

CQS is an Integral Part of an Effective Credit Risk Review System

CQS is designed to simultaneously boost your team's performance and support alignment with the latest interagency guidance to help organizations maintain an effective Credit Risk Review System.

Identify Credit Weaknesses

⇒ Supports prompt identification of loans with actual and potential credit weaknesses so that timely action can be taken to strengthen credit quality and minimize losses.

CQS provides powerful tools for risk-based scoping as well as portfolio-level analytics and reporting for emerging credit risk identification.

Validate Risk Rating Accuracy

⇒ Supports appropriate validation and risk rating adjustment, especially for those loans with potential or well-defined credit weaknesses that may jeopardize repayment.

CQS supports out-of-the-box review workflows to identify and report credit weaknesses resulting in risk rating adjustment. Bank defined workflows are also simple to create for ultimate adaptability to market conditions or broader bank utilization.

Identify Relevant Credit Trends and Risky Portfolio Segments

⇒ Provides analytics to illuminate relevant trends that affect the quality of the loan portfolio and highlights segments of the loan portfolio that are potential problem areas.

The CQS Risk Analysis dashboard combines powerful analysis, charting and visualizations in a simple, easy-to-use package. Identify high-growth concentrations, weakening segments, and other areas of concern with a few simple mouse clicks.

Assess Adherence to Policies

⇒ Automates assessing the adequacy of and adherence to internal credit policies and loan administration procedures and monitors compliance with applicable laws and regulations.

⇒ Automates evaluation of lending personnel activities, including their compliance with lending policies and the quality of their loan approval, monitoring, and risk assessment.

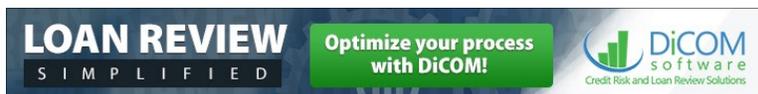
Adaptable workflows allow you to easily assess adherence to policies, compliance with laws and regulations and the quality of loan approval and other key factors. By using CQS, you can ensure each reviewer is adhering to the same workflow for consistent results across your entire team.

Deliver Impactful Reporting to Management

⇒ Provides impactful reports to management and the board of directors with an objective, independent, and timely assessment of the overall quality of the loan portfolio.

⇒ Drives good decisions by providing management with accurate and timely credit quality information for financial and regulatory reporting purposes, including the determination of appropriate ACL or ALLL, as applicable.

CQS supports reporting at the borrower, review and portfolio level. Key reports are designed to inform the board on the overall quality of the loan portfolio by illustrating delinquency trends, classification trends and WARR.



Start your CQS journey today and schedule a personalized demo via our website!

www.dicomsoftware.com

