

Financial Expertise | Loan Portfolio Analysis



Situation

A \$9.8 billion regional bank with over 60 branches required an independent loan portfolio performance analysis, including home equity loans and lines of credit, and engaged SolomonEdwards to update the lien portfolio segmentation database. Deliverables included summary trend reports, data tables, graphs and narrative analytics.

Solution

SolomonEdwards provided a Principal responsible for the analysis and review of new data and a Senior Manager (system specialist) responsible for mapping and uploading new data files, data mining and for making system modifications as required.

Results

SolomonEdwards' consultants performed quarterly analyses and published reports to the client within four weeks of the receipt of the loan activity and balance files.

The analytics included gross losses (by state, CLTV, FICO score, etc.), weighted average maturity, interest rate, and other key data points, as well as new loan production and paid-off loans.

The reports were timely, accurate, and provided the necessary insights requested by both senior management and regulators.



INDUSTRY:
Banking



DEPLOYMENT:
Team (2-10)

SERVICES:



Accounting & Finance

*Financial Reporting and
Technical Accounting*

*Analysis of Unique or
Complex Accounting Issues*