Monetize collateral across your entire lending lifecycle

To stay competitive in a global market, banks need an accurate, up-to-date picture of loan collateral. But a complex maze of disparate credit systems and inaccurate reporting makes it hard to see the whole picture. COLLATE is the only platform that puts a golden view of loan collateral at your fingertips.

**TURN DATA COMPLEXITY INTO COLLATERAL CONFIDENCE**

Yesterday’s challenges should not impact tomorrow’s profits. Our end-to-end solution will transform the way you see and manage collateral at every step.

**Right-size your capital requirements**
Assess and report on the full scope, value and risk-weighted exposure of every underlying asset.

**Simplify compliance**
Standardize and synchronize collateral accounting, improve visibility and generate reports with total confidence.

**Unleash your lending capacity**
Track valuations, liens and LTVs to evaluate proposed collateral portfolios in real time.

**Empower client-facing teams**
Give business users a clear, easy-to-understand picture of collateral, so they can effectively manage high-value relationships.

COLLATE maps the relationships between borrowers, liens, documents and assets. See a detailed picture of cross-collateralization and account-level borrowing and instantly drill down to source records.
Generate a clear view of your banking book collateral

Manage risk, improve decision-making and streamline workflows throughout the credit lifecycle.

REALIZE TRUE DATA INTEGRITY
Loan collateral data is uniquely complex—spanning many types, asset classes and geographies. Valuations constantly change. Multiple loans tied to a single asset can create duplicate entries and missing values.

With COLLATE, you can easily aggregate, standardize and manage data across accounts, business lines, regions and geographies.

- Instantly view and understand the big picture.
- Empower underwriters with real-time intelligence.
- Make it easy for business users to view and model complex data.

AVOID ISSUES TODAY... AND TOMORROW
Draft status provides a view before a loan becomes active, with associated pre-emptive calculations.

Ongoing collateral stress testing, indexing and monitoring ensure the health of your loan book—updating valuations, links and risk concentrations maintained over time.

You’ll receive notifications and alerts direct to your dashboard to keep informed of key events.

CREATE VALUE AT EVERY STEP
Credit risk
Now you can map your entire credit landscape to reveal credit risk exposures and execute detailed credit governance in the banking book. Track and trace collateral perfection, relationships and lineage from the bottom up—even for the most complex loans.

Loan loss provisioning (LLP)
Capture, record, track and maintain the collateral or guarantees that support all loans. Our solution delivers a comprehensive view of the loan book, providing access to the wide-ranging data sets needed to achieve LLP reliability and efficiency.

Risk-weighted assets (RWA)
Close gaps in loan data and gain a current picture of loan exposures at any level of granularity. COLLATE ensures you can trace accurate LTVs and credit event histories over time. The result: Substantial reductions in RWA.

Operating costs
By automating and streamlining critical processes, COLLATE empowers you to drive operational efficiencies. Plus, our solution helps prevent credit losses resulting from inadvertent release of collateral or assets.

PUT A GOLDEN VIEW OF COLLATERAL AT YOUR FINGERTIPS
For more, contact your Broadridge Account Representative today, or visit broadridge.com/COLLATE

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