

Portfolio Strategist

PRODUCT PROFILE

Portfolio Strategist delivers advanced risk analysis capabilities by turning static client financial data into an active portfolio and credit management tool through stress testing and scenario modeling.

RESULTS

To help loan officers, credit analysts, credit managers, relationship managers and other commercial team members to:

- Proactively monitor commercial loan portfolios
- Assess the impact of interest rate changes
- Employ covenant tests across your portfolio
- Identify policy breaches and track exceptions
- Create and manage watch lists
- Run "What if?" scenarios – drive risk migration analysis
- Pinpoint sales or marketing opportunities
- Concentration analysis on defined customer segments
- Identify cross sell opportunities
- Produce custom built reporting
- Ability to integrate with core financial systems

BENEFITS

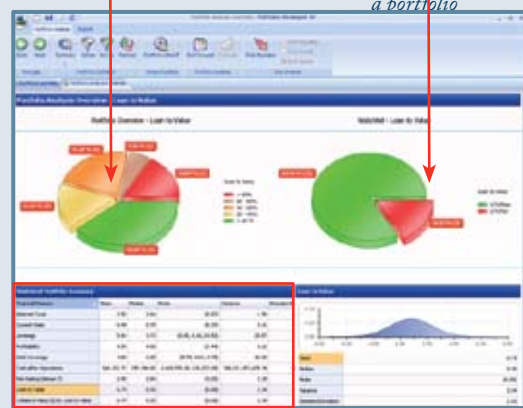
Portfolio Strategist gives your bank the ability to analyze and monitor the credit risk of your entire portfolio – or one or more sub-portfolios – while applying stress testing and scenario modeling techniques to identify deteriorating credit. It can be used for credit management or data mining for marketing purposes. The software also provides tools that enable Portfolio Trend Analysis, Benchmarking, Industry Stress Testing, and Portfolio Stress Testing.

Portfolio Strategist is compatible with information from numerous third-party systems. Your bank's internal risk-rating system can be integrated with Portfolio Strategist as well.

PORTFOLIO ANALYSIS

Identify CRE concentrations in a portfolio

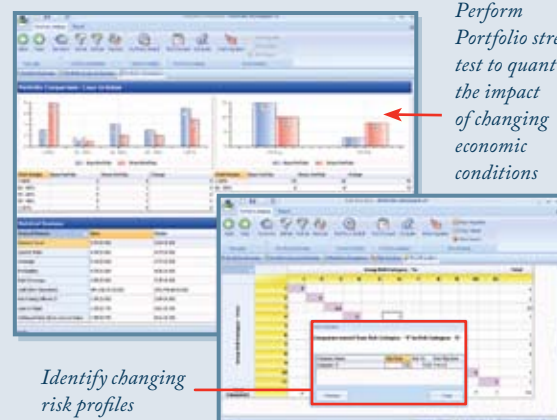
Focus on exceptions within a portfolio



Summary of key risk measures

STRESS TESTING / RISK MIGRATION

Perform Portfolio stress test to quantify the impact of changing economic conditions



Identify changing risk profiles

PRODUCT OVERVIEW

Portfolio Strategist is designed to enhance the quality of your commercial loan portfolio through:

■ SCENARIO MODELING

Financial modeling, data mining, and analytical techniques are applied to a client's financial data across portfolio, credit, relationship, or product management areas. You can define a portfolio or sub-portfolio based on a wide range of criteria for analysis. For example, a portfolio can be based on industry, geography, revenue size, asset size, risk, or even relationship characteristics, enabling flexibility in portfolio modeling.

■ IDENTIFY PORTFOLIO RISK

Portfolio Strategist delivers an advanced risk management capability that turns static client financial data into an active portfolio and credit management tool. It can be applied as part of a robust credit management platform, used to identify clients outside policy or in breach of credit covenants, and employed as a credit-monitoring tool.

■ DATA MINING FOR NEW OPPORTUNITIES

Portfolio Strategist applies a 'bottom up' technique based on an individual client's financial statements (either historic or projected), enabling shock and scenario modeling. It can also be used to mine client financial data for cross-sales and marketing opportunities. You can even build target marketing lists and develop account strategies to ensure you maximize the potential of your existing relationships.

For example, use *Portfolio Strategist* to identify clients with long working capital cycles who are candidates for cash flow acceleration products or clients carrying cash balances who may be candidates for cash management products.

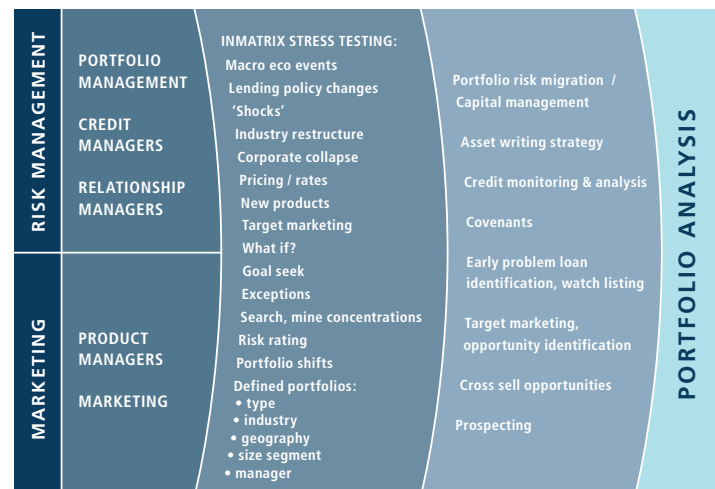
RESULTS YOU CAN EXPECT TO ACHIEVE

With Inmatrix's *Portfolio Strategist* you make your portfolio performance more visible. This will allow you to:

- ✓ Improve commercial credit quality
- ✓ Increase revenue and profitability
- ✓ Enhance customer satisfaction and retention
- ✓ Enhance Regulatory compliance for Financial Institutions
- ✓ Increase cross-selling opportunities
- ✓ Establish greater consistency in performance among all commercial credit team members

And much more.

PORTFOLIO STRATEGIST OPERATING MODEL



Proudly Partnering with:



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.