

# Optimist<sup>7.3</sup>

## PRODUCT PROFILE

### Optimist delivers on both sides of the commercial lending equation – risk & relationships

*Optimist* is an internal credit risk management solution and a front-end relationship management tool – all in one dynamic software package. *Optimist* arms your commercial bankers with vital financial analysis, diagnostic, and communication tools to build, manage, and sustain a profitable commercial loan portfolio.

Use *Optimist's* one page financial credit risk 'dashboard', to spread financial statements, benchmark your customer against the RMA data or internal benchmarks, plus instantly stress test cash flow and other key financial performance measures, analyze projections, model business scenarios ('What If?'), and test strategies (Goalseek) that lead to desirable business results.

And now *Optimist*, the most innovative credit analysis software tool available, provides an integrated Credit Risk dashboard using Standard & Poor's Credit Risk Tracker (CRT) private company probability of default models.

*Optimist* serves the needs of virtually all commercial lenders – regardless of specialization. Credit management is augmented through integration of RMA Statement Studies to compare accounts with industry benchmarks. Additionally, an *Alert* function monitors global covenants and notifies when a breach occurs. The valuable *Tasks* feature reminds of date driven events, such as financial statement tracking and collection.

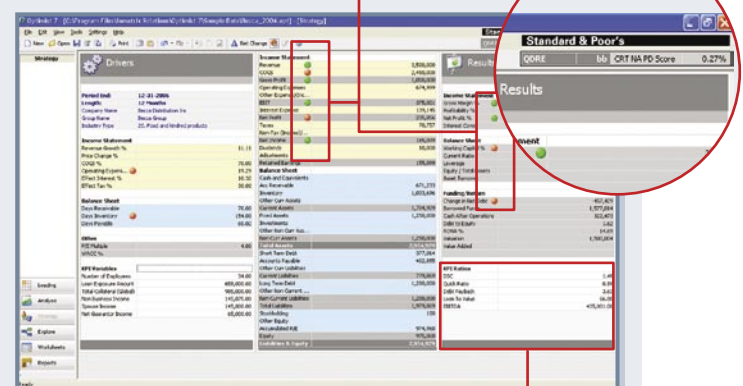
**Industry templates and worksheets** – Multiple standard templates accommodate a range of industries supporting both commercial real estate and C&I lending. Additional templates can be built, offering unrivaled flexibility for credit administrators and lenders alike.

*Optimist* allows you to manage risk across both your C&I and Commercial Real Estate (CRE) portfolios. A range of *Optimist* 'worksheets' deliver the capability for focused analysis on construction projects, income producing property, and property

#### ONE PAGE FINANCIAL SCORECARD

*Traffic Light indicators highlight variances set from benchmarks*

*Standard & Poor's Credit Risk Tracker*



*Keep track of key ratios & covenants*

development deals. All worksheets are integrated within *Optimist* reports, and can be packaged for seamless inclusion in your own Credit Approval document.

**CRE Emphasis** – Satisfy regulators by providing greater consistency in forms, templates and access to data, including CRE related schedules (construction draw, tenancy, sub division release etc.)

By maintaining all relevant CRE information within one central database you have instant access to information with customer, or on a deal by deal basis.

## CREDIT WRITE UP AUTOMATION TOOLKIT

Eliminate duplication in data entry, and vastly improve the speed, accuracy and consistency of loan approval documentation.

*Optimist* now provides users with total flexibility to create manage and edit loan approval documents – offering unlimited potential to create custom reports.

## INTEGRATED CREDIT RISK ASSESSMENT FROM STANDARD AND POOR'S

Inmatrix and Standard & Poor's have partnered to deliver S&P's probability of default (PD) model for assessing the credit risk of middle-market private firms throughout the U.S. and Canada through our *Optimist* platform.

S&P Credit Risk Tracker (CRT) North America – a scoring model that produces forward-looking, one-year PDs – establishes a new standard for evaluating risk within the hard-to-benchmark category of smaller, privately-held companies. Creditors and investors can now begin to use a common risk language for these types of credits.

Using Standard & Poor's CRT, *Optimist* now has the capability to provide the following features:

- a Risk Rating and Probability of Default (PD) on *Optimist*'s one-page scorecard
- a customer's trend for Probability of Default over the last four years

Run what if? scenarios, and instantly assess the impact on your customer's 'Probability of Default' and cash flow.

## THE BOTTOM – LINE

*Optimist* will simultaneously improve your bank's commercial lending results, enhance your clients' business performance, cement customer retention and powerfully differentiate your Bank from the competition. As added pluses, you'll compete on service, not price; ensure a profitable loan portfolio through stress-testing and satisfy examiners with file quality and process.

## 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,

## COMMERCIAL REAL ESTATE WORKSHEETS

Select from CRE related worksheets

## RESULTS YOU CAN EXPECT TO ACHIEVE

- ✓ Improved commercial credit quality
- ✓ Increased revenue and profitability
- ✓ Enhanced customer satisfaction and retention
- ✓ Greater consistency in performance among all commercial credit team members
- ✓ Greater consistency in lending process and improved file quality in both C&I and CRE
- ✓ Simplified loan review preparation with a reduction in review time
- ✓ More comprehensive reports, including a customized credit write-up

Proudly Partnering with:



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.