



Highlights & Roadmap

2018 in Review and Roadmap for 2019

Greg Hanson
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Corey Whitt
Director of Product Management

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Agenda

2018 Highlights

- What were our themes?
- What did we do?
- What functionality do you have and maybe not know?

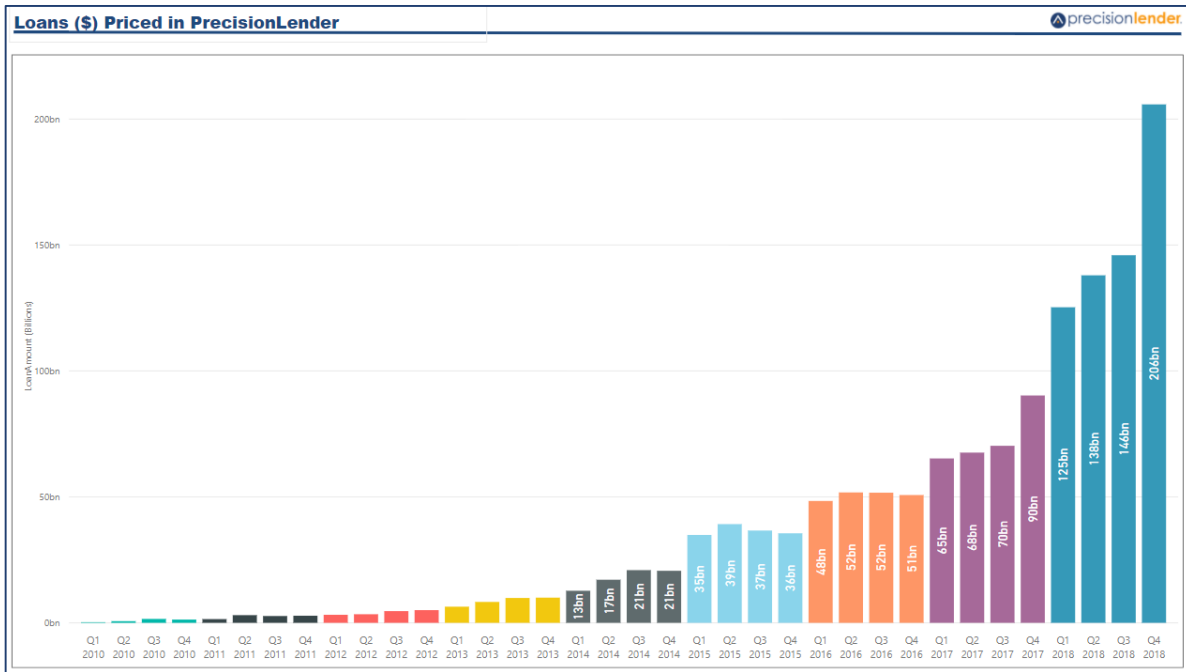
2019 Roadmap

- Where are we going?
- What's in the works?
- How can you help?

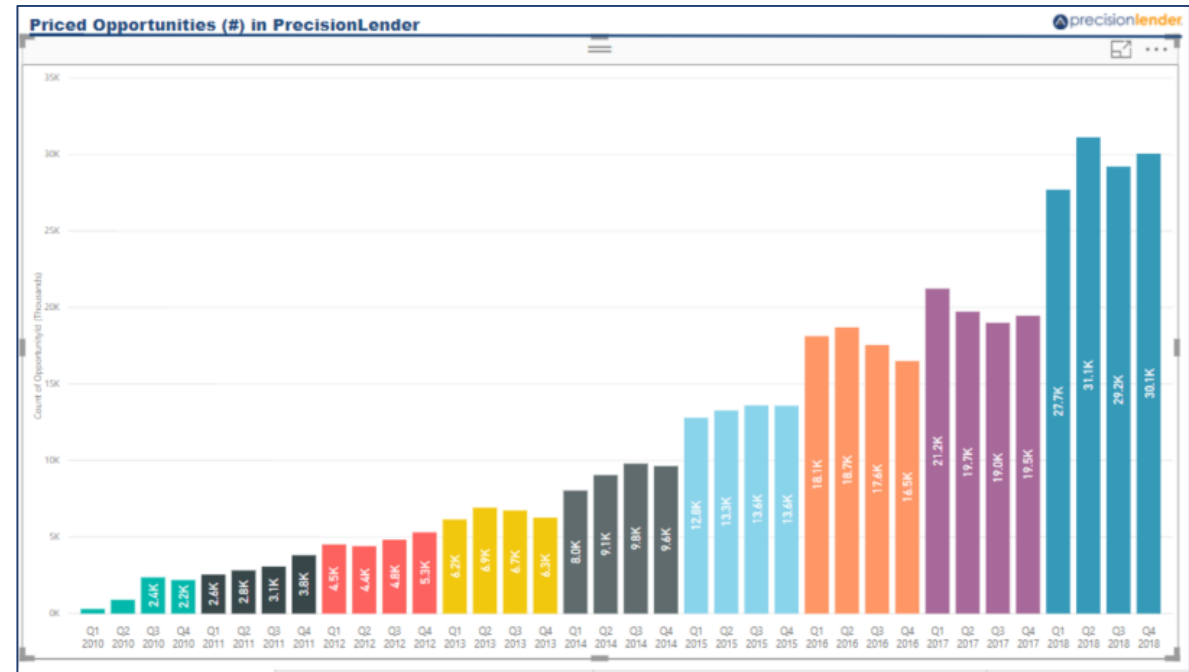
Questions

In 2018, our clients had...

\$615,000,000,000 loans priced in PrecisionLender



118,125 opportunities priced in PrecisionLender



Everyone, Every Deal, Everywhere

2018 Theme

Accessibility

You may have noticed some minor changes to the application recently. We are improving the user experience for every user, including our users with disabilities. This effort will continue through the end of 2019.

Stage: Prospecting
Pricing Date: 1/11/2019
Pricing Region: East
Projected Close Date: 4/11/2019
Pipeline Scenario: 5 year Fixed, 0.0%(Locked until 4/11/2019), No Fees, Cash in Possession

Deposits 0 Non-Credit 0 Financial Statements

[Skip to main content.](#)

- Opportunities
- Relationships
- Rate Sheets
- Data Feeds

- New Opportunity ▾
 - Commercial Real Estate - Owner Occupied
 - Commercial Real Estate - Investment
 - Commercial Term Loan - Non Real Estate
 - Operating Line of Credit
 - Agricultural**
 - Commercial Construction
 - Development
 - Small Business Line of Credit
 - Small Business Term Loan
 - SBA Loans
 - Municipal Lending
 - Multi-Family Real Estate
 - Residential Real Estate- Investor
 - Residential Construction
 - Commercial Installment
 - Letter of Credit
 - Deposit/Other

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Scheduled Structures

Accommodate more complex deals including structured commitments, utilizations, rates, and spreads.



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Multi-Language, Multi-Currency

We've expanded into new offices in the US and abroad, and so have our clients. Now that we are serving international banks, our users can price in their home language and currency.

My Account

Name: Iris Maslow

Username: [redacted]

Language:
✓ English (US)
Franglais (CA)

Home Region: [redacted]

Add ► CRE-Investment x

Amount: €570,000
✓ EUR
NZD
USD

Rate: 0.0% Spread Locked

Payment Type: Amortizing

Interest Options: Actual/360 / Monthly

Maturity: 36 months

Amortization: 240 months Standard Amortizat...

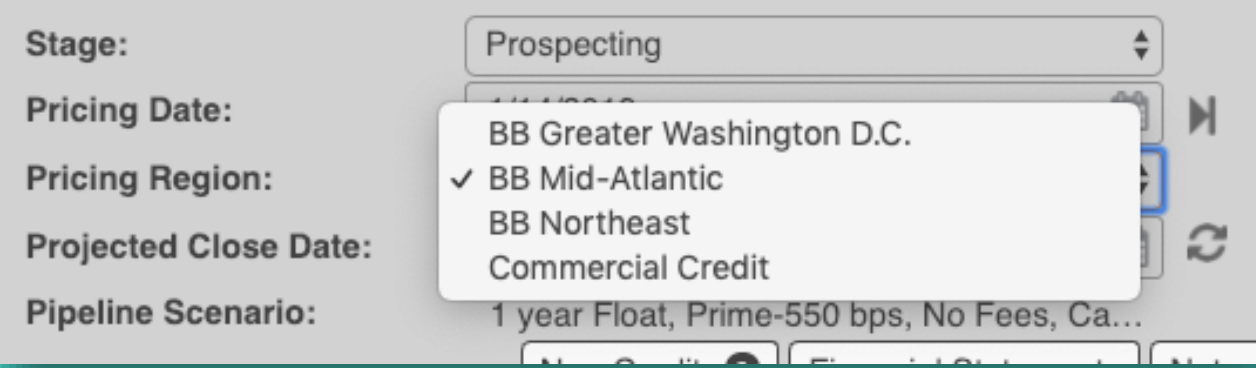
Rate Type: Fixed

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Price in Alternative Regions

As banks grow, so do the complexity and breadth of their opportunities.

In addition to Deal Teams, PrecisionLender also now allows bankers to price deals in alternative regions with different assumptions, so they can price anywhere, anytime.





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Communication & Collaboration

2018 Theme

Deal Team

Deal Team:

Name	Region
Iris Maslow (Owner)	BB Mid-Atlantic
  Corey Whitt	Commercial Credit

Add Member / Transfer Ownership:

Name	Region
  Aaron Srivastava	Commercial Credit
  Amanda Hester	Commercial Credit
  Amanda Rogers	Commercial Credit
  Anna-Fay Lohn	Commercial Credit
  Anthony Favia	Commercial Credit
  Basile Verheecke	Commercial Credit
  Bill Briggs	Commercial Credit
  Brooke Clark	Commercial Credit

Close

Deal Teams allow teams of users to seamlessly work together on large opportunities.

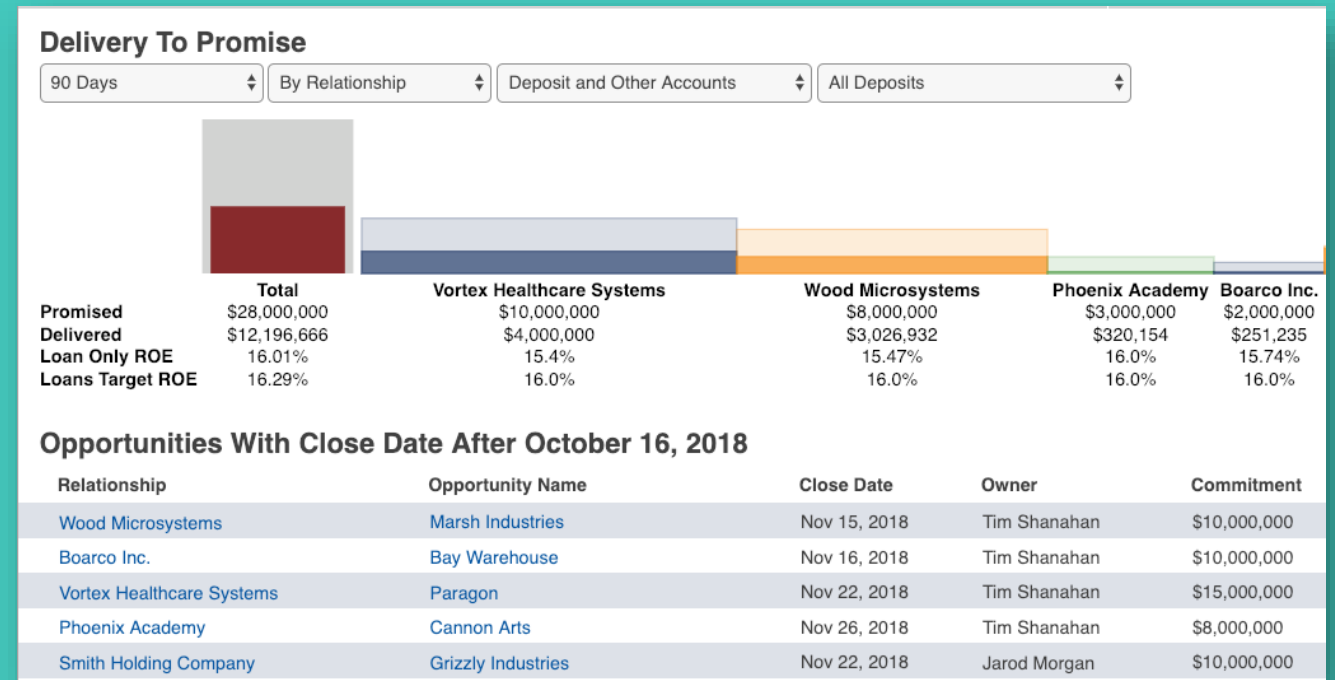
You can associate multiple bankers with a single opportunity; and assuming each banker has permissions to view and edit opportunities in a given region, they can now search for opportunities where they are an owner or team member, and track progress.

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Delivery vs. Promise Tracking

Do you know what happens after an opportunity with promised deposits has been won? Do you know if your borrower follows through?

For users with Relationship Awareness, Delivery-to-Promise shows the actual deposit types and balances tied to relationships from your core system compared to the promised deposits, for valuable closed-loop reporting for both bankers and their managers.



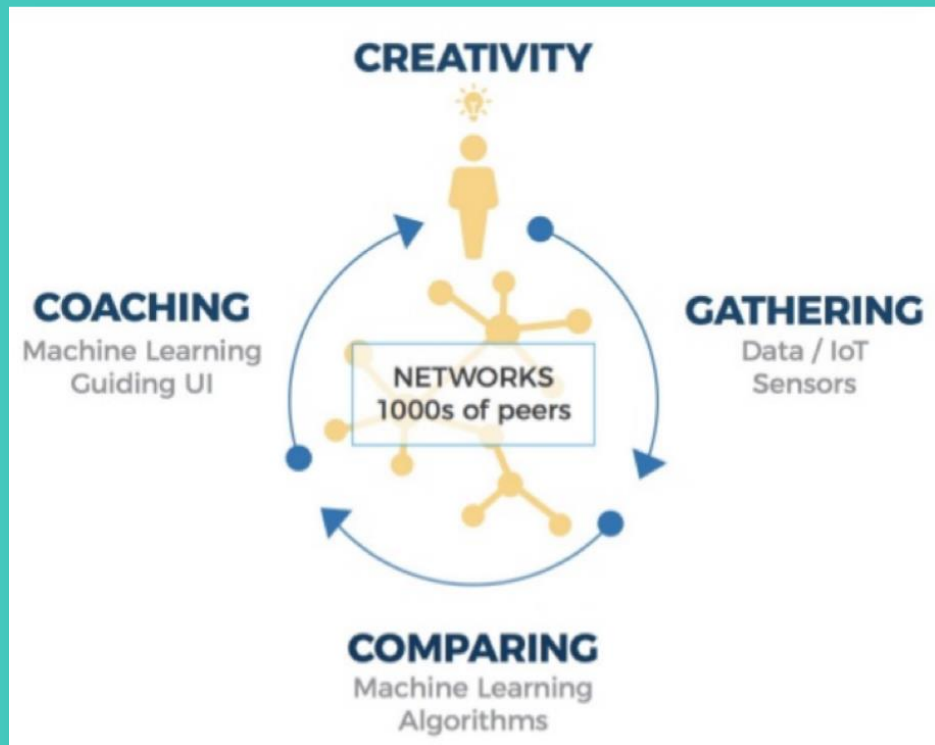
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Coaching Networks

2018 Theme

Coaching Networks

RMs do what they do best, and PrecisionLender observes, learns and coaches them to a better place.



GORDON RITTER AND JAKE SAPER

<http://www.emcap.com/2017/10/26/coaching-cloud-will-create-first-facebook-scale-enterprise-business/>

Applied Banking Insights

Gather. Analyze. Act.



Bankers



precisionlender. Help My Account Logout

Print Save Transfer Delete Close Advanced Analytics Assumptions

Name: Master Commitment Stage: Quoted
 Owner: Corey Whitt Pricing Date: 10/12/2018
 Relationship: Acme Supply Inc. - Integrated Projected Close Date: 1/10/2019
 Current Scenario (1 of 1): 5 year, \$0 + \$5,800/yr Fees, Unsecured Pipeline Scenario: 5 year, \$0 + \$5,800/yr Fees, Unsecured

Add Master Commit... Overview Deposits Other Financial Statements Notes Relationship Impact

Commitment: \$1,050,000 / 6 tranches Fees: \$0 + \$5,800/yr
 Maturity: 60 months Origination Channel: New Business
 Spread: 3.135% Servicing Channel: Standard
 Risk Rating: Default
 Collateral: Unsecured
 Guarantees: None
 Participations: None

Opportunity Summary Relationship Impact Summary ROE

Master Commitment	19.0%	18.0%
Current Opportunity	19.0%	18.0%

If We Lose	16.79%	18.05%
Current Relationship	19.84%	17.74%
If We Win	19.76%	17.76%

Master Commitment

There are times when you need to define the terms for a series of loans that can be priced individually over the course of time against a specified amount or commitment.

Add Master Commitment Overview Deposits Other Financial Statements Notes Relationship Impact

Commitment: \$1,050,000 / 6 tranches Fees: \$0 + \$5,800/yr

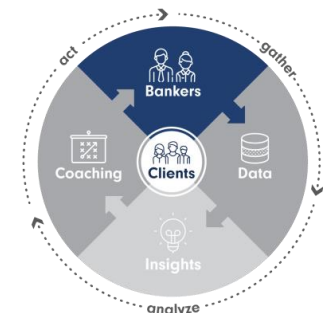
Maturity: Spread:

Commitment: \$1,050,000

Add Clear All

Month	Tranche	Estimated Amount Drawn
1	Commercial Term Loan - Non R...	\$125,000
6	Commercial Term Loan - Non R...	\$125,000
12	Commercial Real Estate - Invest...	\$200,000
48	Commercial Real Estate - Invest...	\$500,000

UPCOMING



Rate Sheets Connector

Ability to price consumer, retail or smaller loans from PrecisionLender Rate Sheets directly within Salesforce or nCino.

- Better user experience
- Efficiency
- Data tracking

I am pricing a Commercial Loan, a Small Business Loans, Commercial Installments with a risk rating of 1. Excellent, with a maturity of 84 months, and an amortization of 60 months for an amount of **\$250,000** within the 110001+ tier. [Go](#)

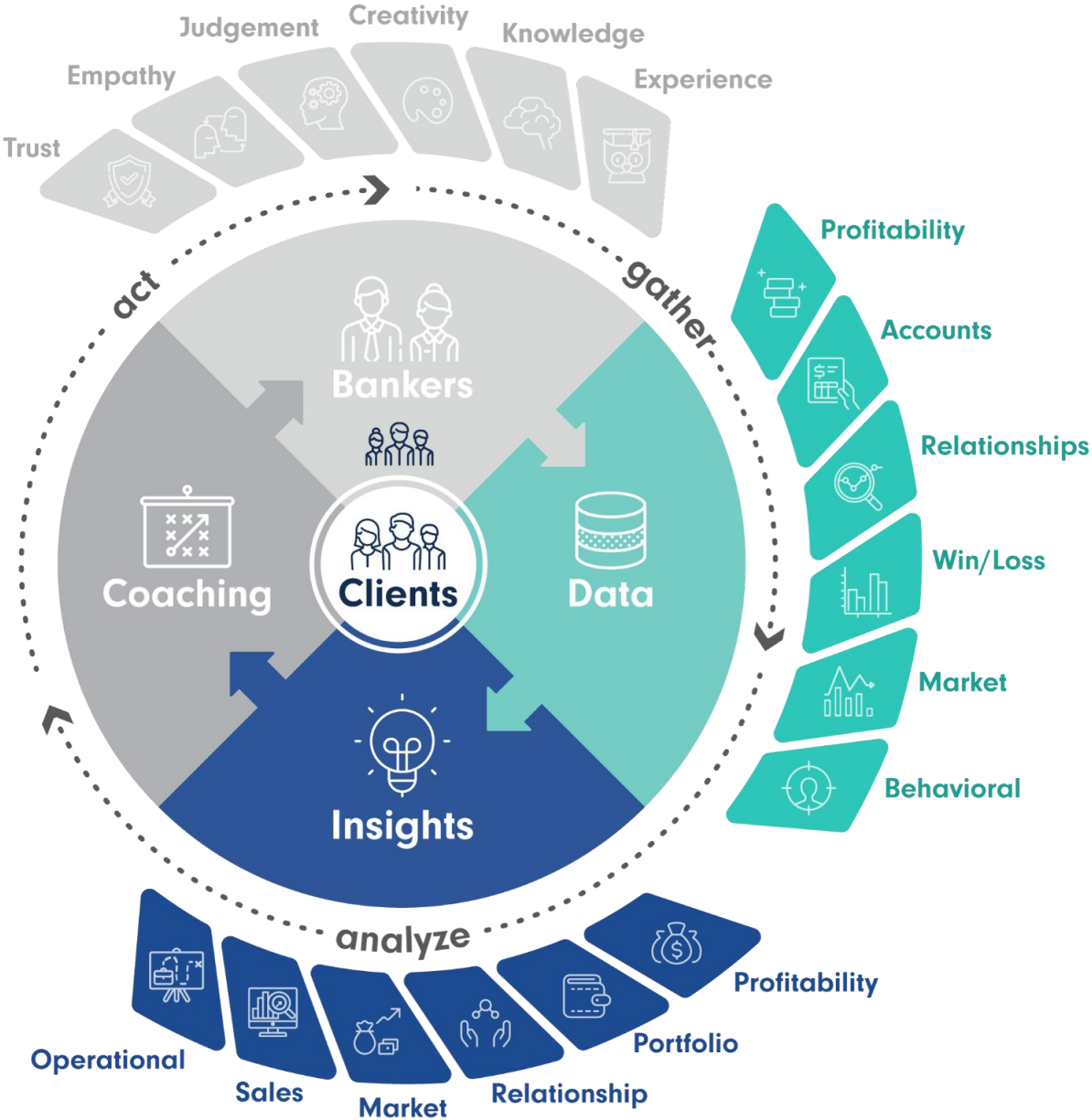
Rate:	5.65	Interest Income:	\$10,993	Net Interest Margin:	2.72%
Fee:	0.0%	Interest Expense:	\$5,558	Average Balance:	\$199,813
APR:	(5.65)			ROA:	1.424%
Initial Payment:	\$2,742	Net Interest Income:	\$5,435	ROE:	14.93%

[Submit](#)



IN PROGRESS

Data & Insights

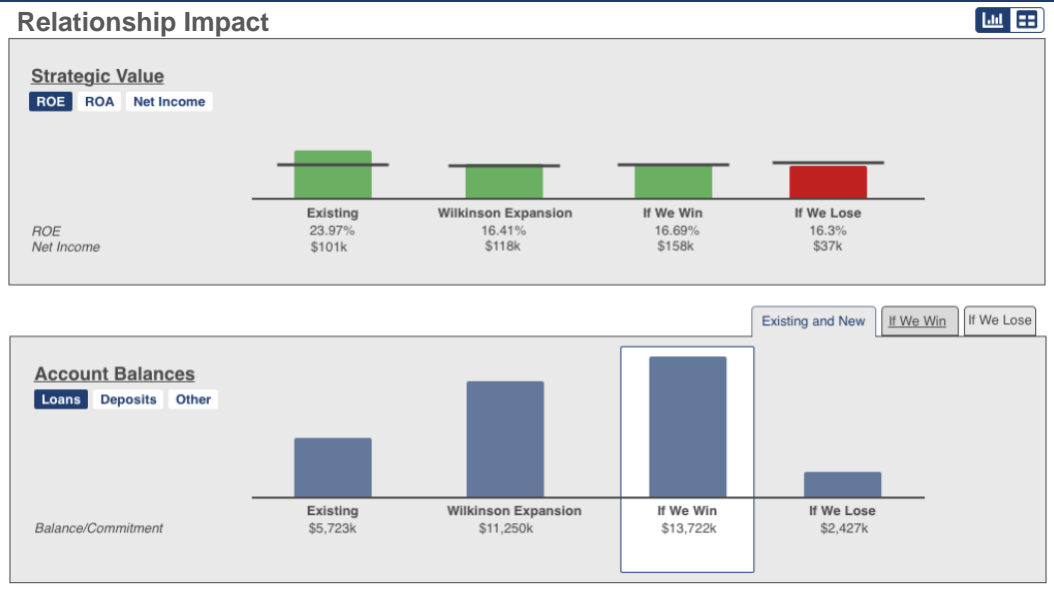
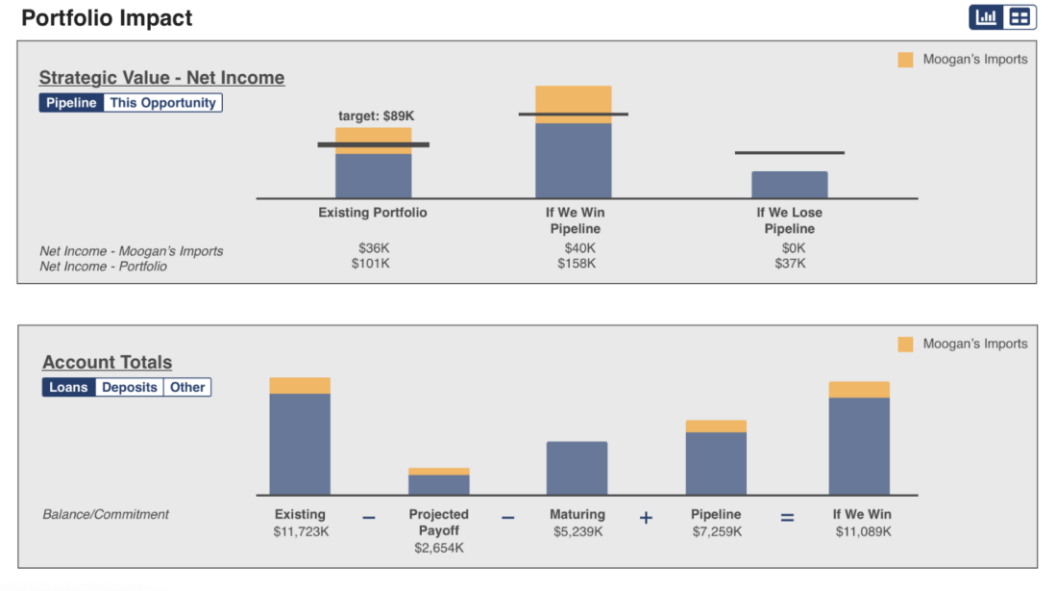


Understanding the Opportunity's Impact

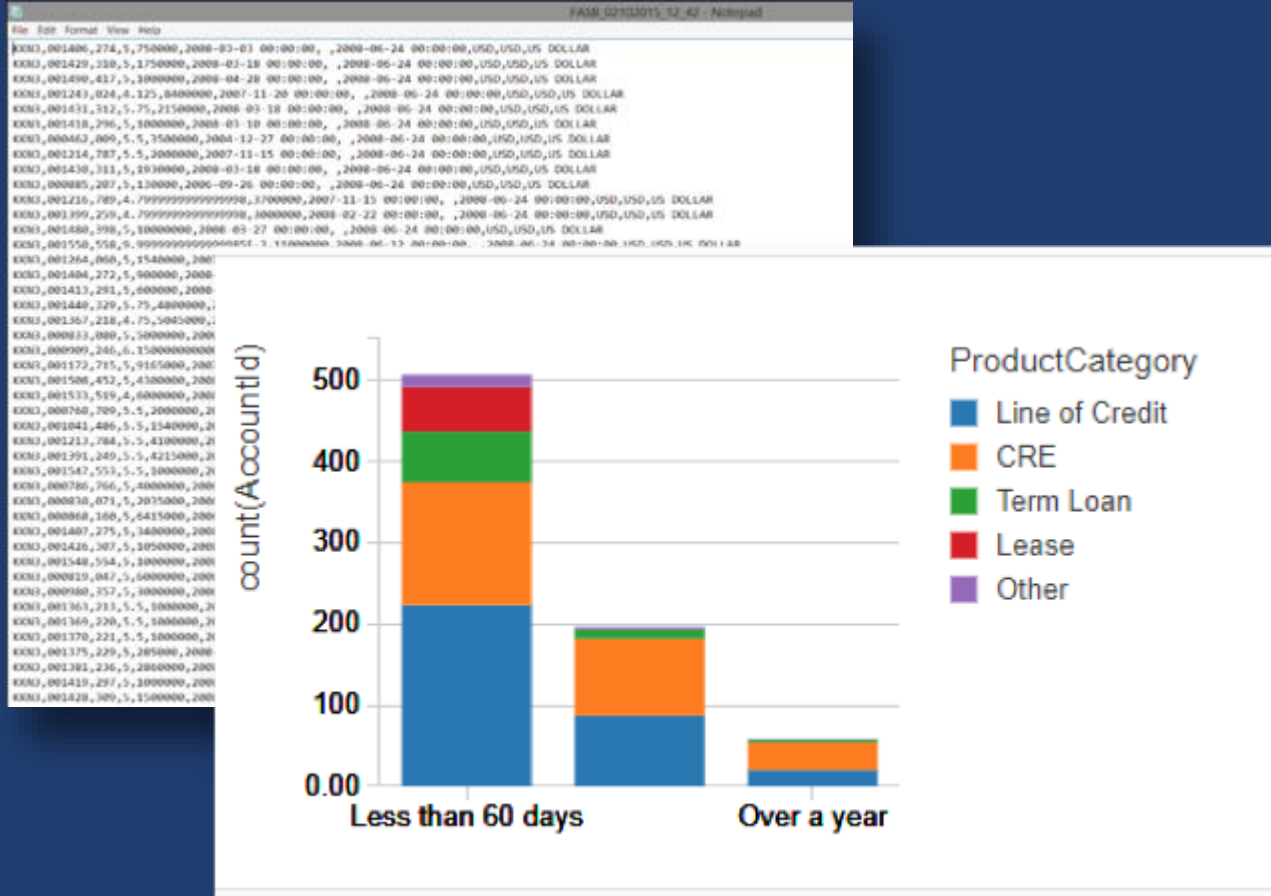
We don't price in a vacuum. Each opportunity will have an impact on the relationship and the portfolio of the bank. We're reimagining how to surface that data, which will give you the insights you need to make smarter pricing decisions.



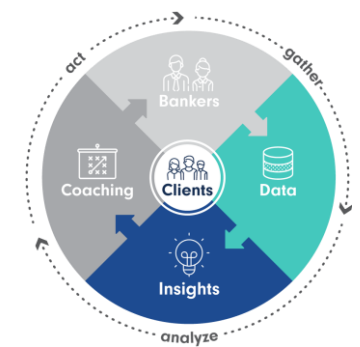
UPCOMING



PrecisionLender L3

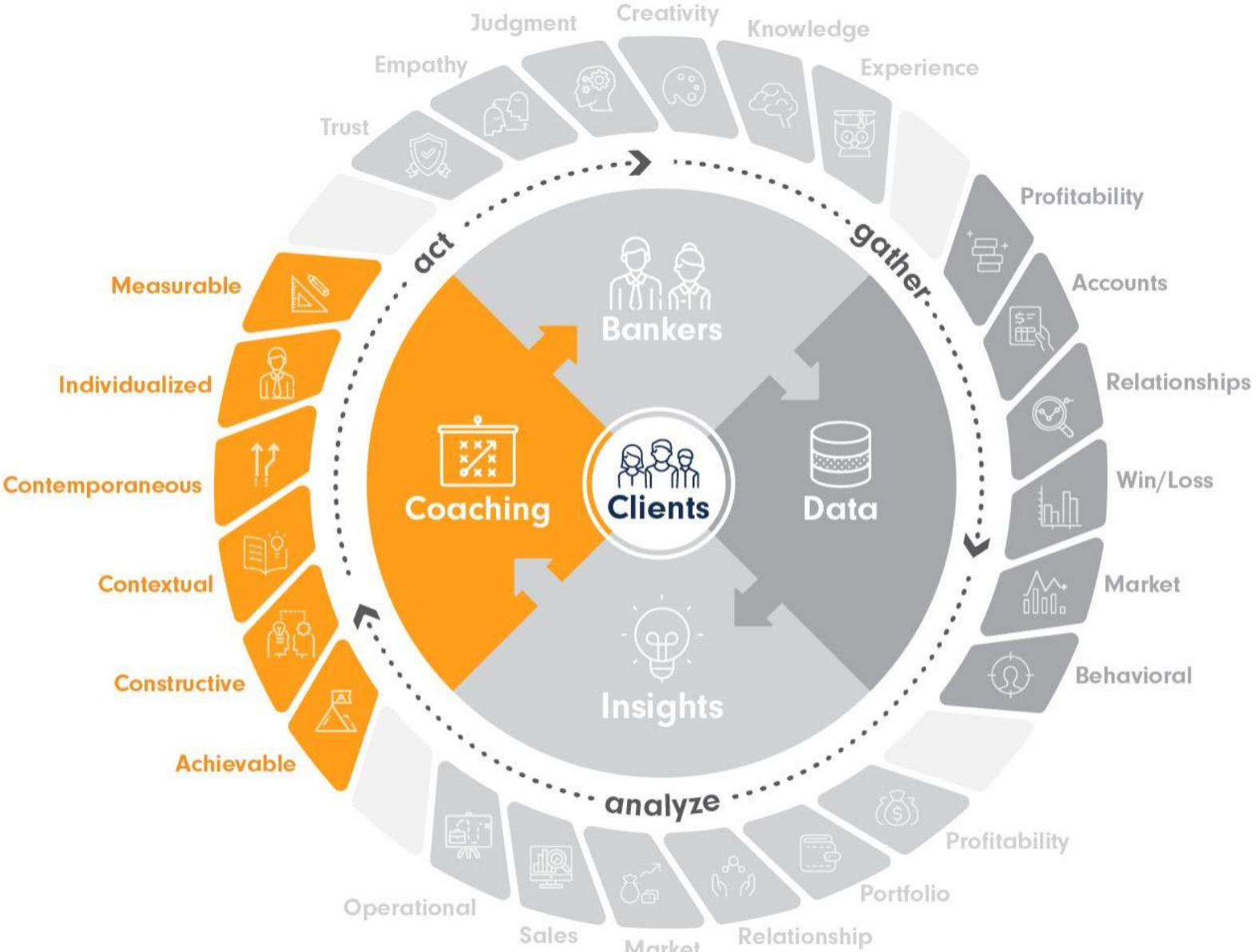


For bankers who struggle to move from data to analysis to action, PL's insights engine provides the data, analytic capability, and integration necessary to deliver actionable insights, coaching, and measurement to help bankers in real-time to help create winning deals and increase revenue.



IN PROGRESS

Coaching



Andi Skills Gallery

Top Installed Skills - Past 30 Days

Cross Sell Suggestions

Victor GetHelp Skill

Sort by

Date Published

Filters

Status

Installed

Not Installed

Published by

PrecisionLender

First Developer Bank

Language

All

Cross Sell Suggestions

Published: Jan 04, 2019

Victor GetHelp Skill

Published: Dec 19, 2018

Andi Gallery & Skills Builder

Gallery will be filled with skills that we think will be valuable to your bank.

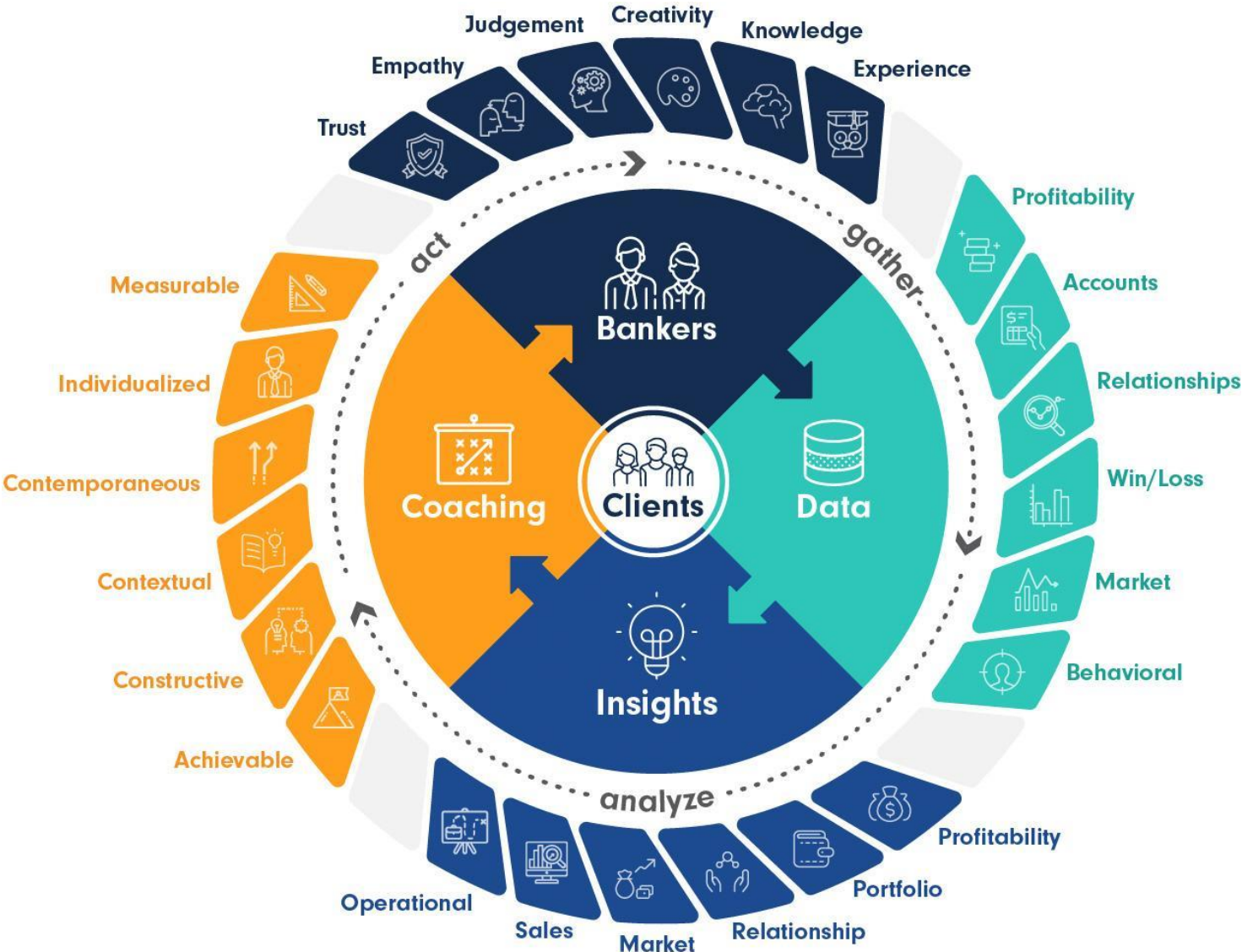
Andi Skills Builder provides banks ultimate control over the sophisticated insights and coaching their RMs receive customized for the bank's markets, industry and users.

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Applied Banking Insights

Gather. Analyze. Act.



Market Insights

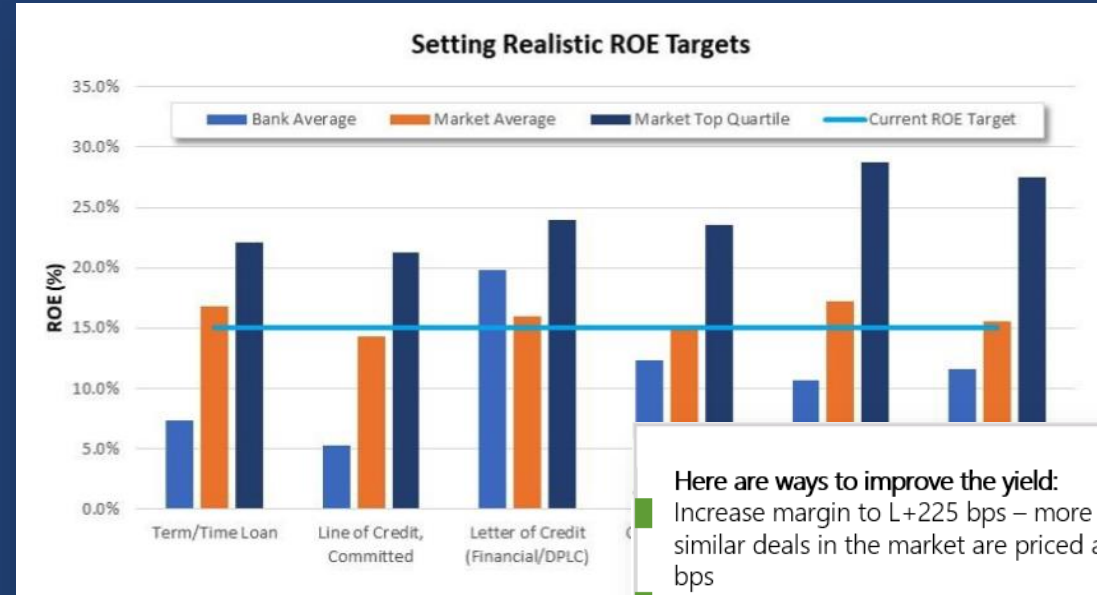
Market Insights provides in-the-moment market intelligence on credit and non-credit opportunities, driving more informed decisions, quicker turnaround, and improved profitability.

For example,

- Structuring a deal to improve the yield
- Evaluating exceptions
- Setting realistic targets



IN PROGRESS



Here are ways to improve the yield:

Increase margin to L+225 bps – more than 30% of similar deals in the market are priced at or above L+225 bps

Add an origination fee of 28 bps – similar deals carry origination fees ranging from 20 bps to 40 bps

Add an unused fee of 25 bps – most lines with similar terms include an unused fee; click [here](#) for negotiation tips

Negotiate Cash Management business totaling \$90K – borrowers with similar profiles contribute up to \$200K in cash management revenue



Ask Andi your question...

OK

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It's Time to BankOnPurpose.

The conference aims to spark innovation, share inspiration, and show the financial services industry how to focus on the customers, and build a team, brand and a bank with purpose.



May 1-3, 2019



Austin, Texas



bankonpurpose.com