



Crowe Horwath.

We are all about ...

Identifying Credit Portfolio Risk Early

Crowe **Banking** Performance Services

We are also all about ...

Analytics and Reporting

Benchmarking

Credit Portfolio Management

Data Warehousing, Integration, and Governance

Process Improvement

Technology Assessments and Road Maps

Vendor Selection and Management



Financial institutions face an array of challenges and pressures related to the early identification and management of risk. As various sectors of the economy experience cyclical variations, financial services organizations must regularly and diligently review their credit portfolios, looking for signs of risk. This process leads many organizations to seek more industry-specific, up-to-date, and relevant monitoring capabilities.

Building on a tradition of leadership and our knowledge of the financial services marketplace, Crowe Horwath LLP developed a solution to provide comprehensive credit portfolio risk analysis and benchmarking.

Delivering Critical Capabilities for Credit Providers

The Crowe Navigator for Lenders™ solution is a reliable and convenient tool to accurately monitor and analyze credit customer financial data. Financial institutions, specialty lenders, and sureties can use the solution's capabilities to monitor credit portfolios and perform more effective analysis.

How does it work? Commercial credit financial information is electronically uploaded directly into the application to cut down on time spent collecting and manually entering data. The automated process also reduces opportunities for error and demand on internal resources.

Information is aggregated to simplify analysis of overall portfolio trends and provide a 360-degree view of customers. Commercial credit financial performance, collateral, loan details, and more can be compared to broader financial, operational, and credit-risk indicators.



Figure 1: Improve portfolio-wide visibility and analysis with customized risk dashboards.

A side-by-side analysis can include comparisons to general or industry-specific benchmarks enabling deeper insights regarding customer performance.

Effectively Monitoring Risk

The Crowe Navigator for Lenders solution incorporates specialized industry models to support portfolio stress testing and forecasting using underlying financial statement and loan details. And, automated alert capabilities, automated workflow review, and electronic audit trails reinforce timely identification of financial covenant, performance, and compliance issues.

Proactive tracking and alerts offer the ability to address financial covenant compliance issues or significant changes in financial performance early and often.

User configured dashboard views allow each user visibility to key portfolio-wide metrics for monitoring potential exposures.

Promoting Efficient Portfolio Risk Management

Credit organizations can realize increased productivity, improved risk management, and cost savings resulting from the portfolio risk management and financial analysis capabilities of the Crowe Navigator for Lenders solution.

The solution is completely Web-based, so no new software is required for access. And, embedded security features support personalized access and control. After a simple system launch, Crowe provides ongoing support, including regularly scheduled meetings and user group participation.

Crowe knows banking.

With more than 50 years of financial industry experience, Crowe has the expertise to help banks of all sizes meet complex financial management challenges and use data to understand and manage portfolio risk. For more details about our banking performance services and solutions to proactively identify risk, contact:

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