



Thursday, June 27th @2PM ET

BRAIN OF THE BANK:

Building Your Commercial Lending Technology Stack

FEATURING



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The Brain of the Bank.

Function

Key Activities

Partner Systems

Customer Relationship Mgt

Initiating a conversation with the right prospects at the right time.



Deal Structuring & Negotiation

Engaging that prospect in a constructive conversation focused on their needs and finding the solution that works for both the customer and the bank.



Underwriting & Onboarding

Documenting the outcome of this conversation and quickly and efficiently underwriting that the underlying assumptions are all true.



Portfolio Management

Understanding the current nature of the credit portfolio to define/refine the right prospects and the right strategy.



Demo

API Overview

CRM/LOS Operations

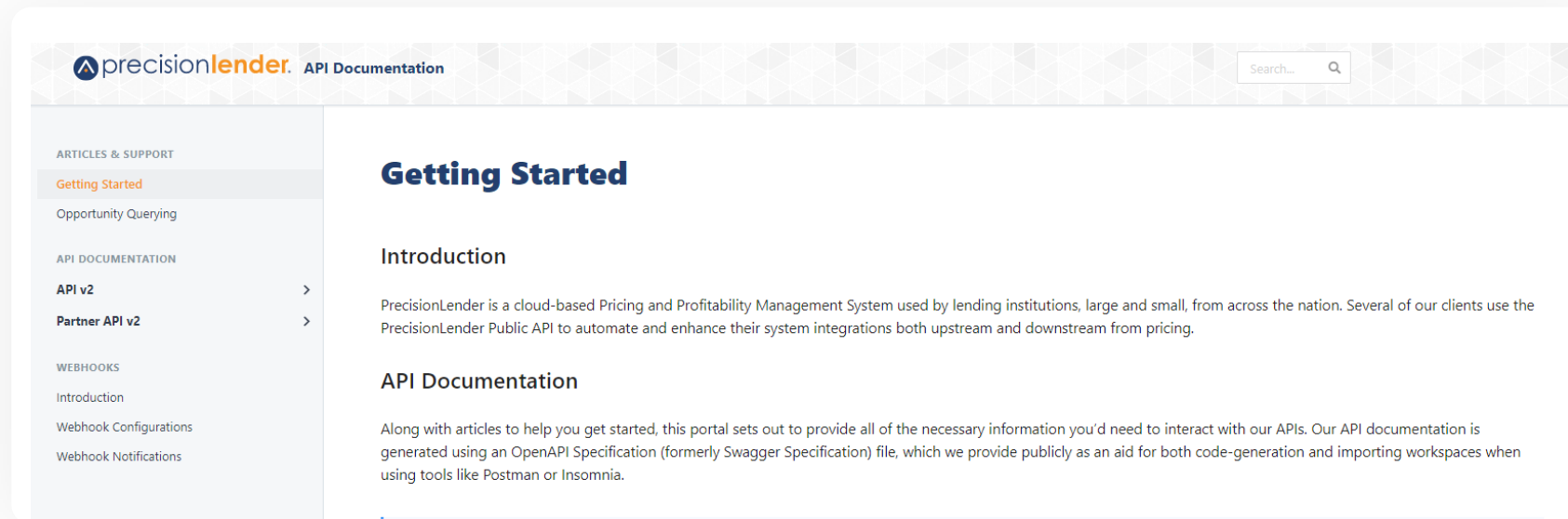
- Create New Opportunity
- Get Opportunity Details
- Get Relationship Detail

Assumption Management

- Update Funding Curves
- Update Index Rates
- Update Exchange Rates

User Management

- Create Users
- Get User Details
- Disable/Unlock Users



Complete API documentation available at <https://developer.precisionlender.com>

Performance Analysis of PrecisionLender Clients Using CRM Connector

Key Metric	PrecisionLender CRM Clients	All PrecisionLender Clients	All Banks	PrecisionLender CRM Improvement	
				Vs. All PrecisionLender Clients	Vs. All Banks
Profitability					
Net Interest Margin	4.06%	3.99%	3.84%	+ 0.07%	+ 0.23%
YoY Improvement in NIM	0.19%	0.11%	0.11%	+ 0.08%	+ 0.08%
Non-Interest Income / Assets	1.85%	1.03%	1.26%	+ 0.82%	+ 0.59%
Asset Yield	4.79%	4.69%	4.48%	+ 0.11%	+ 0.31%
ROE	11.61%	11.55%	9.94%	+ 0.07%	+ 1.67%
ROA	1.30%	1.21%	1.22%	+ 0.09%	+ 0.08%
Growth					
Commercial Loan Growth	9.92%	8.76%	-0.32%	+ 1.16%	+ 10.24%
Total Deposit Growth	8.95%	7.64%	4.78%	+ 1.31%	+ 4.18%
Risk					
Past Due Loans	0.94%	0.81%	1.20%	- 0.13%	+ 0.26%

Time period: 2018

Data Sources: S&P Global Market Intelligence & PrecisionLender data

