THOUGHTFOCUS

AI-Powered Loan Review Automation

Transforms Credit Risk Operations

Client Overview

A large North American banking institution managing commercial and residential real estate loan portfolios requiring periodic manual review of borrower-submitted financial documents, needed a secure, centralized platform to automate document analysis while meeting strict regulatory compliance and data governance requirements.

Business Challenge

- Inconsistent borrower document formats and structures
- Manual borrower follow-ups and document collection workflows
- Time-intensive recalculations of key credit metrics
- Manual extraction of key financial data and metrics
- High-volume loan review operations with limited scalability
- Strict regulatory, security, and governance requirements

Solution

ThoughtFocus designed and implemented a **centralized AI-powered loan review platform** combining workflow automation with AI-enabled document Intelligence.

- Centralized loan review platform with AI-powered document processing
- Automated extraction and structuring of borrower financial data
- Secure onboarding and automated document engagement workflows
- Multi-cloud architecture with enterprise-grade governance and security controls

Impact

Platform scaled to support **6,000–7,000 loan reviews** annually, with capacity for 10,000+ reviews

Automated credit-metric calculations reduced manual analyst effort across review workflows

Centralized audit trails improved traceability across submitted documents and financial metrics

AI-enabled document processing deployed within approximately three months using the DocPro AI accelerator

Ready to turn your data into a scalable growth engine?

Email **info@thoughtfocus.com** to get started.