


Static Pool Analysis Phase 2

WILL SPA DIE WITHOUT THE FEAR OF CECL?


Video Home Dashboards Alerts Trends Help

Credit Union: Honor Credit Union (BT.20)

Welcome back Dawn Moore My Account | CU Management | User Management | Member Management | Role Management | Logout

Honor Credit Union - Static Pool Analysis - Loans Opened in 2013 for All Process Types

Pool By: Process Type | Pool: 2013 | Graph | Hide Filters | Full Screen | Analyze Pool Performance | Forecast Pool Payoff

Process Type: ALL: Total of all Process Types

Reporting Interval: Yearly | Reporting Month: December | Reporting from date: 01/2014 to Date: 11/2019

Column Percentages: | Percent Change: | Percent Change Calc: Change as % of Pool Original Total

Click on a column use the "Analyze Pool Performance" button. 22 measurements: 5 Time Slices | Filter Results... | Exclude

Export CSV | Process Types | All Pools | Data Source

| Measurement | 2013 Pool | 12/2014 | 12/2015 | 12/2016 | 12/2017 | 12/2018 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|
| <input type="checkbox"/> Pool Total Loan Count | 10,926 | 10,926 | 10,926 | 10,926 | 10,926 | 10,926 |
| <input type="checkbox"/> Open Loan Count | 9,635 | 7,226 | 5,645 | 4,299 | 3,268 | 2,558 |
| <input type="checkbox"/> Closed Loan Count | 1,277 | 3,631 | 5,152 | 6,445 | 7,423 | 8,105 |
| <input type="checkbox"/> W/O Loan Count | 14 | 69 | 115 | 151 | 176 | 201 |
| <input type="checkbox"/> C/O Loan Count | | | 14 | 31 | 59 | 62 |
| <input type="checkbox"/> Pool Current Loan Balance | 151,986,028 | 148,519,573 | 115,573,897 | 89,245,149 | 70,912,094 | 54,278,320 |
| <input type="checkbox"/> Open Loan Balance | 151,942,465 | 148,233,649 | 114,931,831 | 88,452,119 | 70,044,669 | 53,454,218 |
| <input type="checkbox"/> Closed Loan Balance | | | | | | |
| <input type="checkbox"/> W/O Loan Balance | 43,563 | 285,923 | 426,685 | 506,245 | 496,026 | 436,841 |
| <input type="checkbox"/> C/O Loan Balance | | | 215,381 | 286,785 | 371,399 | 387,262 |
| <input type="checkbox"/> Pool Current Average Loan Balance | 13,910 | 13,593 | 10,578 | 8,168 | 6,490 | 4,968 |
| <input type="checkbox"/> Avg Open Loan Balance | 15,770 | 20,514 | 20,360 | 20,575 | 21,433 | 20,897 |
| <input type="checkbox"/> Avg Closed Loan Balance | | | | | | |
| <input type="checkbox"/> Avg W/O Loan Balance | 3,112 | 4,144 | 3,710 | 3,353 | 2,818 | 2,173 |
| <input type="checkbox"/> Avg C/O Loan Balance | | | 15,384 | 9,251 | 6,295 | 6,246 |
| <input type="checkbox"/> Disbursement Limit | 216,021,190 | 190,463,574 | 162,486,278 | 134,335,763 | 112,092,532 | 87,887,802 |
| <input type="checkbox"/> Total Collateral Value | 142,757,415 | 138,928,891 | 132,418,935 | 129,730,660 | 128,514,707 | 128,334,982 |
| <input type="checkbox"/> Pledged Collateral Amount | 76,525,681 | 73,552,741 | 69,907,493 | 66,023,164 | 64,888,003 | 64,688,656 |
| <input type="checkbox"/> Avg Credit Score | 708 | 716 | 720 | 723 | 729 | 733 |
| <input type="checkbox"/> Avg Weighted Rate | 4.063 | 4.142 | 4.073 | 4.011 | 3.984 | 4.592 |
| <input type="checkbox"/> Avg Loan Term | 60 | 68 | 72 | 75 | 78 | 80 |

| Measurement | 2013 Pool | 12/2014 | 12/2015 | 12/2016 | 12/2017 | 12/2018 |
|----------------------------|-------------|-------------|-------------|------------|------------|------------|
| Pool Total Loan Count | 8,273 | 8,273 | 8,273 | 8,273 | 8,273 | 8,273 |
| Open Loan Count | 7,192 | 5,259 | 4,123 | 3,154 | 2,429 | 1,832 |
| Open Loan Balance | 125,587,317 | 100,965,260 | 78,751,245 | 60,219,975 | 46,476,545 | 37,091,923 |
| Avg Open Loan Balance | 17,462 | 19,199 | 19,100 | 19,093 | 19,134 | 20,247 |
| Disbursement Limit | 138,505,005 | 121,215,134 | 103,620,271 | 86,060,217 | 70,394,990 | 57,601,989 |
| Total Collateral Value | 71,363,748 | 68,325,124 | 65,691,814 | 63,030,029 | 61,030,690 | 59,945,825 |
| Pledged Collateral Amount | 48,241,516 | 45,536,040 | 43,317,840 | 41,318,688 | 39,618,487 | 38,574,543 |
| Avg Credit Score | 674 | 679 | 683 | 686 | 690 | 696 |
| Avg Weighted Rate | 4.782 | 4.545 | 4.382 | 4.254 | 4.141 | 4.675 |
| Avg Loan Term | 95 | 112 | 124 | 140 | 157 | 179 |
| Avg Minimum Payment Amount | 262 | 254 | 261 | 263 | 257 | 251 |

| Closed Loan Count | 1,073 | 2,900 | 3,946 | 4,862 | 5,537 | 6,087 |
|----------------------------|-------------|-------------|-------------|------------|------------|------------|
| Closed Loan Balance | | | | | | |
| Avg Closed Loan Balance | | | | | | |
| Disbursement Limit | 138,505,005 | 121,215,134 | 103,620,271 | 86,060,217 | 70,394,990 | 57,601,989 |
| Total Collateral Value | 71,363,748 | 68,325,124 | 65,691,814 | 63,030,029 | 61,030,690 | 59,945,825 |
| Pledged Collateral Amount | 48,241,516 | 45,536,040 | 43,317,840 | 41,318,688 | 39,618,487 | 38,574,543 |
| Avg Credit Score | 674 | 679 | 683 | 686 | 690 | 696 |
| Avg Weighted Rate | 4.782 | 4.545 | 4.382 | 4.254 | 4.141 | 4.675 |
| Avg Loan Term | 95 | 112 | 124 | 140 | 157 | 179 |
| Avg Minimum Payment Amount | 262 | 254 | 261 | 263 | 257 | 251 |

| W/O Loan Count | 8 | 106 | 188 | 241 | 291 | 338 |
|----------------------------|-------------|-------------|-------------|------------|------------|------------|
| W/O Loan Balance | 16,776 | 448,951 | 886,651 | 1,159,008 | 1,412,720 | 1,681,006 |
| Avg W/O Loan Balance | 2,097 | 4,235 | 4,716 | 4,809 | 4,855 | 4,973 |
| Disbursement Limit | 138,505,005 | 121,215,134 | 103,620,271 | 86,060,217 | 70,394,990 | 57,601,989 |
| Total Collateral Value | 71,363,748 | 68,325,124 | 65,691,814 | 63,030,029 | 61,030,690 | 59,945,825 |
| Pledged Collateral Amount | 48,241,516 | 45,536,040 | 43,317,840 | 41,318,688 | 39,618,487 | 38,574,543 |
| Avg Credit Score | 674 | 679 | 683 | 686 | 690 | 696 |
| Avg Weighted Rate | 4.782 | 4.545 | 4.382 | 4.254 | 4.141 | 4.675 |
| Avg Loan Term | 95 | 112 | 124 | 140 | 157 | 179 |
| Avg Minimum Payment Amount | 262 | 254 | 261 | 263 | 257 | 251 |

| C/O Loan Count | 8 | 16 | 16 | 16 | 16 |
|----------------------------|-------------|-------------|-------------|------------|------------|
| C/O Loan Balance | | 22,022 | 24,105 | 24,105 | 24,105 |
| Avg C/O Loan Balance | | 2,753 | 1,507 | 1,507 | 1,507 |
| Disbursement Limit | 138,505,005 | 121,215,134 | 103,620,271 | 86,060,217 | 70,394,990 |
| Total Collateral Value | 71,363,748 | 68,325,124 | 65,691,814 | 63,030,029 | 61,030,690 |
| Pledged Collateral Amount | 48,241,516 | 45,536,040 | 43,317,840 | 41,318,688 | 39,618,487 |
| Avg Credit Score | 674 | 679 | 683 | 686 | 690 |
| Avg Weighted Rate | 4.782 | 4.545 | 4.382 | 4.254 | 4.141 |
| Avg Loan Term | 95 | 112 | 124 | 140 | 157 |
| Avg Minimum Payment Amount | 262 | 254 | 261 | 263 | 257 |

Worksheet mockup only and subject to change; figures not accurate

Static Pool Analysis Phase 2

- You can see the pool, and it's a cool spreadsheet...but can you see what else to do?
- CEOs and CFOs need to sit down and think about what they can DO with these tables, besides just look at them

Analyze Pool Performance - Loans Opened in 2013 for All Process Types

| Pool Composition | 2013 Pool | December 2018 | Change | Percent Change | Explanation |
|---------------------------|---------------|---------------|---------------|----------------|--|
| Pool Total Loan Count | 10,926 | 10,926 | | | |
| Open Loan Count | 9,635 | 2,558 | -7,077 | -73.45% | 23.41% of loans are still active |
| Closed Loan Count | 1,277 | 8,105 | 6,828 | 534.69% | 74.18% of loans are closed |
| W/O Loan Count | 14 | 201 | 187 | 1,335.71% | 1.84% of loans are written off |
| C/O Loan Count | | 62 | 62 | | 0.57% of loans are charged off |
| Pool Current Loan Balance | \$151,986,028 | \$54,278,320 | -\$97,707,707 | -64.29% | |
| Open Loan Balance | \$151,942,465 | \$53,454,218 | -\$98,488,247 | -64.82% | 35.17% of loan balances are still open |
| W/O Loan Balance | \$43,563 | \$436,841 | \$393,278 | 902.78% | 0.29% of loan balances are written off |
| C/O Loan Balance | \$0 | \$387,262 | \$387,262 | | 0.25% of loan balances are charged off |

| Pool Totals (Active Loans) | 2013 Pool | December 2018 | Change | Percent Change | Explanation |
|----------------------------|---------------|---------------|----------------|----------------|---|
| Pool Current Loan Balance | \$151,986,028 | \$54,278,320 | -\$97,707,707 | -64.29% | 35.71% of loan balances are still active |
| Disbursement Limit | \$216,021,190 | \$87,887,802 | -\$128,133,388 | -59.32% | 40.68% of the Disbursement Limit is outstanding |
| Total Collateral Value | \$142,757,415 | \$128,334,982 | -\$14,422,432 | -10.10% | 10.10% of Collateral Value has been released |
| Pledged Collateral Amount | \$76,525,681 | \$64,688,656 | -\$11,837,024 | -15.47% | 15.47% of Pledged Collateral Amount has been released |

| Loan Averages (Active Loans) | 2013 Pool | December 2018 | Change | Percent Change |
|-----------------------------------|-----------|---------------|----------|----------------|
| Pool Current Average Loan Balance | \$13,910 | \$4,968 | -\$8,943 | -64.29% |
| Avg Open Loan Balance | \$15,770 | \$20,897 | \$5,127 | 32.51% |
| Avg W/O Loan Balance | \$3,112 | \$2,173 | -\$938 | -30.15% |
| Avg C/O Loan Balance | \$0 | \$6,246 | \$6,246 | |
| Avg Credit Score | 708 | 733 | 25 | 3.50% |
| Avg Weighted Rate | 4.063% | 4.592% | 0.529% | 13.02% |
| Avg Loan Term | 60 | 80 | 19 | 31.92% |