

Solutions for Credit Admin and Management

Streamline and standardize the analysis and review of commercial and small business credit decisions

Financial Spreading

- Complete business and personal spreading
- Global cash flow
- Unlimited periods
- All statement types
- Tax return spreading
- Industry-specific spreading
- Integrated RMA Comparisons
- Many schedules
- Ad-hoc queries of financial spreads
- Integrated with financial covenant tracking
- Mini-Financials
- Microsoft Word Integration

CRE Analysis

- Commercial Real Estate Financial Analysis
- General/Retail Spreading
- Tenant Rollover Analysis
- Multi-Family Spreading
- Rent Rolls
- Source and Use Report
- Underwriter's Projections
- Interest Rate Sensitivity Analysis
- Vacancy Sensitivity Analysis
- Multiple types of LTV ratios: As-Is, Stabilized, Actual Cost, Estimated



The future of credit management

- Credit Analysis
- Pipeline Reporting
- Credit Review
- Electronic Approvals
- Credit Write Up
- Exceptions Management

Credit Risk Analysis: Efficiency and Automation

LoanVantage® is a state of the art, powerful commercial credit analysis and decisioning solution designed to streamline and standardize the analysis process while controlling risk.

Designed for ease of use, and maximum flexibility, the LoanVantage® browser-based system provides easy access to all the information needed to make an informed credit risk decision.

Financial Spreading

Complete financial spreading module including Global Cash Flow, personal and business tax return spreading, plus traditional balance sheet, income statement, and cash flows. LoanVantage® supports several spread models including General Middle Market, Automobile Dealer, Contractor, Not for Profit, and Not for Profit Hospitals.

Integrated RMA Statement Comparisons

By default, each customer is compared to the RMA values based upon NAICS codes. At a glance, your underwriters can see how the customer compares to the RMA statement studies.

Customizable Loan Presentation

LoanVantage® works seamlessly with Microsoft Word® so that you can automate the creation of the loan presentation/credit memo report. The information from LoanVantage® is available at your fingertips while in Microsoft Word® via mini-financials and mini-reports which bring the information directly into Word, without re-keying of data. When you save the document in Microsoft Word® it saves the document back to LoanVantage®.

Electronic Approvals

The final presentation may be electronically routed for approvals based upon the amount of the loan or the total relationship exposure. Or a combination of factors based upon flexible business rules your bank sets up and manages.

Compliance Capabilities

Business rules, compliance wizards, and flexible configuration help you comply with Reg B, HMDA, CRA, and CD requirements.

Approval and decline document generation with flexible data merging capabilities.

Integrated Document Management

Keep all customer and financial statement related documents together in a single location

- Store collateral pictures, appraisals, tax returns, compliance certificates and insurance documents directly in LoanVantage
- All of the related information necessary for decision making and annual reviews is in one location, stored in the central database

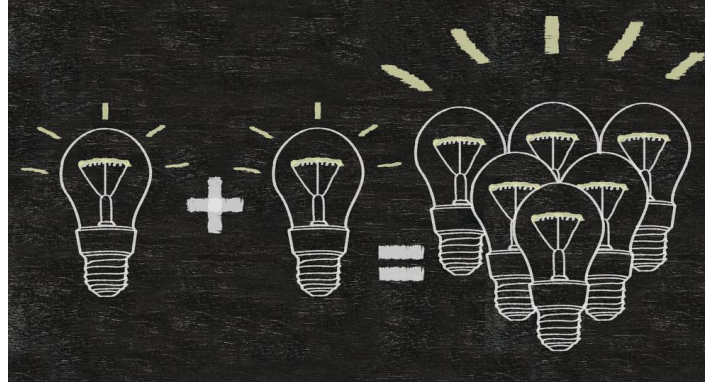
Straight Through Automation

Direct integration to other systems for complete automation and no re-keying of data

- Flood search directly within LoanVantage
- Board to popular Loan Origination Systems
- OFAC Inquiry for all borrowers and guarantors
- All Credit Bureaus
- Tri-bureau credit file inquiry
- Nightly import/ synchronization from many core banking systems

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- LoanVantage can completely transform your commercial loan underwriting process.
- Our agile development methodology and extensive knowledge combined with the experience of our forward thinking client partners creates best of class solutions for credit risk management.

Customer-centric, Enterprise-wide

LoanVantage is customer-centric. The profile page provides an overview of the customer, including related entities, owners, accounts, and prior reviews. Jump quickly from one related entity or owner to another using the profile page quick jump feature. All financial statement data, collateral, debts, and account information is stored at the customer level. LoanVantage is browser-based and accessible to everyone in your organization.

Historical Data

LoanVantage maintains an unlimited historical record for each customer. There is no re-keying of data when starting a new review or loan - the historical information is simply brought forward so that only the new information needs to be entered.

Collateral Management

Credit analysis requires information related to collateral to be available. All core-related collateral data is automatically incorporated, plus additional data including appraisals, valuation history, multiple LTVs flood determination and pictures.

Flexible Workflow

Your institution determines the information it wants gathered and in what order. These activities are bundled into sequential tasks. As the user closes each task, the next task in the process is kicked off and notice is sent to the responsible party. Managers can see the status of each file at a glance.

Email Alerts

When an activity or task is complete, automatically send customized email alert to user or team.

Covenants and Exceptions Tracking

Track financial covenants and required documents. A covenant breach will be quickly and easily noticeable. Generate documents with merged data to send to your customers requesting updated financial or insurance information.

Criticized Asset Management

Auto-generate criticized asset reports each month or quarter. Automatically incorporate latest balances from core system. Simply update changed information and save report.

Risk Rating Calculator

Takes the subjectivity out of the decision making process. The Risk decisioning is fully customizable by your bank. If a risk rating recommendation is overridden, LoanVantage keeps a record of the reason and can include it on the presentation report.

Work Queues

- CUSTOMIZABLE FOR TEAMS AND USERS
- USERS WILL SEE A LIST OF TARGETED ACTIVITIES APPLICABLE TO THEM, E.G., FLOOD QUEUE

Policy Exceptions

- DEFINE POLICY EXCEPTIONS USING OUR BUSINESS RULES
- AUTOMATICALLY FLAG AND HANDLE POLICY EXCEPTIONS BEFORE LOAN IS SENT FOR APPROVAL

Financial Reports

- DEFINE CUSTOM QUERIES AND INSTANTLY GENERATE REPORTS THAT INCLUDE FINANCIAL SPREAD RATIOS, LOAN INFORMATION, POLICY EXCEPTIONS, AND COVENANT EXCEPTIONS