

# Managing Your Concentration Risk Analyze Outstanding Loans

CU\*BASE Dashboards  
Evaluate Your Risk

The screenshot displays two windows from the CU\*BASE GOLD Edition software. The top window, titled 'Outstanding Loan Recap/Inquiry', shows a summary for SSN/TIN 68 with a credit score of 762 and an outstanding loan balance of 839,271. Below this is a table of loan accounts with columns for Loan Account, Primary Member Name, Loan Balance, Purpose Description, Last Trans, Collateral Description, Oth Col, and Credit Union details (Name, %, Balance). The bottom window, titled 'Account Analysis for SSN/TIN', provides a detailed breakdown of the member's financial profile, including ownership percentages, security status, delinquency rates, and a 'Last 12 Scores - 55 Months' bar chart. The bar chart shows credit scores ranging from 699 to 818 over time, with a legend indicating the date for each score.

Loan Account	Primary Member Name	Loan Balance	Purpose Description	Last Trans	Collateral Description	Oth Col	Credit Union Name	%	Balance
18188 615		93,661	TRAVEL						
18188 791		188,596	REAL E						
18188 693			OVERDR						
18188 866		135	UISP						
25958 866		1,043	BUSINE						
25958 755			BUSINE						
40937 751		209,256	BUSINE						
25958 763		6,916	BUSINE						
25958 760		126,681	BUSINE						
25958 764		145,353	BUSINE						
25958 761		67,631	BUSINE						

Summary			
Total loan balance 839,271			
Ownership:	Credit union balance	650,675	78% of total
	Investor balance	188,596	22% of total
Security:	Secured	2,521,772	300% of total
	Unsecured		of total
Delinquency:	<= 30 Days	2,314	0% of total
	> 30 Days	12,793	2% of total
Weighted average rate 4.644			
Overdraft accounts 0			

Last 12 Scores - 55 Months			
Sep 19, 2012	762	Sep 15, 2011	768
Aug 15, 2012	818	Sep 15, 2011	759
May 31, 2012	714	Mar 01, 2011	726
Jan 20, 2012	699	Oct 12, 2010	759
		May 24, 2010	792
		Nov 04, 2009	786
		Aug 24, 2009	759
		Feb 15, 2008	788

## Outstanding Loan Recap and Dashboard

Access the Outstanding Loan Recap via Tool #53 Process Member Applications, then Action Code (OL) "All Open (Active) Loans For Which This Borrower is Responsible." The Dashboard is accessed from this screen via "Analysis" (F9).

The Outstanding Loan Recap is your one-stop shop for viewing the lending relationships you have with a member (tracked by SSN), showing your members' loan balances (including related accounts which the member co-signs). It includes contingent liability, credit score, collateral information, service income, and more! The corresponding Dashboard lets you analyze this member's lending relationship via six different analyses, providing detailed breakdown of the member's credit scores (with graphing), contingent liability details, delinquency information, etc.

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

## Loan Concentration Analysis

Loan category  0 selected

Loans to include  All loans  CU owned portion of all loans  Investor owned portion of all loans

Outstanding loan balance greater than  Loan balance 378,277,821

SSN/TIN	Member Name	Credit Score	Loan Balance	Disbursement Limit	Open End	Credit Union Balance	Investor Balance
****-7136	GI	751	979,575	1,063,173	*	912,953	66,622
****-6068	R	762	839,272	1,049,583	*	650,676	188,596
****-5564	K	810	821,859	997,193	*	821,859	0
****-3343	R	0	682,235	700,000		341,118	341,118
****-6115	B	0	650,055	672,227		650,055	0
****-5617	D	0	626,689	672,373	*	626,689	0
****-3222	R	785	613,691	716,000	*	490,491	123,200
****-8634	K	766	608,777	632,050	*	295,307	313,470
****-7776	H	810	559,299	770,938	*	559,299	0
****-2802	W	777	559,299	768,938	*	559,299	0
****-1966	W	737	484,696	520,663	*	154,610	329,086
****-9519	D	807	482,947	492,350	*	0	482,947
****-7177	E	804	445,272	456,500	*	445,272	0
****-4626	F	0	445,272	456,000	*	445,272	0
****-6571	S	802	439,251	559,938	*	439,251	0
****-8792	L	732	436,905	557,050	*	436,905	0
****-6356	S	712	416,883	679,672	*	416,883	0

Outstanding Loan Recap/Inquiry 
  Last 12 Credit Scores 
  Member Analysis

Note: An asterisk in the Open End column indicates that there are open-end loans for this SSN/TIN.

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Hand in hand with the Outstanding Loan Recap is the Loan Concentration Analysis Dashboard. Management will love the simple design of this dashboard that summarizes and lists all members according to outstanding loan balance.

Managers can even filter loans to view only the credit union owned or the investor owned portions. From this new dashboard, you can drill down to access both the Outstanding Loan Recap, its dashboard, as well as a screen listing the last 12 credit scores (including graphing) of an individual member.

## Other Publications

Check out the other brochures in the “Managing Your Concentration Risk” series, found under “C” and “P” on the CU\*BASE Reference page.

