



At Rise, we understand the challenges credit unions face in managing risk, meeting regulatory demands, and exceeding member service expectations. Our Multi-Dimensional Loan Portfolio Analysis is designed to empower credit unions to achieve these goals.

Empowering Credit Unions for Strategic Decision-Making



Satisfy Regulatory Requirements with Confidence

- Ease your regulatory concerns and ensure compliance
- Static Pool Analysis provides deep insights into your portfolio dynamics over time.
- Economic Scenario Analysis and Stress Testing helps you assess the impact of economic fluctuations on your loan portfolio.
- Credit Score Migration and Analysis of significant underwriting characteristics provides insight into important credit score shifts and essential underwriting factors.



Identify Loan Trends Quicker for Strategic Growth

- Maximize the value you provide to your members. Our experienced team of analysts evaluates your portfolio, helping you identify the most and least profitable lending areas.
- Optimize risk-based pricing tiers by fine tuning pricing strategies based on real-time risk assessments.
- Quantify Dealer, Branch, and Underwriter profitability by identifying areas for growth and improvement within your lending ecosystem.
- Benchmark your loan level performance against peers by comparing your loan performance against industry benchmarks.

13M

Members Served

124

Credit Union Clients

\$245B

Client Assets Represented

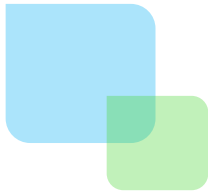


Current Expected Credit Losses (CECL): Take Ownership of Your Reserve



Current Expected Credit Losses (CECL) Take Ownership of Your Reserve

- Understand and control your most significant estimate.
- Easy to Audit and Recalculate: Developed by financial statement auditors, our CECL software meets rigorous audit expectations. Quickly recalculate and reconcile your CECL estimate with confidence.
- Multiple Methodologies to Fit Your Credit Union: Choose different methodologies for various portfolio segments. Our software provides sophisticated loan-level calculations.
- Quantify Qualitative and Economic Factors - FASB compliant CECL reserve based on reasonable and supportable forecasts, using macroeconomic data by metropolitan area.



Data Enrichment Obtain Current Data for Informed Decisions

- Keep your credit union ahead with current and enriched data
- Understanding Credit and Collateral Quality Migration - gain insights into current collateral positions for stronger stances on required reserves and capital adequacy.
- Supplement Incomplete Data - by performing soft credit pulls, updating real estate and auto values and identifying superior mortgages on junior loans.

**Discover the power of informed decision-making with Rise's
Multi-Dimensional Loan Portfolio Analysis.**

Get in Touch

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