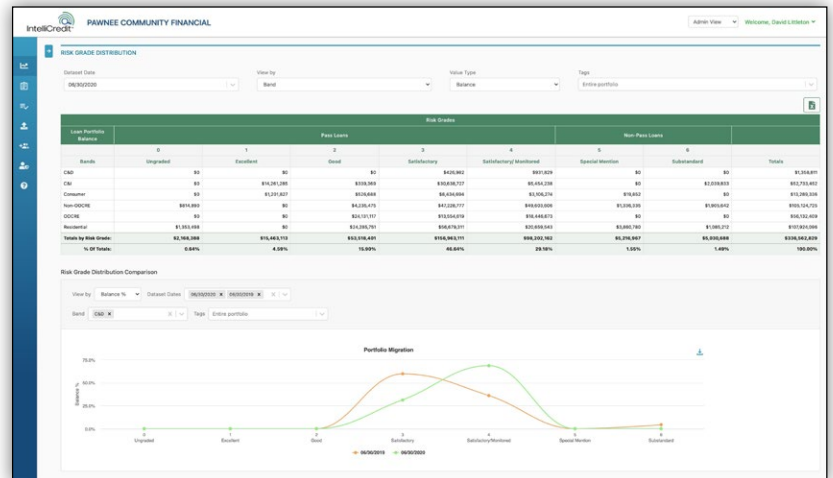# Get Started with IntelliCredit.
Portfolio Analyzer

With potential credit stress looming ahead, institutions need an easy way to analyze and identify emerging hotspots in their portfolio — and proactively write their own credit script for regulators.

Your data can help you. IntelliCredit makes it easy and fast.

We can get you up and running when you provide:

Loan File –

- Minimum of two recent month-end loan files, preferably one with a quarter-end date.

- Preferred file structure is the industry standard Interagency Loan Data Request (ILDR) format (see back page).

- If the ILDR format is not available, any loan data structure can work. For example, the file structure you provide to auditors and/or regulators for your exam.

- Accepted file formats in order of preference: csv, .txt, or .xlsx.

Risk Grade Scale –

the scale you use to grade your individual credits.

Code Mappings –

codes for categorizing your loan data and the accompanying descriptions

"This analytics tool is **intuitive, informative and engaging**. It dives deep into our loan portfolio and drills down into a specific loan, loan concentration, market area or loan officer. **Immensely useful** for strategic planning."

—Ronnie Bridges, CEO, First National Bank of Tom Bean

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Interagency Loan Data Request (ILDR)

Published by federal and state bank supervisors, the Interagency Loan Data Request, or ILDR, is a voluntary, standardized data request that institutions can use to electronically submit loan information for safety and soundness examinations. This same file can be used to import loan data into IntelliCredit's Portfolio Analyzer.

	ILDR Data Fields				
1	Borrower ID*	29	Number of renewals	57	Amount Sold*
2	Short Name*	30	Number of extensions	58	Participation Sold Original Amount
3	Long Name*	31	Note purpose	59	Collateral description
4	Address line 1	32	Collateral Code	60	Loan for sale
5	Address line 2	33	Interest Rate*	61	Next due date*
6	Address line 3	34	Interest Rate Index	62	Payment frequency
7	City*	35	Interest Rate Spread	63	Variable Rate
8	State*	36	Interest earned not collected**	64	Periodic Interest Rate Cap
9	Zip Code*	37	Borrower's internal rating	65	Interest Rate Reset Interval
10	Taxpayer ID*	38	Borrower's rating date	66	Lifetime Interest Rate Cap
11	Business Type	39	Note risk rating*	67	Troubled Debt Restructured*
12	Relationship Name	40	Note balance rated pass	68	Amortizing/Non-amortizing status
13	Relationship ID	41	Note balance rated special mention	69	Payment amount*
14	Credit Score	42	Note balance rated substandard	70	Last Payment Date*
15	Stock symbol	43	Note balance rated doubtful	71	Capitalized Interest
16	Out-of-Territory	44	Charge off amount	72	Number of payments in contract*
17	Insiders and Employees	45	Specific Reserve	73	Collateral Value
18	Lending Division	46	Shared National Credit	74	Collateral Valuation/Appraisal Date
19	Lending Officer*	47	Guarantor	75	Lien Status
20	Branch ID	48	Days Past Due*	76	Block Numbering Area or Census Tract
21	Note number*	49	Interest paid-to date	77	MSA Code
22	Balance outstanding*	50	Nonaccrual*	78	Dealer Code
23	Undisbursed Commitment Availability	51	Times Past Due 30-59*	79	Dealer Reserve Balance
24	Original Amount**	52	Times Past Due 60-89*	80	Escrow Balance
25	Origination Date**	53	Times Past Due 90+*	81	Co-maker\Joint-maker
26	Last renewal date	54	Type*	82	Late Charges
27	Maturity Date*	55	FFIEC Code*		
28	Last extension date	56	Participation indicator*		

Required field for IntelliCredit.

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