

Optimist^{7.3}

PERSONAL FINANCIAL STATEMENT ANALYSIS

How do I analyze client financial statements and tax return data effectively and still maintain a structured commercial lending approval process?

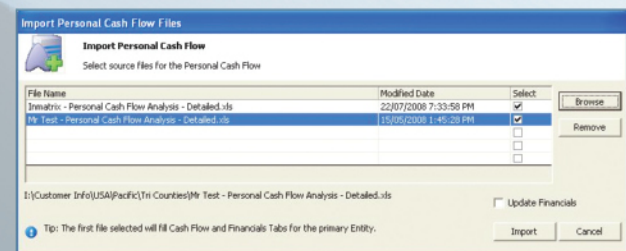
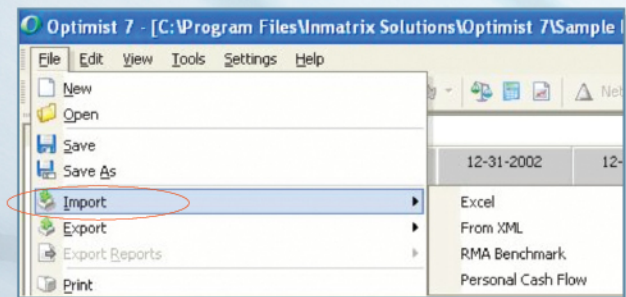
Optimist delivers advanced risk management solutions to lenders looking to improve their credit quality, and build scalable and efficient business lending processes. Whether you are offering business loans, working capital lines, or finance for commercial real estate, construction, or property development, Inmatrix's '*Optimist*' solution is leading the market in advanced credit analytics and reporting.

When it comes to an accurate assessment of cash flow quality, and servicing capacity, analysts rely upon all available data to make an informed and accurate credit decision. *Optimist* now enables the collection and analysis of both client tax return, and personal financial statement data to compliment its strength in assessing business financial statements.

This latest enhancement enables lenders to efficiently capture and analyze client personal financial statements, and provide the ability to instantly create an accurate cash flow and servicing test for every commercial loan.

Load all data through a MS Excel® template, and automatically produce a comprehensive cash flow report, displaying key ratios, such as individual and consolidated Current and Requested Debt, Actual and Projected Debt Service Coverage, and Adjusted

IMPORT YOUR EXCEL DATA



Gross Income to Actual and Projected Debt Service Coverage, which can then be measured against credit policy items, and compared to industry benchmarks.

All personal financials are neatly linked back into a chosen set of business financial statements, with the combination of the two results revealing the 'global' cash flow, debt service coverage, and interest coverage measures required for a credit decision.

Client tax returns, and personal asset and liability data can now be linked to the associated business financial statements, for a deeper and more comprehensive view of each obligor's risk profile. Flexibility to adjust line entries from reported tax to actual cash values when loading means that virtually any line item within a client Tax Return can be analyzed using *Optimist*.

STREAMLINE YOUR CREDIT APPROVAL PROCESS

Optimist ensures all client financial data can be linked directly into your banks credit approval document to streamline your commercial lending process, and ensure maximum efficiency in preparing your credit submissions. Identify only the most relevant ratios and performance measurements from within *Optimist*, and let *Optimist* automatically extract and place them into your pre-defined reporting template.

Tax Return Date	12-31-2005	12-31-2006	12-31-2007	12-31-2008	Projected Recurring	Total
Personal Financial Statement Date	04-13-2006	05-30-2006	07-20-2007	01-09-2008	Average	
Taxable Wages and Salaries	28,792	28,792	28,792	28,792	28,792	28,792
Less: Other - Fringe Benefits	30,262	0	0	0	30,262	30,262
WAGES AND SALARY INCOME	-1,470	28,792	28,792	28,792	-1,470	-1,470
Taxable Interest Income	30,262	30,262	30,262	30,262	30,262	30,262
Plus: Non-Taxable Interest Income	0	0	0	0	0	0
Excludable Interest Income	0	0	0	0	0	0
Less: Penalty on Early Withdrawal Savings	0	0	0	0	0	0
Interest Reported on K1	48	48	48	48	48	48
INTEREST INCOME	30,214	30,214	30,214	30,214	30,214	30,214
Taxable Dividend Income	3,152	3,152	3,152	3,152	3,152	3,152
Plus: Non-Taxable Distributions	0	0	0	0	0	0
Less: Dividends Reported on K1	0	0	0	0	0	0
DIVIDEND INCOME	3,152	3,152	3,152	3,152	3,152	3,152
Gross Business Income	1,400	1,400	1,400	1,400	1,400	1,400
Plus: Depreciation	0	0	0	0	0	0
Less: Depreciation	0	0	0	0	0	0
Interest Expense	0	0	0	0	0	0
IRA, Keogh Plan, or Self-Employed SEP Contribution	0	0	0	0	0	0
Amortization	148	148	148	148	148	148
Less: Non-Deductible Meals & Entertainment	88	88	88	88	88	88
Total Expenses	11,542	11,542	11,542	11,542	11,542	11,542
CASH FLOW FROM BUSINESS	-10,230	-10,230	-10,230	-10,230	-10,230	-10,230
Taxable Rent and Royalty Income	-28,734	-28,734	-28,734	-28,734	-28,734	-28,734
Plus: Depreciation and Amortization	17,724	17,724	17,724	17,724	17,724	17,724

	12/31/2005	12/31/2006	12/31/2007	12/31/2008	Average	Projected Recurring
WAGES AND SALARY INCOME	(735)	14,376	14,376	14,376	(735)	(735)
INTEREST INCOME	25,397	25,397	25,397	25,397	25,397	25,397
DIVIDEND INCOME	1,576	1,576	1,576	1,576	1,576	1,576
CASH FLOW FROM OPERATIONS	(5,135)	(5,135)	(5,135)	(5,135)	(5,135)	(5,135)
CASH FLOW FROM OPERATIONS ADJUSTED	(2,429)	(2,429)	(2,429)	(2,429)	(2,429)	(2,429)
CASH FLOW FROM INVESTING	475,800	475,800	475,800	475,800	475,800	475,800
CASH FLOW FROM FINANCING	3,880	3,880	3,880	3,880	3,880	3,880
CASH FLOW FROM OPERATIONS, TRUSTS, IRAS, SEPs, 529 PLANS, AND OTHER	0	0	0	0	0	0
CASH FLOW FROM OPERATIONS, TRUSTS, IRAS, SEPs, 529 PLANS, AND OTHER ADJUSTED	(105,640)	(105,640)	(105,640)	(105,640)	(105,640)	(105,640)
CASH FLOW FROM OPERATIONS	18,274	18,274	18,274	18,274	18,274	18,274
CASH FLOW FROM OPERATIONS ADJUSTED	26,798	26,798	26,798	26,798	26,798	26,798
TOTAL CASH INCOME BEFORE TAX SUBTRAHENDS	193,264	488,495	488,495	488,495	193,264	193,264
TOTAL TAX BENEFITS	176,219	176,179	176,179	176,219	176,219	176,219
NET CASH INCOME BEFORE DEBITMENTS	238,286	238,317	238,317	238,317	238,286	238,286
Current Debt Service	5,188	5,188	44,888	44,888	41,488	41,488
Debt Service Coverage Ratio	4.21	4.59	5.23	5.44	5.27	5.27
Projected Debt Service				12,288	12,288	12,288
Total Projected Current Debt Service				57,176	57,176	57,176
Projected Debt Service Coverage Ratio				4.27	4.39	4.39
Adjusted EBITDA Income (USD)	286,245	286,245	286,245	286,245	286,245	286,245

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ABOUT INMATRIX

Inmatrix offers a dynamic, interlocking suite of credit risk management solutions for banks seeking to increase their commercial loan businesses.

From credit assessment and monitoring of individual borrowers or portfolios to stress testing of business plans,

key financial drivers, and credit scenarios, Inmatrix has the tools banks need to achieve superior business results.

The company was founded in 1999 and is head quartered in San Francisco.