to 79.99%)	C (80% to 99.99%)	D (100% to 119.99%)	E (>= 120%)	Not Reported	Total
A+ (< 65%)	$103,953,609	$319,887	$982,516	$1,317,996	$509,846	$133,348	$634,369	$107,851,572
A (65% to 69.99%)	$60,475,396	$340,941	$66,290	$2,035,561	$176,883	$16,981	$53,742	$63,165,794
B (70% to 79.99%)	$82,742,819	$6,415,890	$2,826,940	$1,243,466	$274,327	$97,664	$89,301	$93,690,408
C (80% to 99.99%)	$87,927,215	$23,458,680	$48,247,322	$28,963,635	$2,681,283	$703,851	$441,710	$192,423,696
D (100% to 119.99%)	$15,918,469	$4,866,922	$29,514,390	$96,272,195	$25,301,162	$3,256,660	$11,231	$175,141,029
E (>= 120%)	$10,409,689	$2,034,503	$5,165,970	$27,426,094	$73,332,660	$52,483,409	$19,356,338	$190,208,664
Not Reported	$26,524,904	$4,702,151	$7,596,207	$19,133,984	$11,884,835	$3,976,773	$101,982,285	$175,801,139
Total	$387,952,102	$42,138,974	$94,399,635	$176,392,933	$114,160,996	$60,668,687	$122,568,976	$998,282,302

No. 8 Key Takeaways

- Up-to-date collateral values of vehicle, RE and CRE loans

- Up-to-date monthly estimates of current senior lien balances

- Filter reporting by product type, min/max LTV, credit score migration, etc.

- Identify loans with higher LTV compared to origination LTV

- Analyze loss given default

Collateral Value Over Time
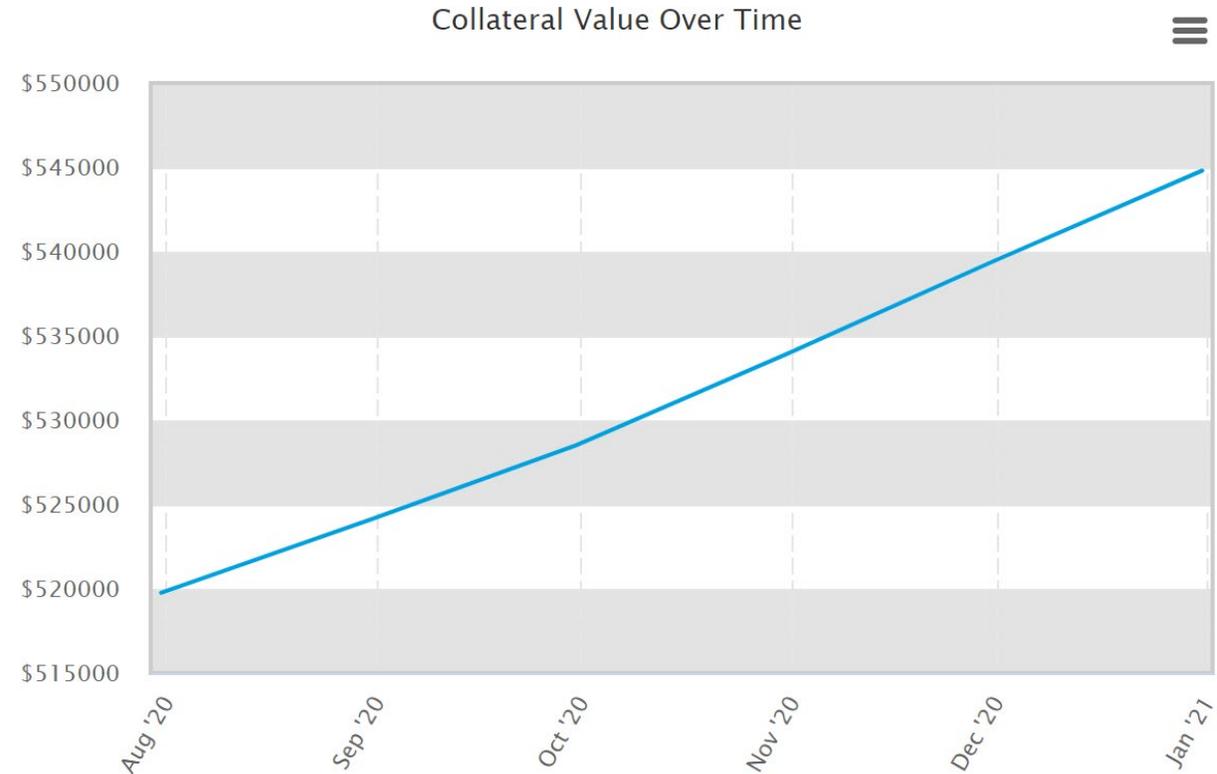
LOAN TO VALUE (BALANCES)

| Origination		Current		LTV (Balances) Migration	
Original Balance:	$20,124	Balance:	$17,544	LTV (Balances):	85.63%
Original Sr. Loan:	$251,120	Senior Balance:	$319,970	Original LTV (Balances):	107.56%
Combined Original Loan:	$341,324	Combined Balance:	$337,514	LTV (Balances) Migration:	-21.92%
Original Collateral Value:	$317,340	Collateral Value:	$394,138		
Original Equity:	-$23,984	Current Equity:	$56,624		
LTV History					

No. 7

Probability of Default and Loss Given Default

(Negative Equity)

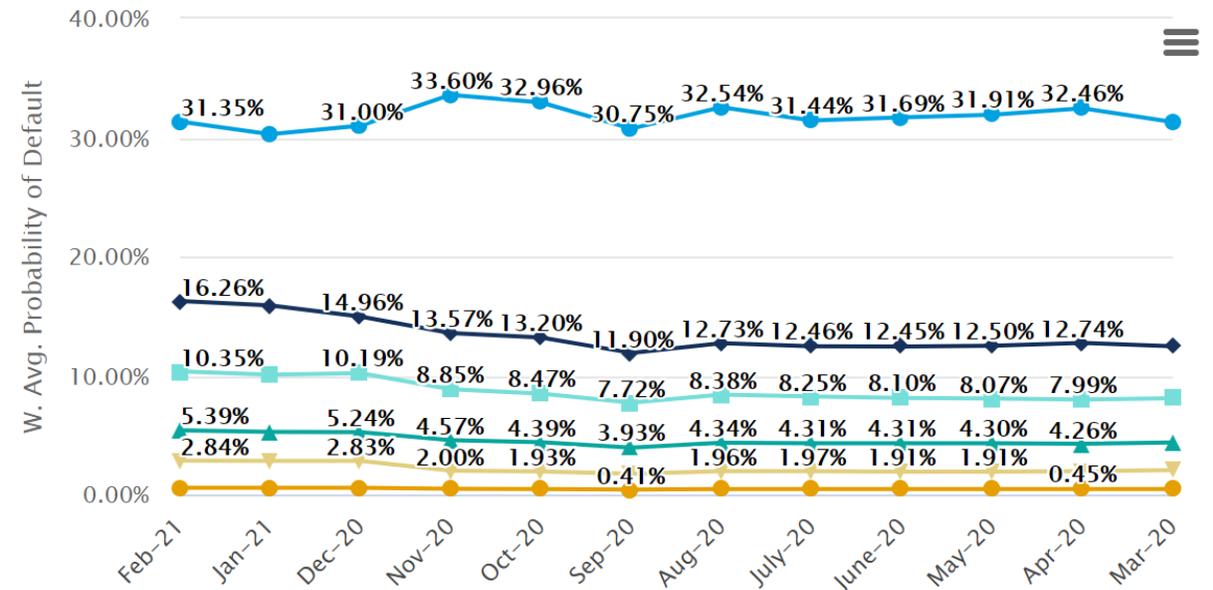# No. 7: PD and LGD (Negative Equity)

LGD Trend
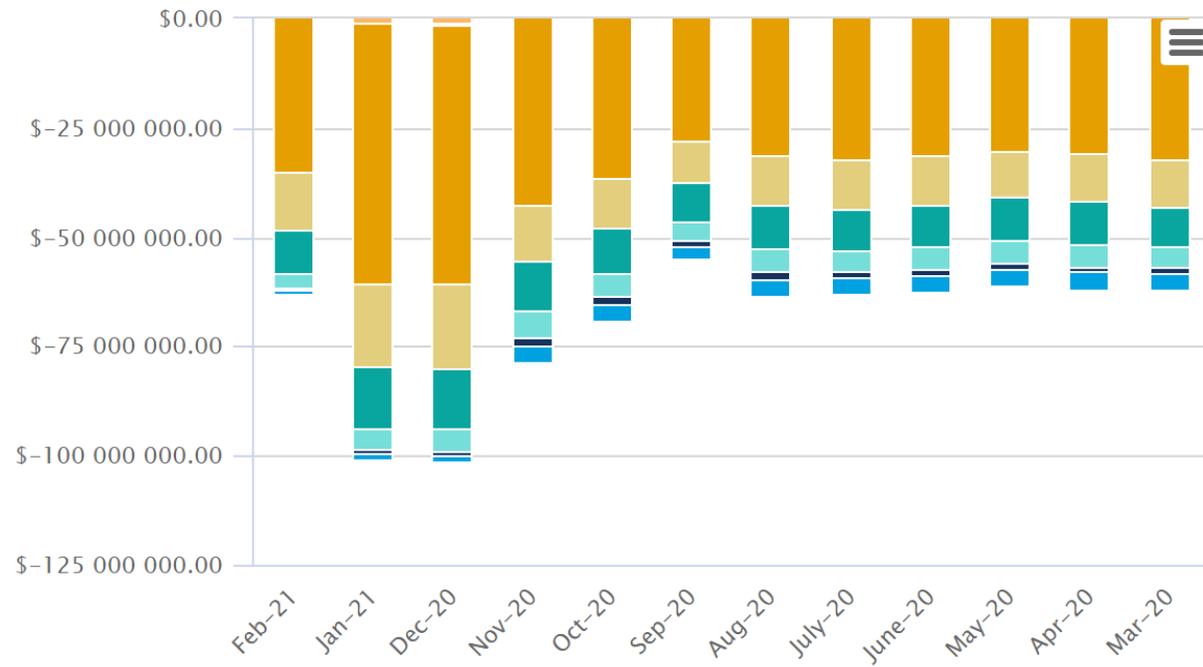
- E (<= 579)
- D (580 to 599)
- C (600 to 639)
- B (640 to 679)
- A (680 to 719)
- A+ (720.00+)
- NS (No Score)
- Not Reported

Trend of W. Avg. PD

- E (<= 579)
- D (580 to 599)
- C (600 to 639)
- B (640 to 679)
- A (680 to 719)
- A+ (720.00+)
- Total

No. 7 Key Takeaways

	Loan Id	Balance	Original Balance	Origination Date	Term	Rate	Original Credit Score	Updated Credit Score	Days Delinquent	LTV	LTV Migration	Credit Score Migration (Orig ↓ to Upd)	Maturity Date	Probability of Default
1	8838705-2	$4,018	$9,274	2014-03-13	75	12.74%	471	646	33	101.78%	-28.88%	175	2026-09-13	26.15%
2	10555200-2	$11,069	$14,223	2019-04-04	60	10.84%	476	642	70	84.64%	-26.13%	166	2029-03-23	38.82%
3	6003342-2	$5,530	$5,852	2016-09-12	66	14.34%	498	642	0	127.77%	31.69%	144	2027-09-17	16.45%
4	10002219-2	$7,798	$11,290	2017-09-21	66	14.99%	496	616	63	106.96%	-26.73%	120	2028-09-15	37.07%
5	9310473-2	$6,931	$13,645	2015-10-27	75	11.99%	559	644	32	90.53%	-39.29%	85	2028-05-01	16.25%

- Enhanced risk metric for projecting future losses
- Incorporates multiple loan characteristics with macroeconomic factors
- 13 unique probability of default models dependent on loan type
- Ability to input loan type level selling costs to calculate overall exposure
- Calculate expected loss – LGD * PD

Polling Question - #7

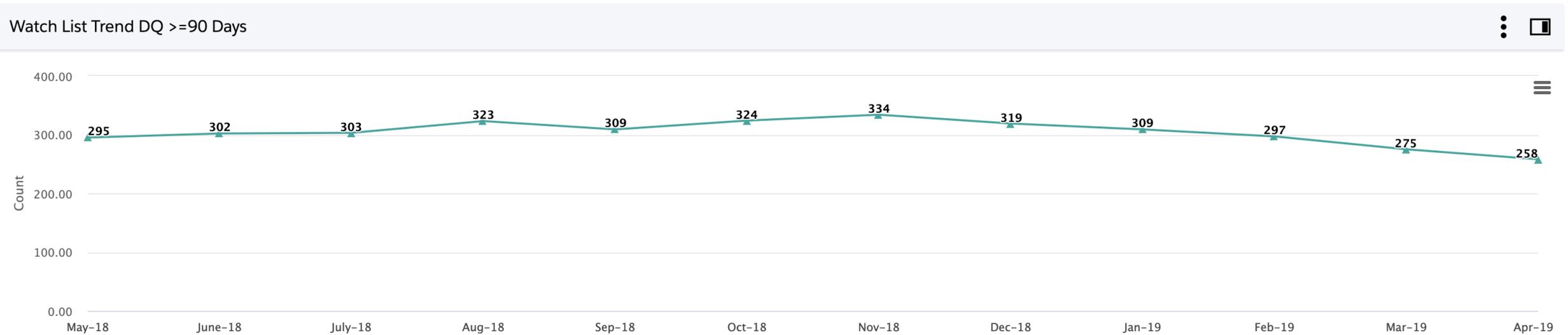# No. 6

Delinquency and Watch Lists

No. 6: Delinquency & Watch Lists

Standard Sub-Category	Balance	Concentration Ratio	Delinquent Balance ↓	Delinquency Ratio	Percent of Delinquent Balance	Delinquency Relative Impact
Cons. Used Auto	$153,204,354	15.38%	$831,412	.54%	30.70%	2.00
Cons. Credit Card	$35,117,273	3.53%	$611,799	1.74%	22.59%	6.41
First Mortgage	$417,998,817	41.96%	$506,344	.12%	18.70%	.45
Other Unsec. Cons.	$24,660,082	2.48%	$239,027	.97%	8.83%	3.57
Second Mortgage	$6,806,876	.68%	$138,499	2.03%	5.11%	7.49
SBA	$4,733,228	.48%	$135,133	2.85%	4.99%	10.50
Cons. New Auto	$129,258,179	12.98%	$132,098	.10%	4.88%	.38
Other Business	$9,931,436	1.00%	$105,713	1.06%	3.90%	3.92
Other Sec. Cons.	$13,421,731	1.35%	$7,811	.06%	.29%	.21
Apartment	$115,178,253	11.56%	$0	0%	0%	0
Other	$41,781	.00%	$0	0%	0%	0
Bus. Secured	$15,445,035	1.55%	$0	0%	0%	0
HELOC	$69,836,115	7.01%	$0	0%	0%	0
Bus. Credit Card	$104,187	.01%	$0	0%	0%	0
Not Reported	$430,302	.04%	$0	0%	0%	0
Total	**$996,167,651**	**100.00%**	**$2,707,837**	**.27%**	**100.00%**	**1.00**

No. 6 Key Takeaways

- Concentrations by delinquency bucket
- Trend pre-delinquent figures
- Delinquency relative impact
- Aging tables
- Collections and risk management

Watch List Trend DQ >=90 Days

	May-18	June-18	July-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
Count	295	302	303	323	309	324	334	319	309	297	275	258

No. 5

Charge-off Analysis

No. 5: Charge-off Analysis

6 Month Net Charge-Off Ratio Trended by Original Credit Score

Legend:
- A+ (720+)
- A (680 to 719)
- B (640 to 679)
- C (600 to 639)
- D (580 to 599)
- E (<=579)
- NS (No Score)
- Not Reported
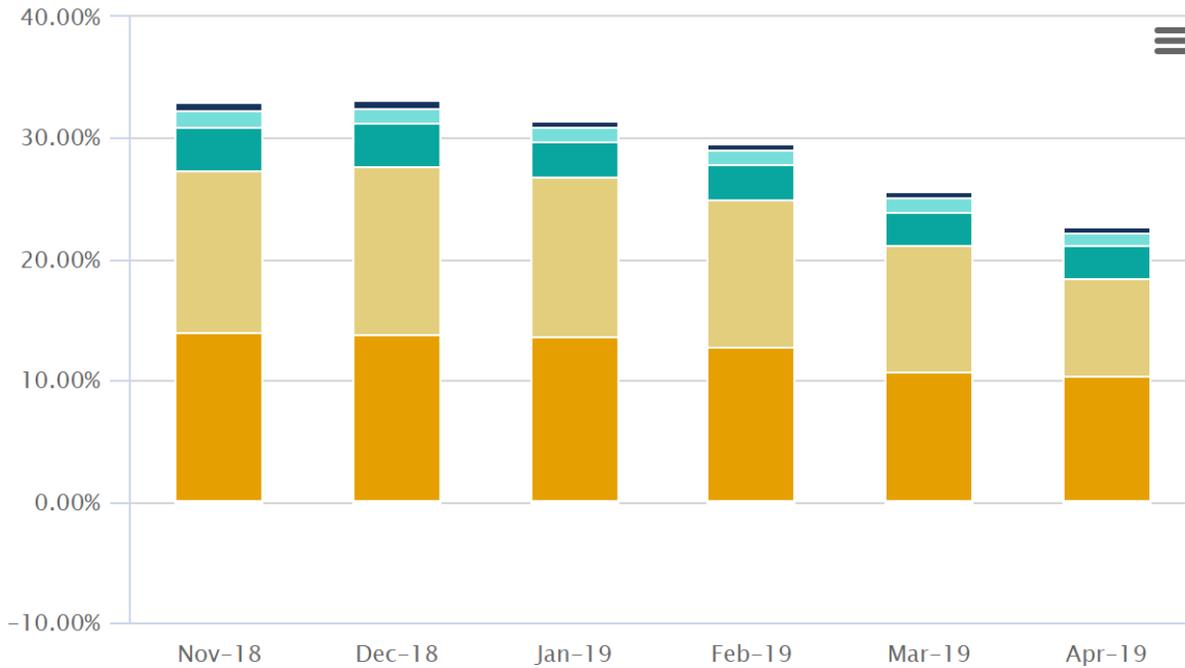
6 Month Net Charge-Off Ratio Trended by Original LTV
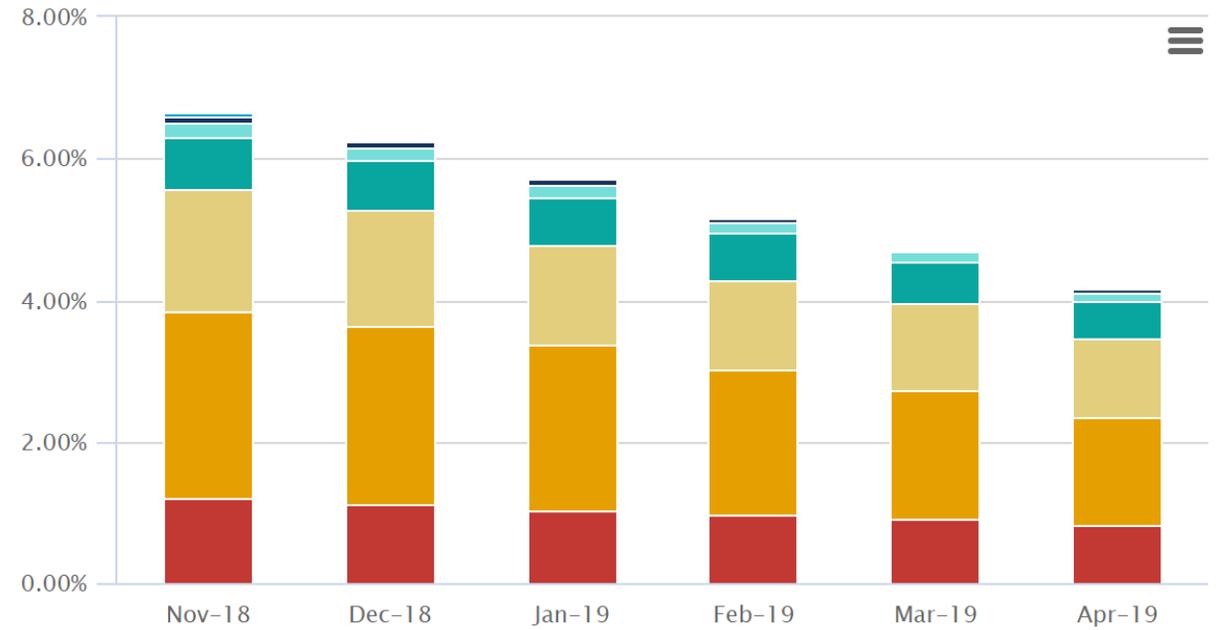
Legend:
- A+ (< 65%)
- A (65% to 69.99%)
- B (70% to 79.99%)
- C (80% to 99.99%)
- D (100% to 119.99%)
- E (>= 120%)
- Not Reported

No. 5 Key Takeaways

- Differentiate between original charge-offs, recoveries and reversals
- Show options of all look-back periods available
- Filter by activity date ranges
- Track first payment defaults
- Calculate avg. time to charge-off
- Use charge-off history to anticipate future losses and adjust lending practices
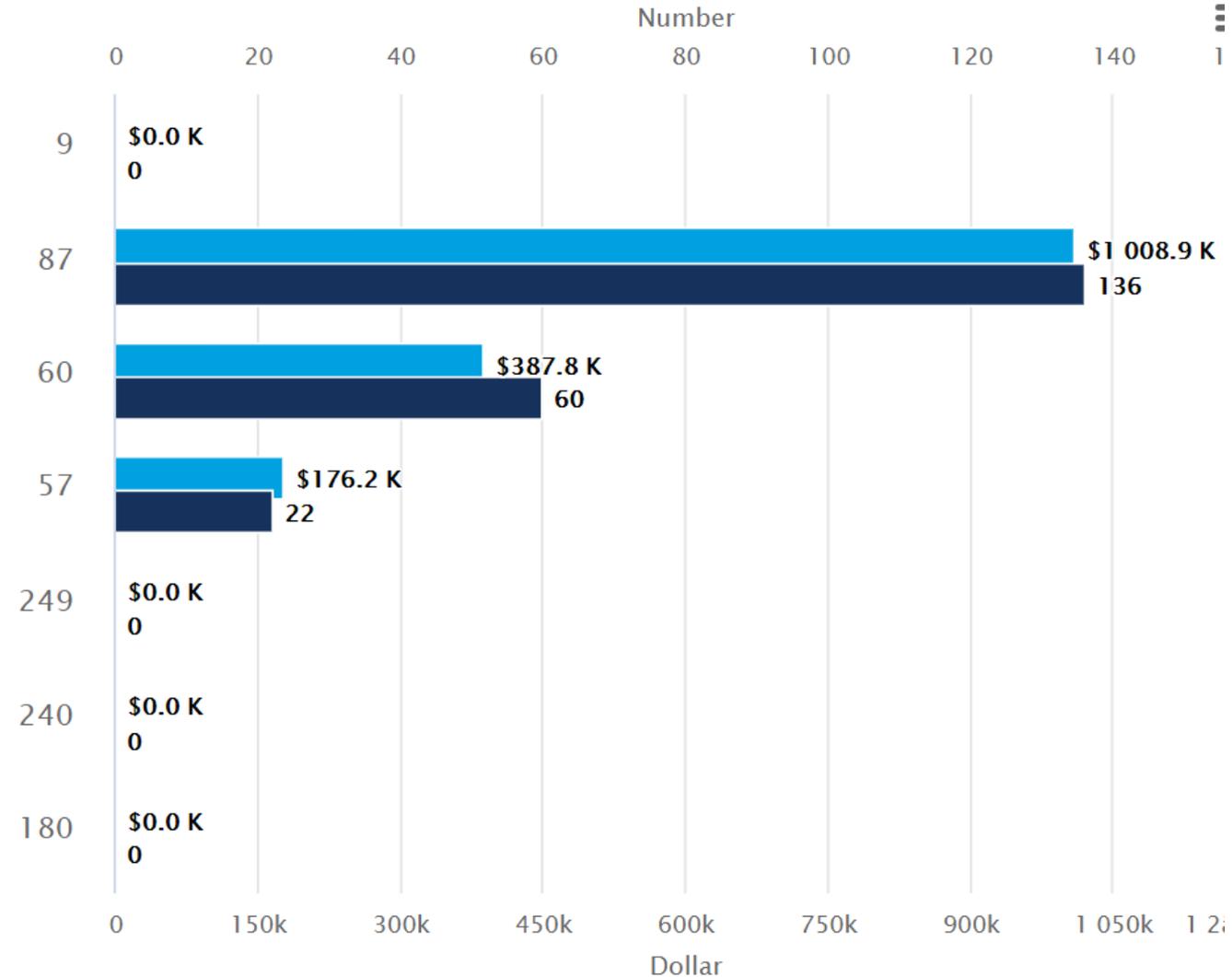
Legend:
- ● Gross Charge-off Balance (Reversals Excluded) (CO) Lookback 12 Month
- ● Gross Charge-off Count (Reversals Excluded) (CO) Lookback 12 Month

No. 4

Static Pool Analysis

No. 4: Static Pool Analysis

Origination Year ↓	Original Balance	Total Original Commitments	Total Commitments	% Remaining (TC/TOC)	SP Charge-off Balance
2019	$65,604,896	$82,865,345	$146,093,458	176.30%	-
2018	$248,059,715	$298,229,873	$405,643,427	136.02%	$135,413
2017	$269,513,813	$314,726,944	$253,844,104	80.66%	$2,631,258
2016	$353,036,891	$394,823,622	$250,790,189	63.52%	$3,178,513
2015	$315,601,932	$360,977,305	$184,588,488	51.14%	$2,635,983
2014	$176,165,436	$206,257,730	$93,130,246	45.15%	$1,907,371
2013	$139,775,424	$160,856,904	$75,681,109	47.05%	$551,693
2012	$95,703,201	$117,551,198	$60,134,045	51.16%	$1,055,941
2011	$38,262,342	$48,577,523	$23,613,138	48.61%	$157,557
2010	$18,265,164	$26,207,083	$17,025,839	64.97%	$349,150
2009	$9,385,960	$25,719,870	$21,976,056	85.44%	$121,544
2008	$32,546,036	$40,956,751	$36,702,756	89.61%	$245,573
2007	$32,543,196	$36,426,078	$38,313,720	105.18%	$242,531

No. 4 Key Takeaways

- Measure pool growth, performance, and payoffs over time
- Draw inferences on performance based on economic conditions or internal policy adjustments
- Historical data completeness is key

Origination Year ↓	Original Balance	Balance	% Remaining (B/OB)	SP Charge-off Balance	SP Cumulative Charge-off Ratio (OB)
2019	$65,604,896	$105,173,539	160.31%	-	-
2018	$248,059,715	$275,211,175	110.95%	$135,413	.05%
2017	$269,513,813	$158,752,983	58.90%	$2,631,258	.98%
2016	$353,036,891	$168,402,783	47.70%	$3,178,513	.90%
2015	$315,601,932	$106,382,115	33.71%	$2,635,983	.84%
2014	$176,165,436	$39,717,846	22.55%	$1,907,371	1.08%
2013	$139,775,424	$37,572,451	26.88%	$551,693	.39%
2012	$95,703,201	$37,001,229	38.66%	$1,055,941	1.10%
Total	$1,663,461,308	$928,214,120	55.80%	$12,096,173	.73%

No. 3

Trending and New Production

No. 3: Trending & New Production

New Production Table

Standard Sub-Category	Jan-21	Dec-20	Nov-20	Oct-20	Sep-20	Aug-20
Cons. Credit Card						
Original Balance	$736,141	$495,747	$427,661	$56,586	$143,837	$49,456
Count	51	47	67	56	37	44
W. Avg. Original Credit Score	665	797	762	659	798	655
Avg. Original Credit Score	658	701	688	675	701	689
W. Avg. Original Rate	4.35%	4.00%	5.10%	14.52%	4.44%	14.80%
Cons. New Auto						
Original Balance	$4,223,181	$7,489,135	$11,135,307	$7,860,716	$2,760,062	$2,329,037
Count	128	193	314	233	89	77
W. Avg. Original Credit Score	769	762	769	761	770	761
Avg. Original Credit Score	772	765	771	764	768	762
W. Avg. Original Rate	3.45%	3.59%	3.04%	3.51%	3.40%	3.74%
Cons. Used Auto						
Original Balance	$13,999,594	$14,086,126	$19,631,395	$17,061,838	$11,033,241	$12,516,401
Count	652	647	882	786	535	628
W. Avg. Original Credit Score	744	742	745	746	739	742
Avg. Original Credit Score	744	741	743	743	740	741
W. Avg. Original Rate	4.27%	4.46%	3.99%	3.90%	4.47%	4.52%
First Mortgage						
Original Balance	$26,919,911	$37,741,464	$43,311,248	$40,898,740	$32,795,498	$37,800,199
Count	158	224	257	229	187	217
W. Avg. Original Credit Score	765	757	762	764	774	772
Avg. Original Credit Score	735	739	736	745	751	750
W. Avg. Original Rate	2.86%	2.78%	2.76%	2.75%	2.71%	2.87%

No. 3 Key Takeaways

- Take any key report and trend it over time – CS migration, delinquency, COs
- Analyze statistics – w. avg/avg credit scores, LTVs, rates, loan term, etc.
- Key reporting in times of crises
- Set and monitor loan origination related KPIs

Polling Question - #8

No. 2

Profitability and Average Life

No. 2: Profitability & Average Life

Net Yield Analysis

Auto Dealer ↓	Balance	W. Avg. Rate	Charge-off Ratio - Lookback 1 Year	(-) Dealer Fees	(+) GAP/Warranty	Net Yield	Cost of Funds	Contribution
Autonomous Auto	$6,429,561	3.50%	.31%	1.00%	.15%	2.34%	.35%	1.99%
Bareknuckle Buick	$5,977,688	3.28%	.53%	1.00%	.15%	1.90%	.35%	1.55%
Dorothy's Slam Dunk Kia	$5,975,004	3.49%	1.67%	1.25%	.15%	.71%	.35%	.36%
Jerry and Larry's Chevy of the Future	$9,269,887	3.43%	.04%	1.00%	.15%	2.54%	.35%	2.19%
Joyride Jeep	$7,893,511	3.47%	.15%	1.00%	.15%	2.47%	.35%	2.12%
Legion Car Sales	$9,682,948	3.53%	.90%	.50%	.15%	2.29%	.35%	1.94%
Low Pressure Auto Sales	$7,291,895	3.42%	1.13%	1.00%	.15%	1.44%	.35%	1.09%
Planet Auto Station	$7,137,128	3.58%	1.04%	1.00%	.15%	1.69%	.35%	1.34%
Toyota and Jam of Southtowne	$6,771,852	3.50%	.81%	1.00%	.15%	1.84%	.35%	1.49%
Volkswagen Diplomacy	$8,605,860	4.06%	2.95%	1.00%	.15%	.26%	.35%	-.09%
Not Reported	$3,695,072	16.86%	21.84%	1.00%	.15%	-5.83%	.35%	-6.18%
Total	**$78,730,404**	**4.16%**	**2.52%**	**.96%**	**.15%**	**.83%**	**.35%**	**.48%**

Profitability Set	**Profitability Set Description**	**(+) GAP/Warranty**	**(-) Dealer Fees**
Indirect Auto		Guaranteed Asset Protection	% based on loan level, dividing original dealer fee by original balance

No. 2 Key Takeaways

- Aggregate-level yield analysis
- Which products or FICO bands are netting the highest yield?
- Can we use this to evaluate our risk-based pricing?
- Use average loan life for pricing adjustments

	Loan Id ↑	Origination Date	Close Date - Lookback 12 Month	Loan Life - Lookback 12 Month
1	closeDateTest1	2020-01-01	2020-01-22	0
2	closeDateTest2	2015-01-01	2020-07-31	66
3	closeDateTest3	2012-01-01	2019-12-31	95

No. 1

Multi-Dimensional Portfolio Analysis

No. 1: MDPA

LTV Migration and Credit Score Migration from Origination

		>= 60 points	30 to 59 points	0 to 29 points	-29 to -1 points	-59 to -30 points	<= -60 points
< -10%	Count	3,445	4,488	9,236	6,450	3,261	2,183
	Balance	$2,772,798	$5,332,985	$27,505,257	$16,551,302	$8,074,047	$4,193,476
	Delinquent Balance	$18,868	$19,735	$58,900	$22,120	$56,604	$27,284
-10% to < -6%	Count	12	16	92	55	17	16
	Balance	$158,705	$252,073	$1,649,729	$1,003,131	$264,124	$273,439
	Delinquent Balance	$0	$0	$21,306	$35,300	$16,996	$6,773
-6% to < 0%	Count	8	8	47	23	18	10
	Balance	$134,204	$80,642	$774,244	$374,722	$273,870	$203,422
	Delinquent Balance	$0	$0	$28,030	$0	$0	$0
0% to < 5%	Count	3	2	12	7	8	4
	Balance	$43,338	$64,143	$175,727	$136,493	$172,561	$47,421
	Delinquent Balance	$0	$0	$0	$0	$0	$0
5% to < 10%	Count	1	2	4	5	-	3
	Balance	$8,780	$21,987	$65,906	$100,562	-	$51,469
	Delinquent Balance	$0	$0	$0	$0	-	$0
>= 10%	Count	4	11	22	10	5	10
	Balance	$39,104	$214,175	$401,902	$230,122	$99,537	$138,166
	Delinquent Balance	$4,105	$8,931	$46,723	$0	$0	$0

No. 1 Key Takeaways

Term and Days Delinquent

	15-29 Days	30-59 Days	60-89 Days	90-119 Days
12 to < 24				
Count	1	-	-	-
Balance	$1,164	-	-	-
Concentration Ratio	.01%	-	-	-
36 to < 48				
Count	2	1	-	1
Balance	$10,003	$2,829	-	$1,456
Concentration Ratio	.11%	.03%	-	.02%
48 to < 60				
Count	10	4	2	1
Balance	$78,970	$17,697	$13,282	$2,411
Concentration Ratio	.88%	.20%	.15%	.03%
60 to < 72				
Count	66	43	28	10
Balance	$600,663	$379,752	$259,112	$104,355
Concentration Ratio	6.68%	4.23%	2.88%	1.16%
72 to < 84				
Count	109	81	28	13
Balance	$1,689,523	$1,099,891	$370,798	$203,298
Concentration Ratio	18.80%	12.24%	4.13%	2.26%
84 to < 96				
Count	81	48	19	10
Balance	$2,046,581	$891,602	$355,288	$168,628
Concentration Ratio	22.77%	9.92%	3.95%	1.88%

- Deeper analysis of portfolio health
- Traditional analysis can miss hidden problems
- Assist in executing plan to mitigate losses
- Safeguard FIs from being too conservative

Questions?

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Thank you

As a reminder, if you have any suggestions for future webinar topics, please submit them through info@rklcpa.com