Managing Your Concentration Risk Analyze Outstanding Loans

Session 0 CU'BASE GOLD - ABC TESTING CREDIT UNION File Edit Tools Help Outstanding Loan Recap/Inquir	۵) y	CU*BASE Dashboard
SSN/TIN MEMBER Credit Outstanding disbursement limit 190,300 Outsta Investor balance 70,253 Primary Rsk Loan Purpor Loan Account Member Name Lvl Balance Descrip 1 705 3 51,005 REAL E 1 715 3 61,005 REAL E	score 718 Service income sinding loan balance 136,086 CU balance 65 toggle Toggle Toggle te Last Collateral Oth Credit Union te Session 0 - ABC TESTING CREDIT UNION File Edit Tools Help Account Analysis for SSN/TIN	Evaluate Your Risk
	Analysis Last 12 Credit Scores	
	Summary Total loan balance 136,086 Ownership: Credit union balance 65,833 48% of total Investor balance 70,253 52% of total Security: Secured 450,300 331% of total	Contingent Liability Share draft accts with neg bal Type C 0 Line of credit loans Type L 0 Open-credit loans Type O 0 Credit card loans Type V 0 Total 0
	Unsecured of total Delinquency: <= 30 Days 113 0% of total > 30 Days 0 0% of total	Loans Role Mbrships Loans Amount Primary on 1 3 136,086 Co-Applicant on 0 0 0 Source or 0 0 0
Anayass Print ←→↑Ⅱ ♂ ① ? @	Weighted average rate 4.246 Overdraft accounts 0 Last 12 Scores - 48 Months	Spose of the B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B B <t< td=""></t<>
	Oct 03, 2019 718 May 01, 2018 808 Oct 12, 2016 763 Apr 30, 2019 792 Oct 06, 2017 779 Oct 08, 2016 763 Apr 19, 2019 793 Apr 25, 2017 771 Apr 27, 2016 744 Oct 01, 2018 766 Mar 06, 2017 753 Oct 15, 2015 744 Credit Scores	Role Mbrships Loans Amount Primary on 1 12 1,312 Joint owner on 1 1 1,990 Beneficiary on 0 0 0 Other 0 0 0
	Last non-zero 718 Non-zero average 760 High 808 Low 718	

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, proving detailed breakdown of the member's credit scores (with graphing), contingent liability details, delinquency information, etc.

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oan category Sele	ect Ø selected						
oans to include 🛛 🕻	All loans O <u>C</u> U owned p	ortion of all loan	s Olnvestor owr	ed portion of all loan	s		
Outstanding loan balan	ce greater than		Loan balance	1,995,773,052			P 🛛 🛃
		Credit	Loan		Open	Credit Union	Investor
SSN/TIN	Member Name	Score	Balance	Disbursement Limit	End	Balance	Balance
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--		0	13,933,659	15,589,250	1	9,315,806	4,617,853
--		0	11,631,294	15,601,850	*	5,946,016	5,685,278
--		794	10,762,086	14,449,250	*	5,754,784	5,007,302
--		0	8,886,866	11,620,475	*	6,642,943	2,243,922
--		736	8,885,938	11,577,234	*	6,642,015	2,243,922
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--		791	6,281,631	6,696,107	*	6,281,631	0
Outstanding Loan Re	cap/Inquiry 📕 Last 12 (Credit Scores	Member Analysi	5			🛧 🕇
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Member Connect				
Toggle Service Income				
Print	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.







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