

LOAN PORTFOLIO MONITORING

CaseWare Analytics Loan Portfolio Monitoring

The CaseWare Analytics platform automates the definition of governance, risk and controls within a financial institution's lending process. The financial institution can then define the control environment from loan origination to servicing and portfolio management. Once completed, the monitoring framework examines all electronic activity to detect control breaches and automatically alerts the relevant personnel to take action.

Continuous monitoring of the loan portfolio allows stakeholders to quickly determine, by review of electronic records, any activities or conditions that require attention before they become problems.

CaseWare Analytics Capabilities

AUTOMATED ANALYSIS & REPORTING

Ongoing analysis of all aspects of the loan portfolio allows for good governance and automated reporting to key stakeholders, including regulators, helps save time.

WORKFLOW FOR MANAGING ANOMALIES

When a breach occurs, relevant alerts are triggered and a stringent remediation process (including escalation based on timelines, adding supporting documentation, etc.) is followed to ensure that high risk activities are addressed as stipulated by the business process owners.

Solution Benefits

BETTER RISK MANAGEMENT

Immediately detect anomalies and errors that are not in accordance with company or regulatory policies as they relate to approval limits, schedules, refinancing, delinquencies, etc.

PROACTIVE MANAGEMENT OF PORTFOLIO

Quickly recognize loans in arrears or improper disbursements to prevent a negative impact on the balance sheet.



"We have observed that banks often invest much of their project efforts on application features and functionality. In the end, however, it's their limited focus on data strategy that causes projects to falter. The potential risks of inaction are significant and can impact a bank's ability to achieve its objectives. An ineffective and inefficient commercial lending loan origination capability and related data environment will put a bank at a competitive disadvantage."



*PwC, Time for an Upgrade:
Five things you need to know to make your commercial
lending transformation a success January 2012*



CASEWARE
ANALYTICS

CASEWARE ANALYTICS PLATFORM

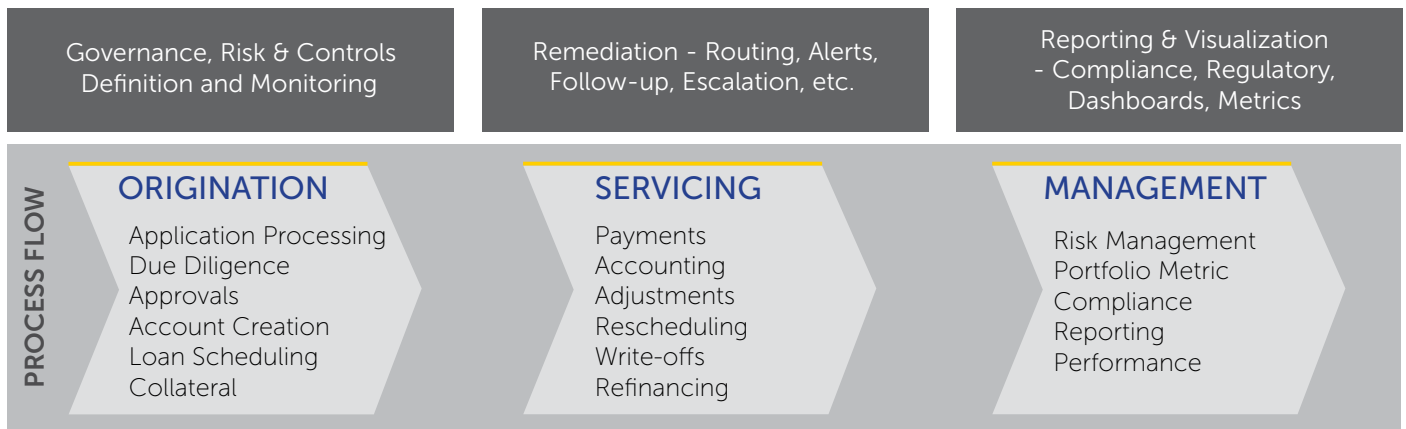


Figure 1 - CaseWare Analytics Loan Portfolio Monitoring Platform

Sample Loan Portfolio Analytics

Origination	Servicing	Loan Management
Disbursement and original loan amount varies	Changes to schedules and customer records	Loan classifications inconsistent/inaccurate
Loan disbursement date and loan start date differs	Principal repayments consistently different from schedule	Segregation of duties violations - approval disbursement, adjustments, scheduling, etc.
Loans without schedules or incorrect schedules	Payments applied incorrectly	Know your customer (KYC) violation
Policy variations at origin - rates, term, principal, fees, penalties, moratorium, etc.	Delinquency analysis/reports	G/L entries incorrect
Service and other charges differ from policy	Loans written off but not according to policy	Loan officer performance reports
Loan approval limits exceeded	Policy variations at servicing - rates, terms, principal, fees, penalties, moratorium, etc.	Loan security margin below policy
Collateral information missing/incomplete	Suspicious rescheduling, write-offs or refinancing	Aged portfolio at risk (PAR) and repayment rates (RR)
Potential duplicate disbursement	New loan disbursed to customer with overdue loans	Expected maturities within period
	Ex-employees still receiving employee loan terms	

About CaseWare Analytics

CaseWare Analytics is home to IDEA® Data Analysis and the CaseWare Monitor continuous monitoring platform. Our software solutions are built on a foundation of industry best practices and expertise, enabling audit, compliance and finance professionals to assess risk, gather audit evidence, uncover trends, identify issues and provide the intelligence needed to make informed decisions, ensure compliance and improve business processes. We offer solutions that meet the needs of auditors, analysts, purchasing card managers, compliance officers and more. With 40 distribution offices worldwide, CaseWare Analytics' products and solutions serve more than 400,000 professionals in 90 countries.

To learn more visit casewareanalytics.com.

