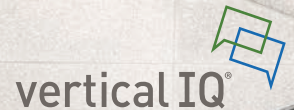


# Industry Intelligence for Credit Underwriters

Mitigate loan risk and educate your credit team with banking-specific industry data.



## ANALYTICS AND INSIGHTS FOR DECISION-MAKING WITH VERTICAL IQ

Industry Intelligence from Vertical IQ simplifies credit underwriting tasks, providing the comprehensive insights needed to make informed lending decisions. You'll get the unbiased, in-depth analysis credit underwriters are searching for, aggregated in one location, saving time and effort – and that saves money.

No more guesswork – sifting through resources that may or may not be reliable. Vertical IQ gives underwriters provable analytics and ensures they have the most up-to-date insights and unbiased data for their decision-making process.

## HOW INDUSTRY INTELLIGENCE HELPS

### **Problem:** Risky credit decisions

**Solution:** Vertical IQ uncovers industry- and company-specific risks that bankers may not foresee. It also includes a proprietary industry risk rating model that evaluates six specific types of risk: Business Exit Rates, Cyclical Sensitivity, Barriers to Entry, External Risk, Industry Outlook, and Financial Summary.

### **Problem:** Time required to underwrite

**Solution:** Vertical IQ saves time when writing credit memos, providing easy-access to key details about the industry and financial performance metrics, as well as the local market climate in hundreds of MSAs and thousands of counties.

### **Problem:** Poor customer experience

**Solution:** Vertical IQ prepares lenders to discuss industry-specific issues like cash management challenges, technology advancements, automation, equipment needs, growth, and many others.

### **Problem:** Knowing the economic health of a local market

**Solution:** Whether you're evaluating a new loan request, preparing for risk committee, or performing a credit review, understand the marketplace of your business owner with the latest local economic data: unemployment rates, industry growth, home and rent price forecasts, and much more.

### **Problem:** Understanding what's happening in an industry

**Solution:** Using Vertical IQ's industry and economic performance metrics, users can follow the industry impacts affecting loan concentrations and lending decisions.

### **Problem:** Calling officers unaware of new loan risks

**Solution:** Armed with Industry Intelligence, bankers will bring faster answers to common but important underwriting concerns, such as customer concentration and financial metrics, that may be outside the norm for similar industries.

TO LEARN MORE ABOUT HOW INDUSTRY INTELLIGENCE FROM VERTICAL IQ CAN GIVE YOUR TEAM AN EDGE, CONTACT US AT 919.787.4600 OR INFO@VERTICALIQ.COM.