

# Multi-Dimensional Loan Portfolio Analysis

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Trellance's best-in-class loan portfolio analysis solution helps credit unions maintain adequate capital to take on additional risks to serve members, and where to deploy that capital in order to create the most impact.

## Satisfy Regulatory Concerns

Have you received suggestions from your examiner, verbally, by way of written findings or a Document of Resolution, to improve your credit risk monitoring practices? Common verbiage includes stress testing, static pool analysis, loss distribution and analyses of significant underwriting characteristics. Appease your regulators without sacrificing a good night's sleep using Trellance's Multi-Dimensional Loan Portfolio Analysis software.

## About



Trellance is a leading technology partner for credit unions, delivering innovative technology solutions to help credit unions achieve more. With a comprehensive suite of analytics, cloud and talent solutions, the Trellance team ensures credit unions increase efficiency, manage risk, and improve member experience. As a tech partner, Trellance ensures that credit unions have access to the latest generation of fintech solutions, filled with powerful tools such as artificial intelligence and machine learning.

Learn more at [Trellance.com](https://www.trellance.com)





## Prepare For Changes In The Economic Environment

With changing economic conditions come a variety of concerns regarding safety, soundness and portfolio profitability. During the Great Recession, we were able to help financial institutions demonstrate to appropriate parties that they had the required capital to serve members and continue growing in a time of need. Our software analyzes changes in your portfolio that proactively quantify the need for deviations in your reserves from historical outcomes.



## Identify Trends More Quickly

If you have made significant changes to your lending strategies or underwriting policies, there is a lag between the date of origination and the development of delinquency and reliable loss histories. An evaluation of your portfolio by an experienced team of analysts can help spot warning signs of forward-looking pressure on profitability such as significant downward credit score migration or early stage delinquencies or defaults.



## Maximize Value With Efficient, Risk-Based Pricing

To provide value to your membership you need to know what products create win-win scenarios for both you and your members. Quantify the cost of making loans by product, credit tier, and even dealer to understand the risk return relationship and create more attractive products.

Ready to see how Trellance can help you  
better understand your **Loan Portfolio?**

Contact Trellance at [info@trellance.com](mailto:info@trellance.com)

[trellance.com](http://trellance.com) | (888) 930-2728

