



CREDIT ANALYSIS

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KEY BENEFITS

Informed Decisions

Enables informed lending decisions based on data.

Default Reduction

Reduces default rates through thorough evaluation.

Fair Lending

Supports fair lending practices through standardized criteria.

Portfolio Quality

Improves overall portfolio quality and profitability.

KEY HAZARDS & CONTROL MEASURES

Inaccurate Credit Assessments

- ✓ Standardized assessment criteria
- ✓ Model validation procedures
- ✓ Multi-source data verification
- ✓ Quality review processes

Data Quality Issues

- ✓ Data validation rules
- ✓ Regular data audits
- ✓ Source verification
- ✓ Data governance policies

Fair Lending Violations

- ✓ Fair lending training
- ✓ Disparate impact analysis
- ✓ Model bias testing
- ✓ Documentation standards

Economic Downturns

- ✓ Stress testing
- ✓ Credit policy adjustments
- ✓ Economic scenario analysis
- ✓ Early warning indicators



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