Features and Services Upgrade

Release	Release Audience	Release Date	Publication Date
AB_21.12	All Subscribers	December 12, 2021	November 30, 2021

Exploring the Release with Josh Peacock
Asterisk Intelligence Product Development Manager/Business Development

As we approach the holiday season, I am ever thankful for my family, friends, and good fortune. This year and always, I'm also thankful for the opportunities to work hard alongside my team to continue upgrading Analytics Booth and pushing our capacity to improve in both minor and major ways. Providing a product that I believe in and trust is incredibly valuable, and offering new ways to explore this direct data analysis in a functional and attractive way throughout these upgrades is always a time to reflect on where we are now, and where we will go in the future. I'm thankful you are all along this journey with us!

This release in particular has several key enhancements, and as a collaborative bonus, many of these change requests came directly from our subscribers. We're hoping these changes will not only benefit those that requested them, but the rest of the network of users as well. As you'll see below, we've added some nice features, specifically,

- Added trendable balance levels into the delinquency category of **Trends**
- Provided the ability to group or combine Loan Categories, Purpose Codes, and Security Codes in our flagship **Loan Portfolio Dashboard**
- Added the ability to produce a combined graph for the items listed above.

However, my personal favorite enhancement is an update to the current Change-over-Days feature in the Loan Portfolio Dashboard. Right now, the system takes the current value (Current Balance for example) and COMPARES it to another value in time; the result is either flat, an increase, or a decrease. The key point here is that we are looking for the amount of change between the two timeframes. We've enhanced the Change-over-Time feature to take the current value and compare it to the previous 24 months' values. This means you can now see a monthly trend over time of how a balance "Changed" month over month, different than just plotting a balance every day over time.

Again, an exciting release for our team, and hopefully for you as a subscriber as well. We can't wait to catch up with you in a training session – see below for registration information.

Training and Information Sessions
Join the Asterisk Intelligence team for a web-hosted release review

Thursday, December 2 *@ 3:00 – 4:00 PM ET*
Wednesday, December 15 *@ 3:00 – 4:00 PM ET*

Click Here to Register

Big Changes in the Portfolio Dashboards, New Charting, Updated Interactive Data Tables, and More Options for Analysis

The new charting software that we are introducing in this release has given us many new options for improvement. We've started laying new architecture in the Loan, Savings, and Certificate Portfolio dashboards, while also applying the new look and function of the interactive data tables to the Static Pool Analysis and Variance dashboards. Read on for what you can expect with the changes in this release:
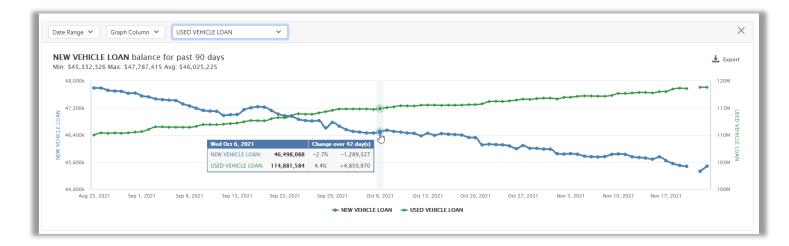
New Interactive Data Table Interface

The new, exciting charting that we are applying throughout the dashboards comes with a sleek interface. Each column is sortable using the up/down sort indicators in the column headers. We've reordered the columns to follow the logical sense with the math, putting the most frequently analyzed columns first. With this new charting option, achieving a graph becomes a one-click process, by simply selecting the graphing icon from the code column. Finally, a new search field has been added to allow users to find exactly what they need within the data table.

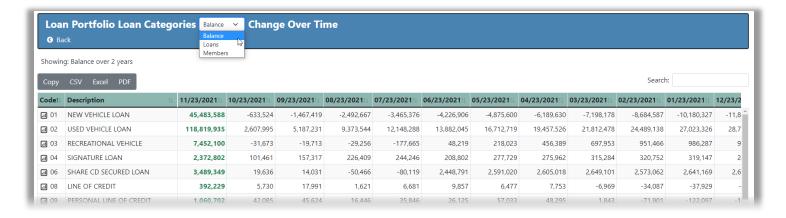| Code	Description	Balance	Bal %	# Loans	Loans %	Mbrs	WAVG	Avg Rate	Low Rate	High Rate	# Rates	CU Balance	Invest Bal
01	NEW VEHICLE LOAN	$45,483,588	9.8%	2,776	9.2%	2,632	4.519	4.477	1.000	16.990	159	$44,105,173	$1,378,415
02	USED VEHICLE LOAN	$118,819,935	25.7%	6,524	21.6%	5,906	5.271	5.540	0.000	16.990	247	$115,426,599	$3,393,336
03	RECREATIONAL VEHICLE	$7,452,100	1.6%	380	1.3%	357	6.446	7.042	2.890	16.740	62	$7,452,100	$0
04	SIGNATURE LOAN	$2,372,802	0.5%	685	2.3%	683	16.088	16.189	0.000	17.990	17	$2,372,802	$0
06	SHARE CD SECURED LOAN	$3,489,349	0.8%	114	0.4%	110	2.166	2.592	2.000	4.955	9	$3,489,349	$0
08	LINE OF CREDIT	$392,229	0.1%	1,135	3.8%	1,135	7.751	7.751	7.750	8.750	2	$392,229	$0
09	PERSONAL LINE OF CREDIT	$1,060,702	0.2%	3,255	10.8%	3,243	8.750	8.753	8.750	13.750	3	$1,060,702	$0

Copy | Excel | CSV — Search:

More Points of Data Plus More Visual Charting in Graphing Updates

Moving on to the new graphing, more points of data are now easily visible and accessible with a hover or a click. The graphs are also more complete, featuring a header and footer to distinguish the graph – even better for direct insertion in your board packet! Included in the graphing package is the ability to select an additional data point to add to the graph. We recommend using the filter options to select the codes that you would like to view, then using the Additional Data Point drop down to select an additional line of data for the graph.

Change Over Time in the Loan Portfolio Dashboard

Right now, the system takes the current value (Current Balance for example) and compares it to another value in time; the result is either flat, an increase, or a decrease. They key point here is that we are looking for the amount of change between the two timeframes. We've enhanced the Change-over-Time feature to take the current value and compare it to the previous 24 months' values. This means you can now see a monthly trend over time of how a balance "Changed" month over month, different than just plotting a balance every day over time. In the example below you can see the USED VEHICLE LOAN now is $13,882,045 more than it was six months ago on 06/23/2021. This provide a very easy way to see how loan category balances are changing over time.
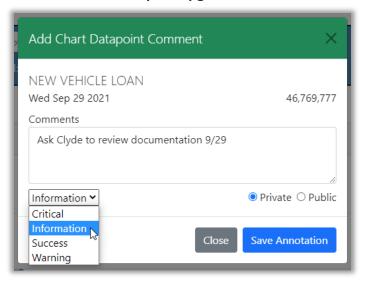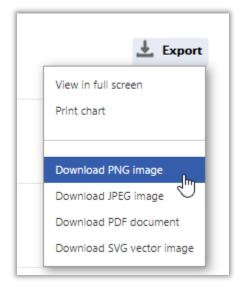

New Filter and Header Selection Area

The heading area of each graph is more aesthetic and succinct this release. Additionally, the Filter now allows for multi-select, allowing users to select multiple codes or categories. This new ability allows subtotaling selected groups of items.

Annotation and Export Upgrades
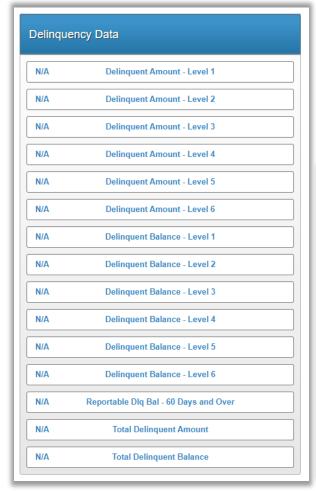

We've upgraded the annotation feature, allowing users to label the datapoint annotation with a reference code for additional review. We've also upgraded the Export options, allowing users to easily download, view, or print the graph image or chart. The new graphing and export options make for a sleek improvement to easily include these images in your board packets and reports.
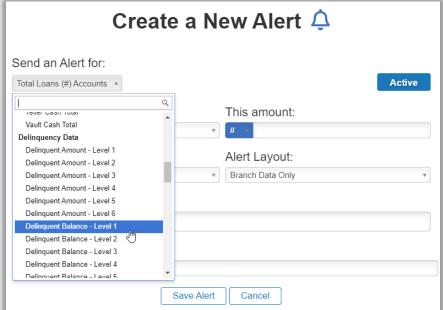
Eight New Data Points in Delinquency Trends and Alerts

Delinquency Data

N/A	Delinquent Amount - Level 1
N/A	Delinquent Amount - Level 2
N/A	Delinquent Amount - Level 3
N/A	Delinquent Amount - Level 4
N/A	Delinquent Amount - Level 5
N/A	Delinquent Amount - Level 6
N/A	Delinquent Balance - Level 1
N/A	Delinquent Balance - Level 2
N/A	Delinquent Balance - Level 3
N/A	Delinquent Balance - Level 4
N/A	Delinquent Balance - Level 5
N/A	Delinquent Balance - Level 6
N/A	Reportable Dlq Bal - 60 Days and Over
N/A	Total Delinquent Amount
N/A	Total Delinquent Balance

This release added eight new measurements within the Delinquency Data trendlines in the Trends arena; *Delinquent Balance* information for levels 1 – 6, as well as *Total Delinquent Balance*, and *Reportable Delinquent Balance – 60 Days and Over,* adding to the powerful existing Delinquency Amount trends.

These new trend data points are also able to be configured in the Alerts section as well.

Create a New Alert 🔔

Send an Alert for:

Total Loans (#) Accounts ▲　　　　　　　　　　　　　**Active**

Teller Cash Total
Vault Cash Total
Delinquency Data
Delinquent Amount - Level 1
Delinquent Amount - Level 2
Delinquent Amount - Level 3
Delinquent Amount - Level 4
Delinquent Amount - Level 5
Delinquent Amount - Level 6
Delinquent Balance - Level 1
Delinquent Balance - Level 2
Delinquent Balance - Level 3
Delinquent Balance - Level 4
Delinquent Balance - Level 5

This amount:

\# ▼

Alert Layout:

Branch Data Only ▼

Save Alert   Cancel