

# **Ardmore Banking Advisors**

*Advisors to Financial Institutions*

## **Sample Best Practice Portfolio Report Listing for Credit and Lending**

### **Credit Reporting**

- Portfolio Mix by Concentration (by product type, Collateral type, Loan officer, etc)
- Participations Sold/Purchased
- Industry Code Exposure (SIC/NAICS) concentration and analysis
- Commercial Portfolio by Industry
- Commercial RE Portfolio by Collateral/property
- 25 largest Commercial Loan Relationships
- Policy Exceptions by Officer, Type, Portfolio Segment
- Product Overrides
- Home Equity Reports by product, Score, D/I, WAIR, Loan Size, Overrides
- Loans Exceeding Supervisory LTV
- Loans Secured by Marketable Securities/Pricing Updates
- Financial and Documentation Exceptions as percentage of Loans and/or Capital
- Watch List
- Criticized and Classified Loans Report
- Non-Accrual Report
- Delinquency
- Overdrafts
- Unsecured Lending
- Maturing or Expired Line of Credits (In aggregate and by officer)
- Maturing or Expired Demand Notes (In aggregate and by officer)
- Specialized Product Line reports (CRE, Indirect, Development/Spec)
- Portfolio by Risk Rating
- Portfolio by Product
- Portfolio by Geographic Location
- Charge offs
- Risk Rating Migrations
- Historical Trending
- Relationship reporting (Affiliated Loans)

### **Lending Reporting**

- Aggregate and Segment Loan Growth
- Loan Production by Officer and Branch
- Loan Officer Portfolio Comparisons (interest rate, risk rating, delinquency)
- Exceptions by Officer
- Maturities by Officer
- Delinquencies/Chargeoffs by Officer
- New Loans by Officer
- By Officer Portfolio Reports

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- i. Maturities
- ii. New Loans
- iii. Delinquency/Non Accrual
- iv. Risk Rating
- v. Exceptions
- vi. Interest Rate

## **Coding Standards**

- NAICS Code
- LTV Percentage
- DSC Ratio
- Project City
- Project State
- Project Zip
- Loan Purpose
- Loan Structure
- Collateral code
- Relationship
- Property Type Description (CRE)
- Owner Occupied Flag (CRE)
- Call Code Indicator
- Cap Rate (CRE)
- Annual NOI/Cash Flow (CRE)
- Annual Debt Service (CRE)
- Appraised Value (CRE)
- Tenant Names (CRE)
- Developer Relationships (CRE)

## **Credit Admin Practices/Data Governance Questions for Consideration**

- Where is this information stored?
- How well is it maintained?
- What is the source?
- Who decides on the loan codes at time of booking?
- Who owns the maintenance of the information and how often?
- Who controls distribution and access to the information?
- How well does to the coding reflect the actual loan status ongoing?
- Is reporting (ad Hoc and cyclical) controlled by one group?
- Do you have any stress testing tools or processes?