Analyst Digital Partner

Purpose-Built Agent for Credit Risk Assessment & Complex Financial Analysis

Overview

The Analyst Digital Partner is a purpose-built, role-based intelligent agent designed for underwriters, credit analysts, portfolio managers, and relationship managers. Powered by data-driven insights, it streamlines manual credit processes and enables bankers to focus on risk management and relationship building by orchestrating multiple specialized tools and agentic workflows through the Banking Advisor conversational interface.

Current Role

Receive real-time relationship insights and intelligent alerts for proactive risk management, while streamlining credit processes through automated covenant testing and relationship reviews.

Future Evolution

The Analyst Digital Partner will continue to evolve and expand its credit risk and financial analysis capabilities. The next agentic workflow includes the automated processing and analysis of financial documents through the Banking Advisor chat experience.

Key Capabilities & Agentic Workflows

Relationship Risk Status & Early Warning System

- Generate early warning status and top 3 riskiest financial indicators for a relationship
- Identify if there are any changes to a relationship's risk status
- Provide the top 3 riskiest relationships in a given portfolio

Risk Summaries & Analysis

- Generate a comprehensive relationship summary that includes historical credit data, and key insights from financial indicators including LTV, exposure, liquidity, and more
- Synthesize complex credit data into actionable insights

Covenant Testing

- Test relationship covenants via chat request or asynchronously based on institution-defined criteria
- See covenant test results displayed directly within Banking Advisor chat

Automated Relationship Reviews

- Generate relationship reviews via chat request or asynchronously when the early warning status changes
- Significantly increase time-savings and eliminate tedious, manual reviews

Proactive Intelligent Alerts

- Daily, weekly, or monthly relationship health alerts (FI configurable)
- Real-time notifications when relationship risk status changes
- Highlight top 3 riskiest relationships requiring attention

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Key Value Delivered to Your Institution

Proactive Risk Management

Move from reactive to proactive credit monitoring with early warnings and intelligent alerts that identify deteriorating credit before it becomes a problem.

Dramatic Efficiency Gains

Significantly reduce manual data gathering and streamline credit processes, allowing bankers to focus on strategic decision making, complex analysis, and relationship building.

Comprehensive Insights

Gain a holistic view of a relationship's credit health with data-driven insights and intelligent summaries right at the bankers' fingertips.

Key Pain Points Addressed

- Complex and time-consuming financial analysis
- Workload management challenges and productivity bottlenecks
- Disconnected data sources and disjointed credit workflows
- Reactive rather than proactive risk identification
- Limited visibility into overall relationship credit health

Implementation & Availability

Availability

Generally available globally via Commercial Lending and Small Business Lending on the ISF

Prerequisites

Continuous Credit Monitoring (CCM) enabled, Banking Advisor, AWS data consent, current nCino release

Implementation

Minimal effort required–can be FI-led with self-service enablement

Technical Architecture

The Analyst Digital Partner operates utilizing nCino's five-component intelligence architecture:

Component 1

Digital Partner

Role-based intelligence coordination

Component 2

Agentic Workflows

Orchestration of sub-agents and tools

Component 3

Sub-Agents

Focused domain expertise

Component 4

Tools

Specific actions, calculations, and data retrieval

Component 5

Data

Centralized platform and industry data

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