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|  | Bristol County Savings Bank  Commitment. Stability. Community. Data Analytics Use Cases |

**Project Title: Concentration of Credit Report**

**Executive Sponsor:**

**Project Manager:**

**Business Line Owner:**

**Business Initiative Lead: Chad Doorley**

**Executive Summary & Scope**

This document presents a comprehensive overview of products for each Commercial relationship. It is designed to streamline and enhance the loan review process. The report use the household numbers, a unique relationship identifier, to consolidate the different products that a BCSB customer has and creates a holistic view of the relationship. Single Obligor Exposure, or Total Potential Outstanding to a specific relationship, is calculated based on outstanding balances and additional available funds that the customer is eligible to draw on.

**Benefits and Potential Gains:**

* The automation of the concentration of credit report has led to significant efficiency gains
  + Previously, assembling this report took approximately 2 weeks to put together by hand
  + Now with the automation through Alteryx, it can be generated in under 3 minutes and is scheduled to run automatically
* Measurement of efficiency:
  + 80 hours (2 weeks’ time of one employee) for generation down to instantaneous report generation
    - If this report was to be compiled manually every month, that would equate to 80 \* 12 = 960 hours per year, or 24 weeks based on a 40 hour work week.
  + Ensures greater accuracy and less human error, due to the logic being programmed ahead of time and is fully auditable

**Deliverable:**

There are 2 excel files that will be named ‘COC\_Report\_CMLonly.xlsm’ and ‘COC\_Report\_IncludesPersonal.xlsm’

The first calculates the Single Obligor Exposure for Commercial products, which is used for approval purposes. The second gives a broader overview of the relationships, bringing in any personal loans that the Customer may have with the bank.

The workflow, output, and associated documentation can be found at:

[\\00-DA1\Home\Share\Line of Business\_Shared Services\Commercial Credit\FinishedReports\COC\_Reports\](file:///\\00-DA1\Home\Share\Line%20of%20Business_Shared%20Services\Commercial%20Credit\FinishedReports\COC_Reports\)

**Technical Documentation:**

Link here