

precision**lender**.[®]
a **Q2** company

Leveraging Data with PrecisionLender's Insights Suite

Why invest in advanced data capabilities?



Provide great customer experiences



Optimize risk management routines



Maximize profit potential

spend on big data in the banking industry

\$30Bn



\$60Bn

2019

2025

Are you making
data-driven
decisions?

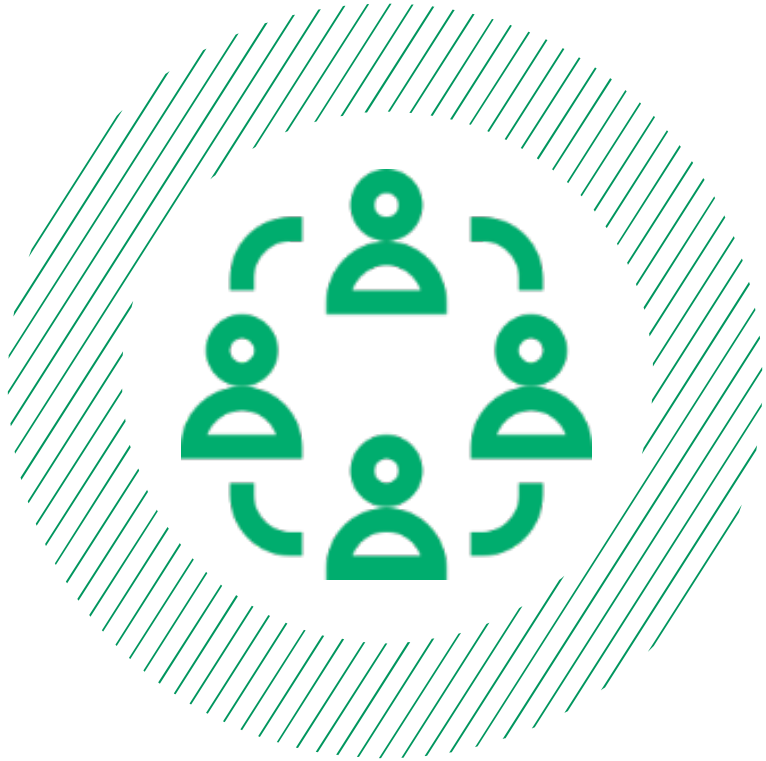




Are you using
insight when it
counts?

Have you
optimized
workflow?





Have enough
data talent to
compete?

How is the banking industry faring?

What we've heard ...

It's expensive to start

Progress is "glacially slow"

Difficult to find the talent at scale

Fear, uncertainty, and doubt



National Banks

Very expensive to start

Slow speed to market

Difficult to gain a rhythm



Regional & Community Banks

Lack of resources

Lack of scalability

Difficulty competing w/ large
banks

We are not a bank



As a data-driven software company, we are uniquely positioned to generate and deliver insights at scale

Largest commercial banking data set on Earth

World-class data science program

Deep talent pool and banking experience

Multi-channel insight delivery

Built for speed using latest technologies



3

Use those insights to coach bankers on ways to win relationships

1

Gather the most relevant data from each banker / client interaction



2

Analyze the data to develop insights and reporting

PrecisionLender Insights Suite

Market Insights



Banks in your market

Portfolio Insights



Your bank's activity

Designed for Managers Delivery Methods



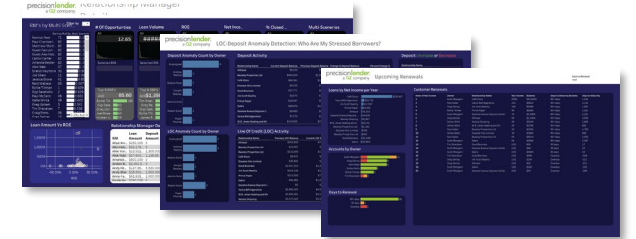
Data Sets

Relationship Name	Current Rate	APR	30	45	60	90	120	150	180	210	240	300
Bank of America 5/1	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Wells Fargo 5/1	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Chase 5/1	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Bank of America 3/1	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%

Owner Full Name	Relationship Name	Start	Maturity	Rate	Step To	Rate	Relationship	Relationship
John Doe	Bank of America	10/1/2020	10/1/2025	3.50%	0.25%	3.75%	Bank of America	Bank of America
Jane Smith	Wells Fargo	11/1/2020	11/1/2025	3.50%	0.25%	3.75%	Wells Fargo	Wells Fargo
Bob Johnson	Chase	12/1/2020	12/1/2025	3.50%	0.25%	3.75%	Chase	Chase

Exportable data ready for analysis

Data Visualizations

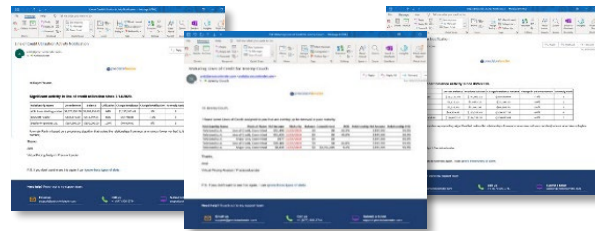


Explore trends and insights in a user-friendly way

Designed for Bankers

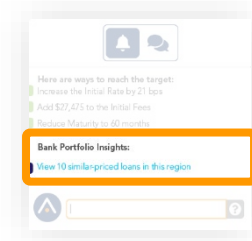


Email Notifications



Action-oriented notifications for bankers

In-App Coaching



In-the-moment coaching for bankers during deals

Leverages data
> ALREADY IN <
PrecisionLender

Market Insights

15%+

Commercial loan market share

\$700Bn

Recurring balance updates to the platform

\$3.7T

Commercial deals priced in 2020

14,000

Bankers using the platform daily

**The Largest
Commercial
Banking Data
Set on Earth**

**FULL SPECTRUM
COVERAGE**

Small Business • Business Banking • Middle Market
Commercial Real-Estate • Specialized Banking
Corporate Banking

150+

Unique bank clients

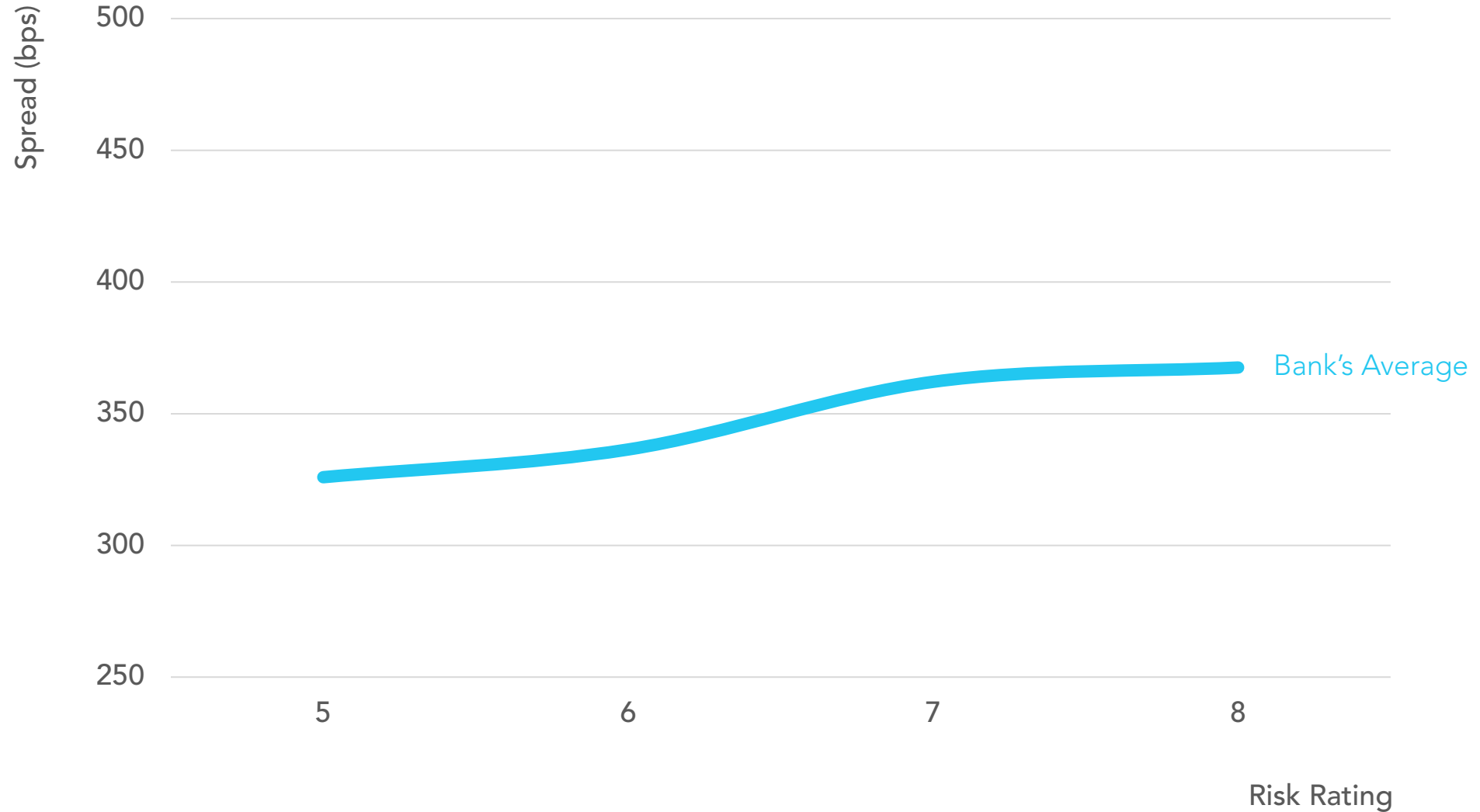
50

State coverage

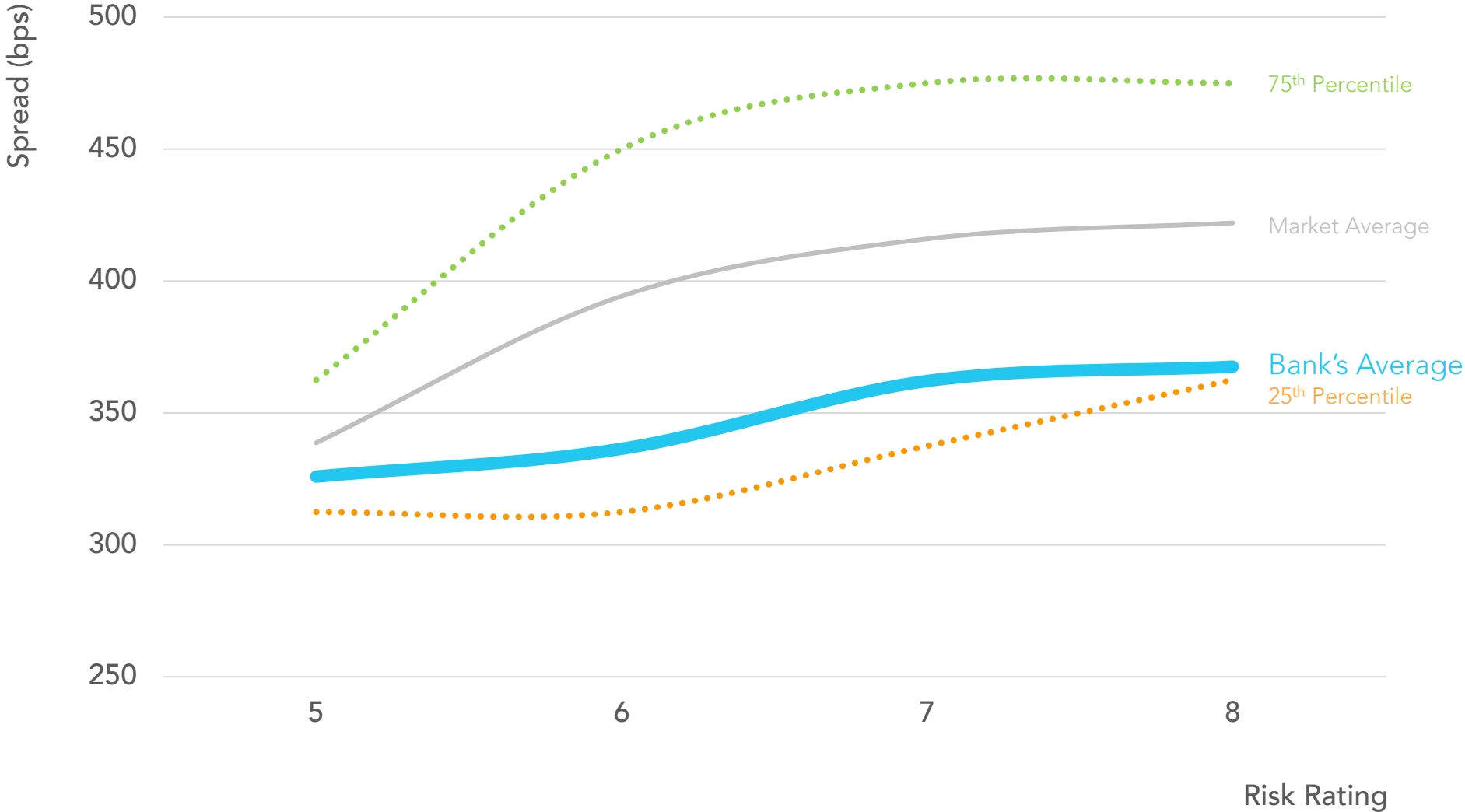
11+

Years of data history

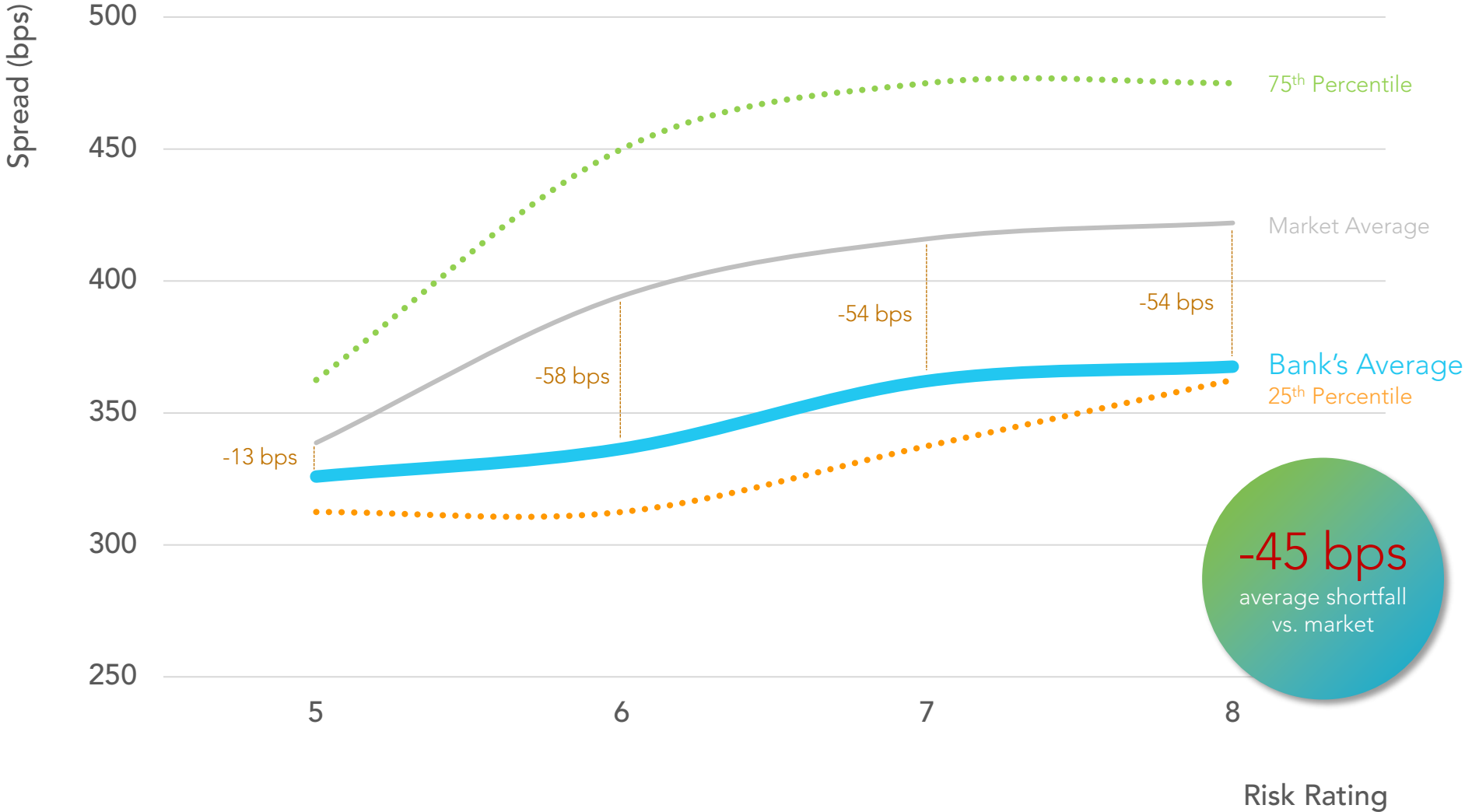
Example from a Real Bank



Example from a Real Bank



Example from a Real Bank



-45 bps
average shortfall
vs. market

Market Insights

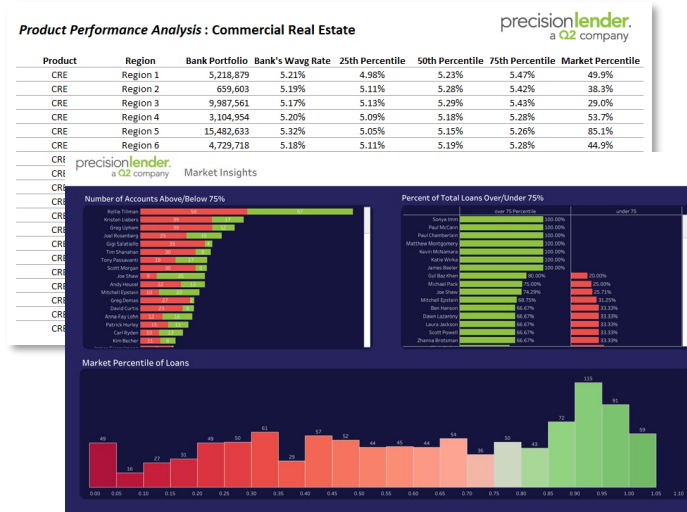
Gain vital context for negotiations

Better control of strategic positioning in market

Gauge whether exception requests are valid

For Managers

Increased portfolio transparency and reporting using great visualized experiences



For Bankers

Boost bias for action with integrated in-app coaching delivered through Andi



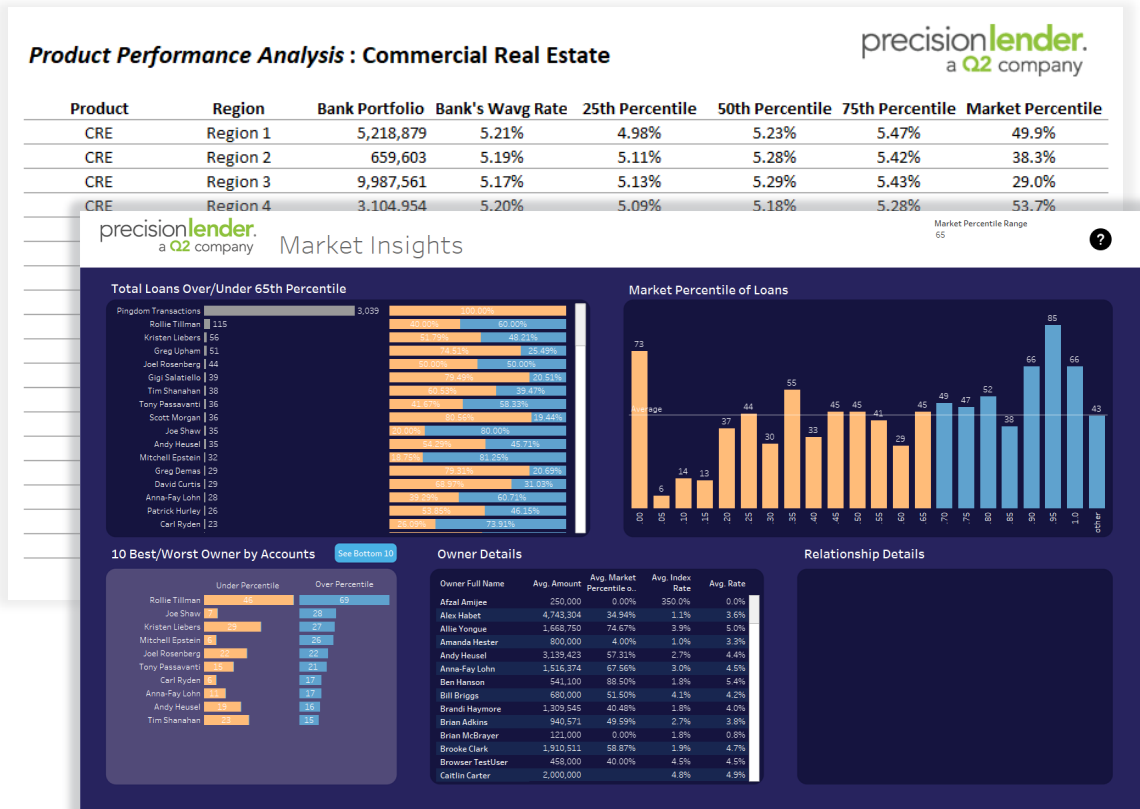
- Here are ways to reach the target:
- Increase the Initial Rate by 21 bps
 - Add \$27,475 to the Initial Fees
 - Reduce Maturity to 60 months

Market Insights:
Increase Rate by 20 bps to be at the 50th percentile





For Managers: Market Insights Reporting



Get the big picture on the market and how it impacts your deals

Deal performance vs. market

Market credit migrations

Drill-down capable and Interactive

Demo

Market Insights Reporting

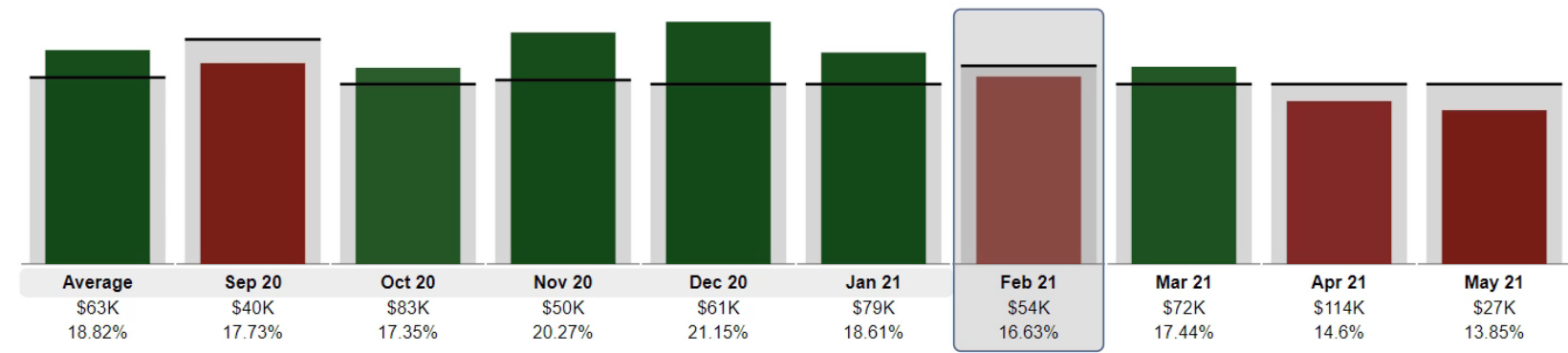
Transaction Comparisons to Market

- New Opportunity ▾
- Dashboard
- All (25)
 - All Open (19)
 - Quoted - 10% (9)
 - Actively Pricing - 25% (10)
 - Terms Accepted - 50% (0)
 - Awaiting Approval - 75% (0)
 - Awaiting Close - 95% (0)
 - Closed (6)
 - Closed Lost (0)
 - Lost - Competition (0)
 - Lost - No Decision (0)
 - Test Opportunity (0)
- Opportunities
 - Relationships
 - Rate Sheets
 - Data Feeds
 - Andi Skills Manager
 - PrecisionLender L3
 - Administration

Performance vs. Targets

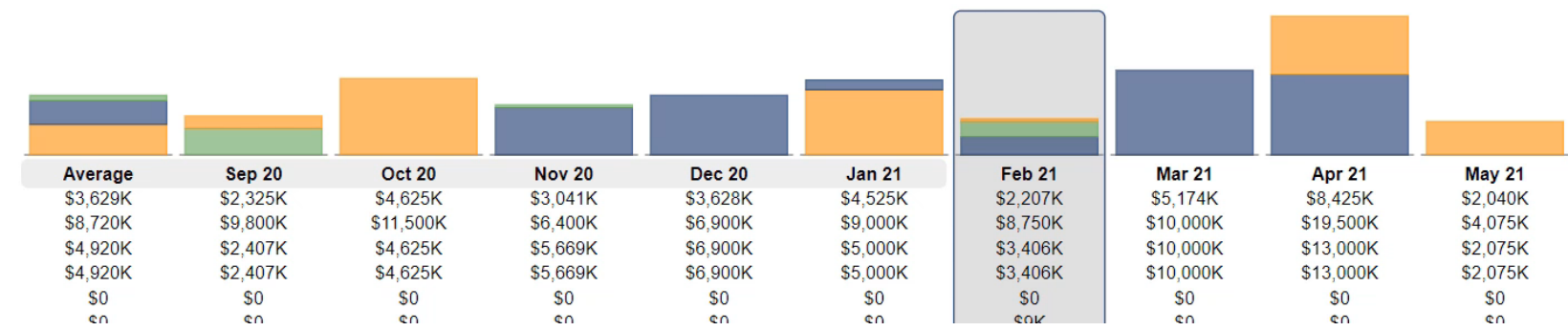
Dashboard Filters: Show Payoffs/Renewals, Best Case ▾

Account Type: All (Full Opportunities) ▾
 Date Range: Month ▾



Production/Pipeline

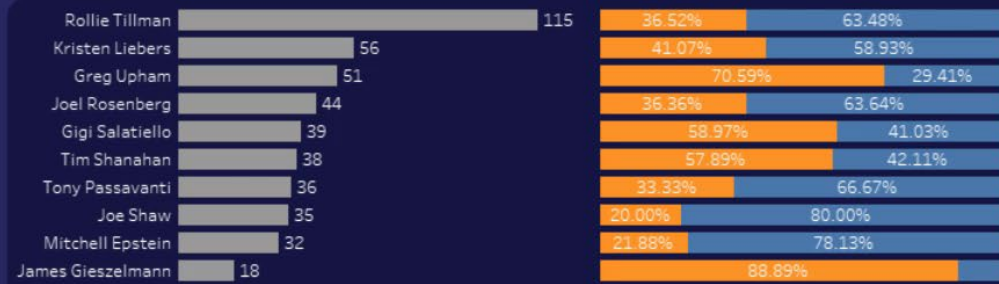
Group By: Product ▾



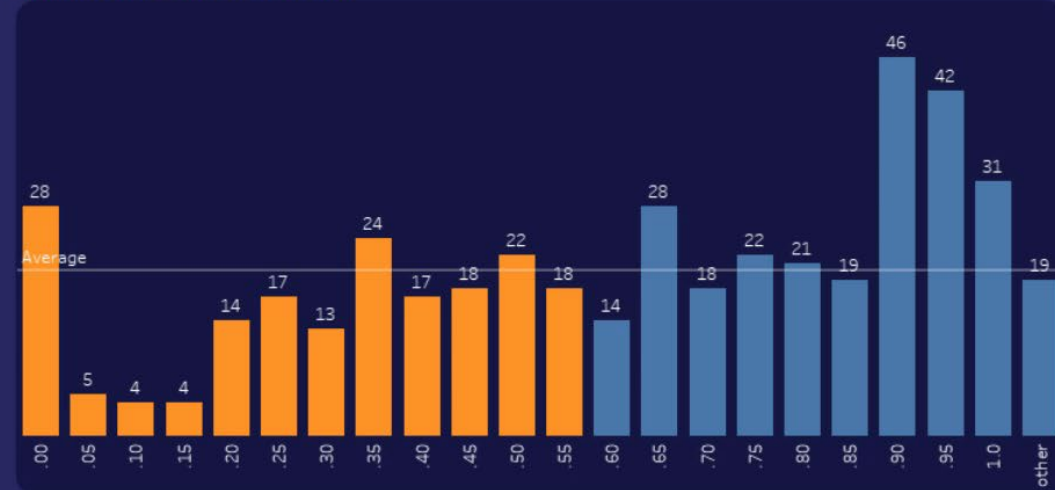
Demo

Market Insights Reporting
Market Insights Visualization

Total Loans Over/Under 55th Percentile

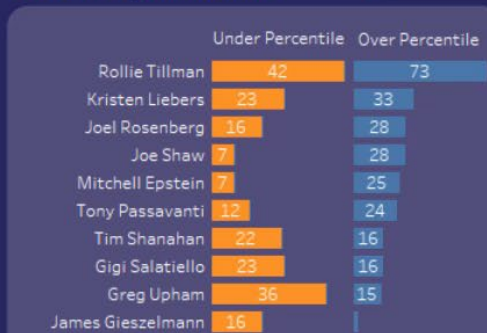


Market Percentile of Loans



Leaders by Market %

See Bottom 10



Owner Details

Owner Full Name	Amount	Available Recommendations	Viewed Recommendations	Executed Recommendations
Gigi Salatiello	\$1,025,661K	0	0	0
Greg Upham	\$99,823K	0	0	0
James Gieselmann	\$20,882K	0	0	0
Joe Shaw	\$96,416K	0	0	0
Joel Rosenberg	\$82,695K	0	0	0
Kristen Liebers	\$157,059K	0	0	0
Mitchell Epstein	\$22,598K	0	0	0
Rollie Tillman	\$508,240K	9	3	0
Tim Shanahan	\$1,592,750K	0	0	0
Tony Passavanti	\$79,208K	0	0	0

Opportunity Details

Owner Full Name	Amount	Available Recommendations	Viewed Recommendations	Executed Recommendations
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Demo

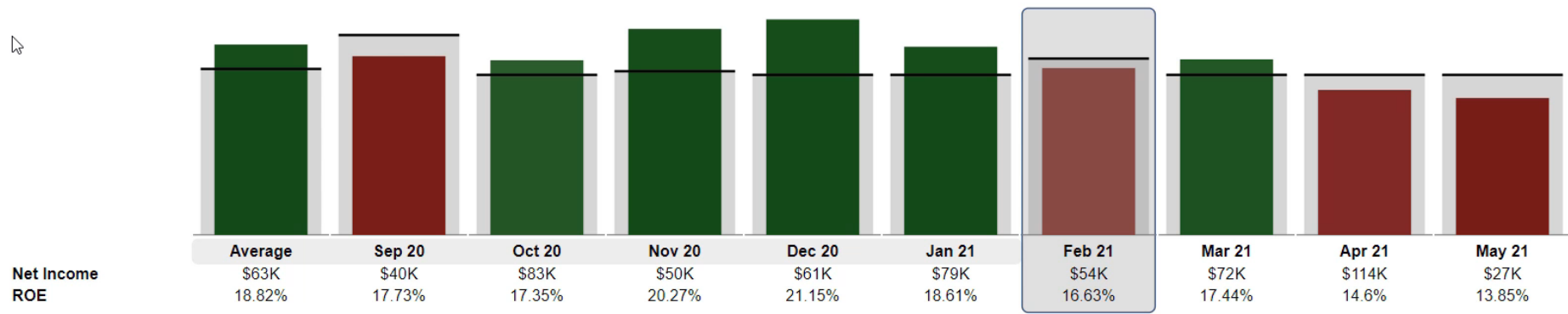
Market Insights Reporting
Market Credit Risk Migrations

- New Opportunity ▾
- Dashboard
- All (25)
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 - Terms Accepted - 50% (0)
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Performance vs. Targets

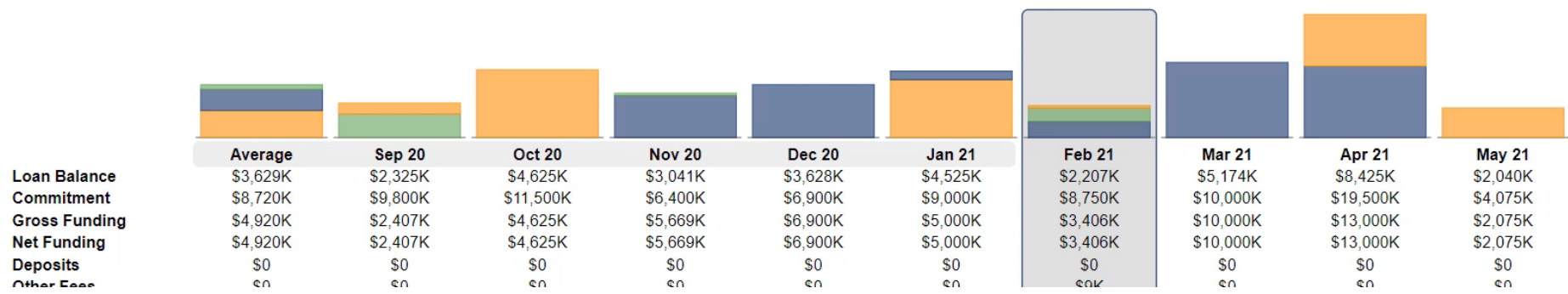
Dashboard Filters: Show Payoffs/Renewals, Best Case ▾

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 Date Range: Month ▾



Production/Pipeline

Group By: Product ▾



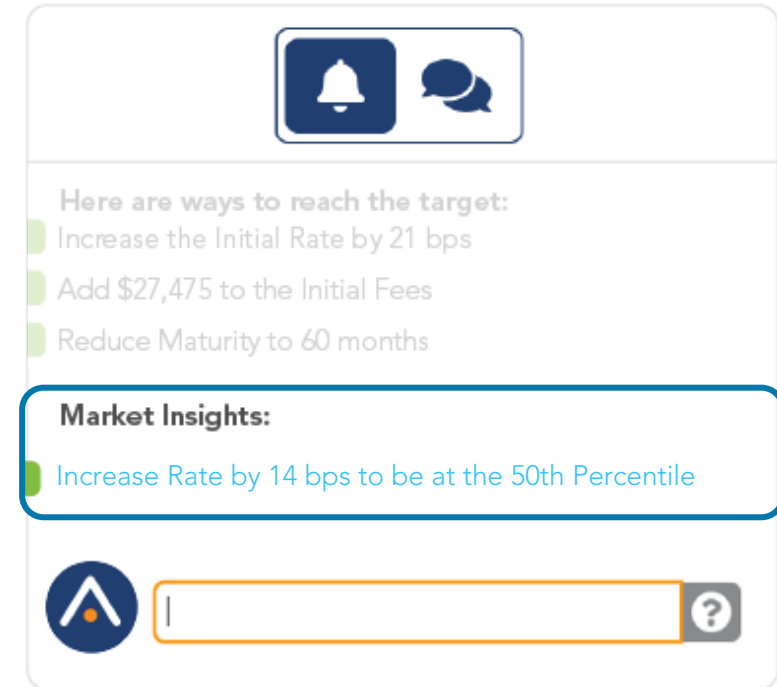
For Bankers: In-App Based Market Coaching

Integrated market-level pricing comparisons delivered through Andi

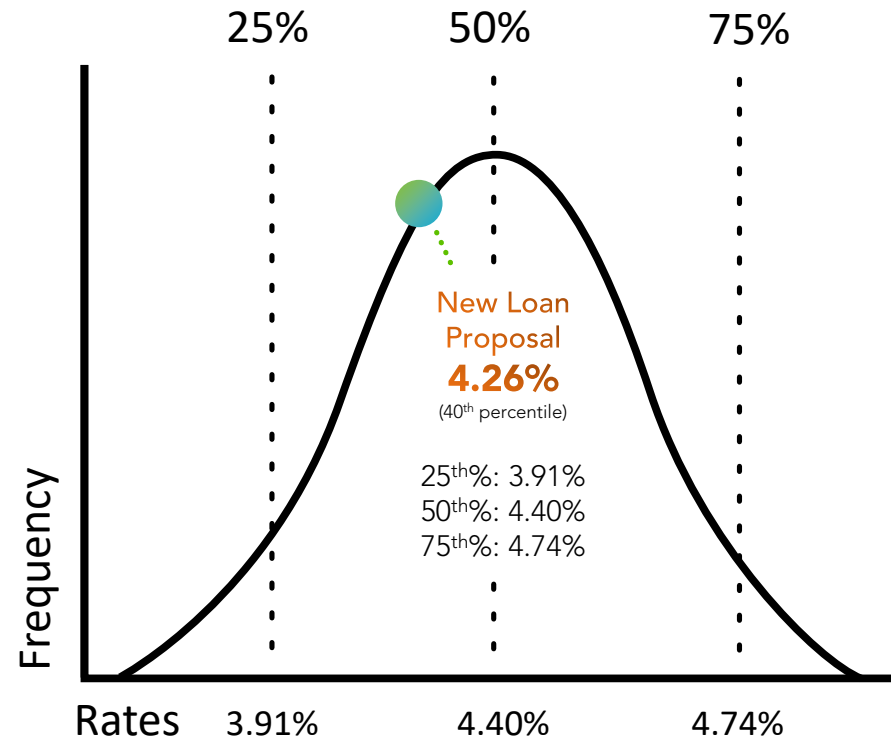
Automates internal deal research

Build better context for stronger negotiations

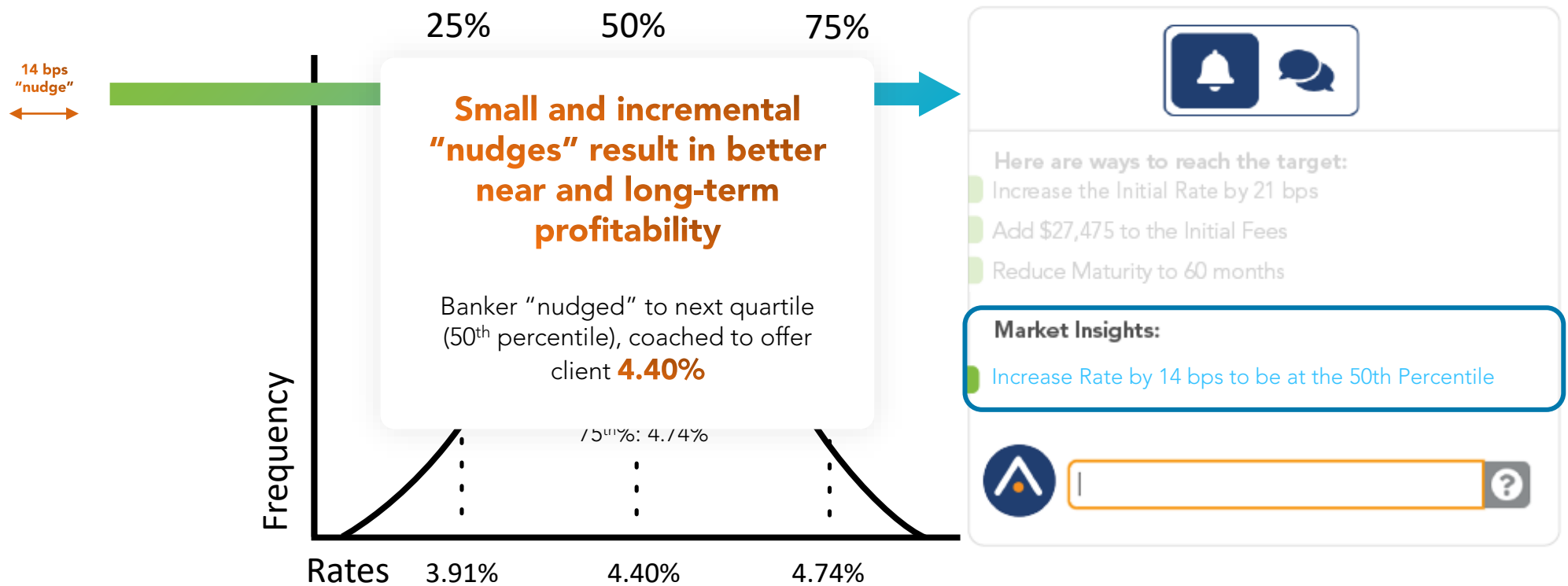
Convenient and easy to use



Coaching Up Against Market Performance



Coaching Up Against Market Performance



Demo

Market Insights
In-App Based Market Coaching

Name:

Owner and Deal Team:

Relationship:

Current Scenario (1 of 1): [+ New](#) [Manage All](#)

Stage:

Pricing Date:

Pricing Region:

Projected Close Date:

Pipeline Scenario:

Add Deposits 0 Other 0 Financial Statements Notes

Amount: USD

Rate: Spread Locked: UST5Y+3.37%

Payment Type:

Interest Options:

Maturity:

Amortization: Standard Amortization

Rate Type:

Fees:

Origination Channel:

Servicing Channel:

Risk Rating:

Collateral:

Guarantees:

Prepayment Option:

Participations:

Payoff/Renewal:

Opportunity Summary



Relationship Impact Summary

No Relationship Selected



Market Insights

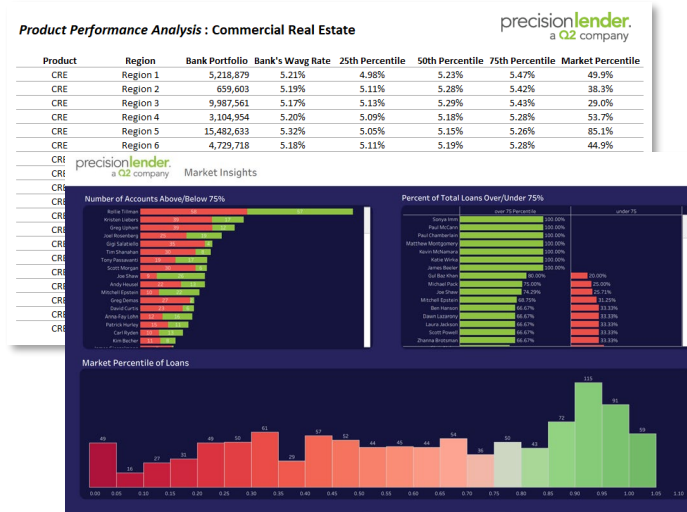
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For Managers

Increased portfolio transparency and reporting using great visualized experiences



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- Here are ways to reach the target:
- Increase the Initial Rate by 21 bps
 - Add \$27,475 to the Initial Fees
 - Reduce Maturity to 60 months

Market Insights:

- Increase Rate by 20 bps to be at the 50th percentile





Portfolio Insights

Are you struggling to answer these questions?



High & Low Performers

Who are your best performers? Which bankers are underperforming?



Portfolio Credit Risk

Do you know how your credit is transitioning during these volatile times?



Early Risk Detection

Do you know which borrowers are in trouble? In real-time?



Leveraging Renewals

Are you retaining and improving important relationships?



Pricing Context

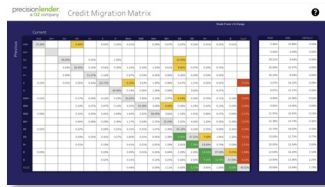
Can your bankers glean insights from your bank's like-kind deals?

Portfolio Insights



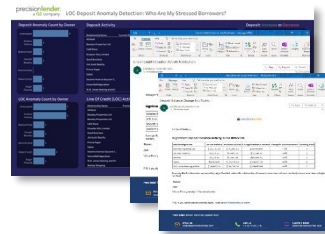
High & Low Performers

A live **interactive report card** for your bankers' activity in PrecisionLender



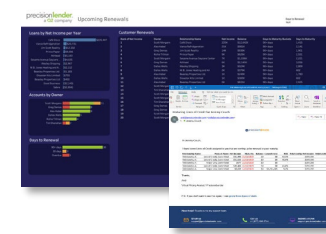
Portfolio Credit Risk

A live heatmap of how **credit risk is evolving** within the bank portfolio



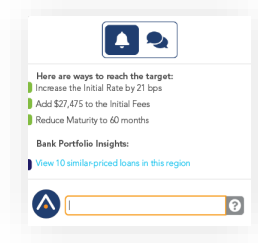
Early Risk Detection

Instantly get alerted of **notable movements or warning signs** of trouble ahead



Leveraging Renewals

Get alerted and automate **pipeline generation for upcoming renewals** for your portfolio



Pricing Context

Andi gives bankers in-the-moment **contextual information for similar loans** issued by the bank

Portfolio Insights

Built for managers and bankers

Uses data already in PrecisionLender

Designed by world class data science team

Rapid deployment

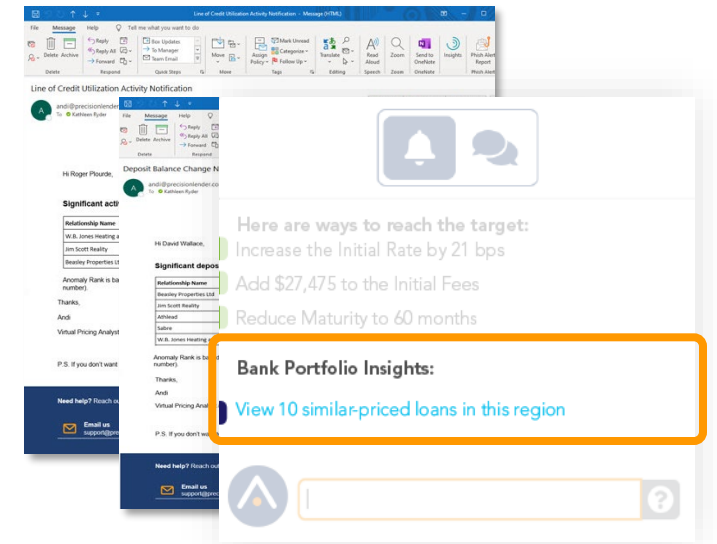
For Managers

Increased portfolio transparency using great visualized experiences

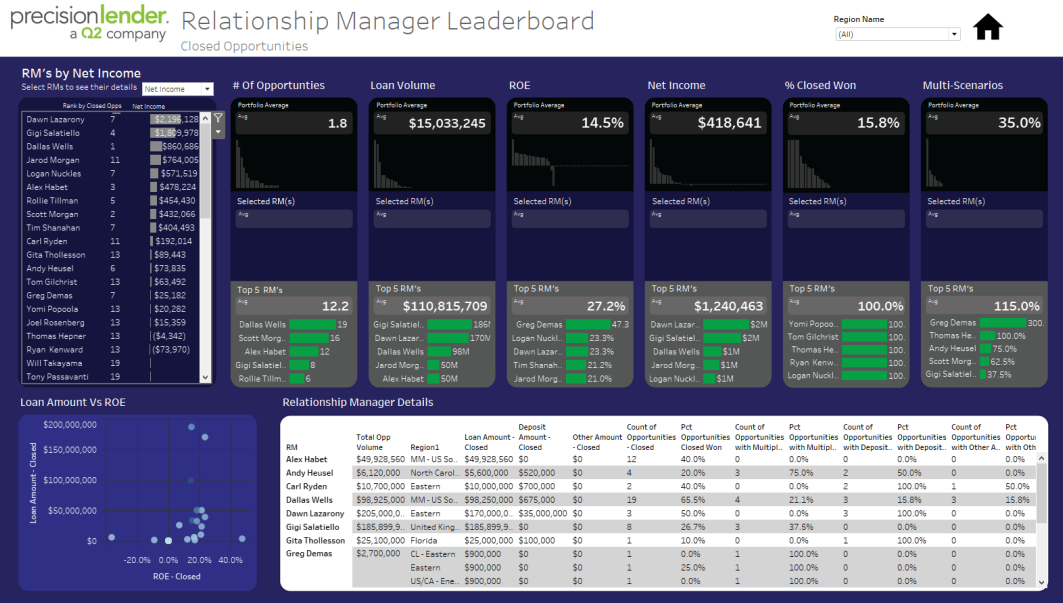


For Bankers

Boost bias for action with integrated in-app coaching delivered through Andi



For Managers: High & Low Performers



A live interactive report card for your bankers' deal activity

Fluid and real-time analysis

Quick performance views

Multi-metric stack ranking

Demo

High & Low Performers



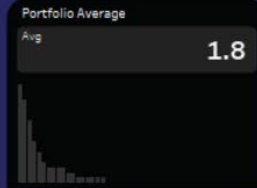
RM's by # of Opps

Select RMs to see their details

of Opps

Rank by Closed Opps	# of Opps
Dallas Wells	19
Scott Morgan	16
Alex Habet	12
Gigi Salatiello	8
Rollie Tillman	6
Andy Heusel	4
Tim Shanahan	3
Logan Nuckles	3
Greg Demas	3
Dawn Lazarony	3
Jarod Morgan	2
Carl Ryden	2
Yomi Popoola	1
Tom Gilchrist	1
Thomas Hepner	1
Ryan Kenward	1
Joel Rosenberg	1
Gita Tholleson	1
Will Takayama	0
Tony Passavanti	0

Of Opportunities



Selected RM(s)
Avg

Top 5 RM's
Avg: 12.2

Dallas Wells	19
Scott Morg..	16
Alex Habet	12
Gigi Salatiel..	8
Rollie Tillm..	6

Loan Volume



Selected RM(s)
Avg

Top 5 RM's
Avg: \$110,815,709

Gigi Salatiel..	1861
Dawn Lazar..	170M
Dallas Wells	98M
Jarod Morg..	50M
Alex Habet	50M

ROE



Selected RM(s)
Avg

Top 5 RM's
Avg: 27.2%

Greg Demas	47.3
Logan Nuckl..	23.3%
Dawn Lazar..	23.3%
Tim Shanah..	21.2%
Jarod Morg..	21.0%

Net Income



Selected RM(s)
Avg

Top 5 RM's
Avg: \$1,240,463

Dawn Lazar..	\$2M
Gigi Salatiel..	\$2M
Dallas Wells	\$1M
Jarod Morg..	\$1M
Logan Nuckl..	\$1M

% Closed Won



Selected RM(s)
Avg

Top 5 RM's
Avg: 100.0%

Yomi Popoo..	100.
Tom Gilchrist	100.
Thomas He..	100.
Ryan Kenw..	100.
Logan Nuckl..	100.

Multi-Scenarios



Selected RM(s)
Avg

Top 5 RM's
Avg: 115.0%

Greg Demas	300.
Thomas He..	100.0%
Andy Heusel	75.0%
Scott Morg..	62.5%
Gigi Salatiel..	37.5%

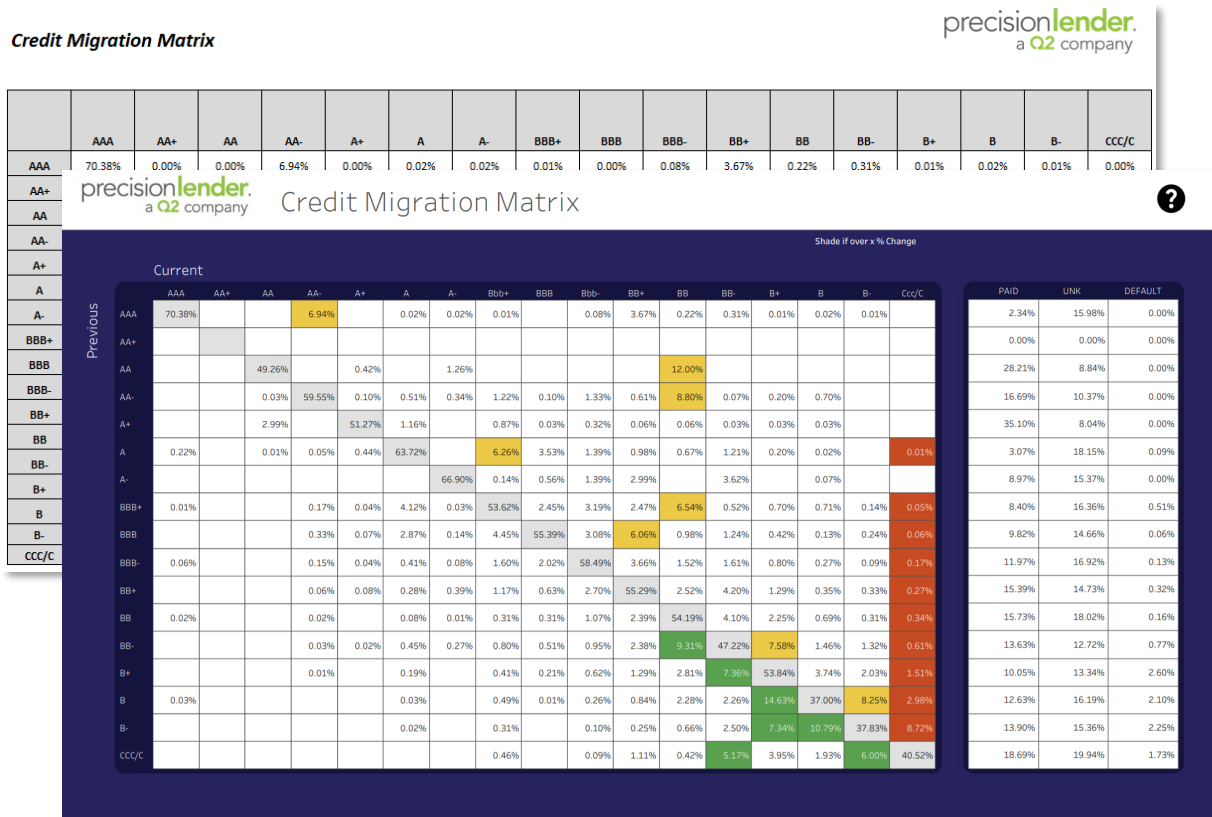
Loan Amount Vs ROE



Relationship Manager Details

RM	Total Opp Volume	Region	Loan Amount - Closed	Amount - Closed	Other Amount - Closed	Count of Opportunities - Closed	Pct Opportunities Closed Won	Count of Opportunities with Multipl..	Pct Opportunities with Multipl..	Count of Opportunities with Deposit..	Pct Opportunities with Deposit..	Count of Opportunities with Other A..	Pct Opportu with Oth
Alex Habet	\$49,900,000	MM - US So..	\$49,928,560	\$0	\$0	12	40.0%	0	0.0%	0	0.0%	0	0.0%
Andy Heusel	\$6,120,000	North Carol..	\$5,600,000	\$520,000	\$0	4	20.0%	3	75.0%	2	50.0%	0	0.0%
Carl Ryden	\$10,700,000	Eastern	\$10,000,000	\$700,000	\$0	2	40.0%	0	0.0%	2	100.0%	1	50.0%
Dallas Wells	\$98,975,000	MM - US So..	\$98,250,000	\$675,000	\$0	19	65.5%	4	21.1%	3	15.8%	3	15.8%
Dawn Lazarony	\$205,000,0..	Eastern	\$170,000,0..	\$35,000,000	\$0	3	50.0%	0	0.0%	3	100.0%	0	0.0%
Gigi Salatiello	\$186,000,0..	United King..	\$185,899,9..	\$0	\$0	8	26.7%	3	37.5%	0	0.0%	0	0.0%
Gita Tholleson	\$25,100,000	Florida	\$25,000,000	\$100,000	\$0	1	10.0%	0	0.0%	1	100.0%	0	0.0%
Greg Demas	\$2,700,000	CL - Eastern	\$900,000	\$0	\$0	1	0.0%	1	100.0%	0	0.0%	0	0.0%
		Eastern	\$900,000	\$0	\$0	1	25.0%	1	100.0%	0	0.0%	0	0.0%
		US/CA - Ene..	\$900,000	\$0	\$0	1	0.0%	1	100.0%	0	0.0%	0	0.0%

For Managers: Portfolio Credit Risk



Enhance your credit risk oversight routines

Real-time view of the portfolio's risk evolution

Mobilize against troubling trends faster

Demo

Portfolio Credit Risk



Change Credit Rating Highlights

1

Current

Previous

	Paid	AAA	AA+	AA	AA-	A+	A	A-	Bbb+	BBB	Bbb-	BB+	BB	BB-	B+	B	B-	Ccc/C
AAA	3.12%	15.83%											0.72%					
AA+	10.99%		52.75%									4.40%	13.19%	1.10%				
AA																		
AA-																		
A+																		
A																		
A-																		
BBB+									100.00%									
BBB	1.05%									58.95%			10.53%					1.05%
BBB-											75.00%				25.00%			
BB+	4.72%	0.03%	0.01%									23.13%	5.07%	0.03%	0.01%	0.12%		0.17%
BB	12.10%											2.55%	47.45%		0.08%	0.40%		1.12%
BB-	1.14%											0.16%	0.08%	85.46%	2.36%	0.41%		0.57%
B+	36.70%											0.92%	6.42%	6.42%	27.52%	0.92%		1.84%
B	15.15%											1.52%	13.64%			21.21%		15.15%
B-																		
CCC/C	10.39%											1.30%	1.95%					49.35%

PAID UNK DEFAULT

For Bankers: Early Risk Detection

Use automated anomaly detection to spot sudden warnings

Deposit swings

LOC utilization surges

Email notifications

The screenshot displays an email notification from precisionlender.com with several data visualizations and tables. The email content includes:

- Line of Credit Utilization Activity Notification** (Subject)
- Upcoming Renewals** (Section Header)
- Loans by Net Income per Year** (Bar chart showing values for various entities like Vancor Refrigeration, Jim Scott Realty, etc.)
- Accounts by Owner** (Bar chart showing account counts for owners like Scott Morgan, Greg Demas, etc.)
- Days to Renewal** (Bar chart showing days to maturity for different buckets)
- Customer Renewals** (Table with columns: Rank of Net Income, Owner, Relationship Name, Net Income, Balance, Days to Maturity Buckets, Days to Maturity)
- Significant deposit** (Table with columns: Relationship Name, Amount)
- Upcoming Renewals** (Detailed table with columns: Owner Full Name, Relationship Name, Maturity Date, Maturity, Days To Maturity, Product Name, Commitment, Balance, Net Income, ROE, Relationship Net Income, Relationship ROE)

The detailed 'Upcoming Renewals' table data is as follows:

Owner Full Name	Relationship Name	Maturity Date	Maturity	Days To Maturity	Product Name	Commitment	Balance	Net Income	ROE	Relationship Net Income	Relationship ROE
Rollie Tillman	Tiller Farms	10/8/2020	12	6	Line of Credit	\$200,000	\$110,824	\$4,249	41%	\$27,685	15%
Greg Demas	Royal British Petroleum	11/21/2020	12	50	Line of Credit	\$100,000,000	\$0	\$158,367	10%	\$1,863,464	99%
Greg Demas	Williams 66	11/22/2020	12	51	Line of Credit	\$135,000,000	\$0	\$216,527	10%	\$216,527	10%
Greg Demas	Latin Petrol	11/26/2020	12	55	Line of Credit	\$95,000,000	\$0	\$150,059	10%	\$5,774,133	48%
Greg Demas	NorAmerican Natural Resources	11/27/2020	12	56	Line of Credit	\$150,000,000	\$0	\$241,452	10%	\$897,664	36%
Gigi Saliatiello	Paneco	11/28/2020	12	57	Line of Credit	\$115,000,000	\$45,136,728	\$950,972	20%	\$1,142,998	23%
Greg Demas	RMS Energy	11/29/2020	12	58	Line of Credit	\$100,000,000	\$0	\$157,747	10%	\$662,782	9%

Demo

Early Risk Detection



Deposit Anomaly Count by Owner



Deposit Activity

Relationship Name1	Current Deposit Balance	Previous Deposit Balance	Change In Deposit Balance	Percent Change
Beasley Properties Ltd	\$1,365,464.19	\$2,962,263.65	(\$1,596,799.46)	-147
Café Disco	\$96,520.38	\$954,262.32	(\$857,741.94)	-121
Good Business	\$256,554.91	\$544,619.81	(\$288,064.90)	-53
Vance Refridgeration	\$29,815.23	\$229,815.23	(\$200,000.00)	-87
W.B. Jones Heating and Air	\$136,060.77	\$232,571.43	(\$96,510.66)	-41
Disaster Kits Limited	\$66,312.44	\$95,800.41	(\$29,487.97)	-68
Athlead	\$21,581.37	\$41,581.37	(\$20,000.00)	-48
Julien Pharma	\$10,000.00	\$30,000.00	(\$20,000.00)	-67
Sabre	\$19,546.32	\$35,197.84	(\$15,651.52)	-44
Jim Scott Reality	\$31,630.39	\$40,580.41	(\$8,950.02)	-22
Sesame Avenue Daycare C..	\$15,644.68	\$21,999.91	(\$6,355.23)	-28
Prince Paper	\$5,320.30	\$8,227.00	(\$2,906.70)	-35

Deposit: Increase or Decrease

Relationship Name1	Change
Athlead	▼
Beasley Properties Ltd	▼
Café Disco	▼
Disaster Kits Limited	▼
Good Business	▼
Jim Scott Reality	▼
Julien Pharma	▼
Prince Paper	▼
Sabre	▼
Sesame Avenue Daycare C..	▼
Vance Refridgeration	▼
W.B. Jones Heating and Air	▼

Email Notifications

Line of Credit Utilization Activity Notification

andi@precisionlender.com
To: Kathleen Ryder
Thu 9/24/2020 9:37

precisionlender

Hi Roger Flourde,

Significant activity in line of credit utilization since 7/14/2020.

Relationship Name	Commitment	Balance	Utilization	Change In Balance	Change in Utilization	Anomaly Rank
W.B. Jones Heating and Air	\$3,976,496.00	\$3,181,196.83	64%	\$1,285,915.49	1%	1
Jim Scott Realty	\$639,871.00	\$511,897.01	85%	\$92,758.09	-10%	2
Beasley Properties Ltd.	\$187,500.00	\$150,000.00	100%	\$40,000.00	9%	3

Anomaly Rank is based on a proprietary algorithm that orders the relationships from most anomalous (lower number) to least anomalous (higher number).

Thanks,
Andi
Virtual Pricing Analyst / PrecisionLender

P.S. If you don't want to see this again, I can ignore these types of alerts.

Line of Credit Usage Surge & Drop Alerts

Deposit Balance Change Notification

andi@precisionlender.com
To: Kathleen Ryder
Thu 9/24/2020 9:37

precisionlender

Hi David Wallace,

Significant deposit balance activity since 8/24/2020.

Relationship Name	Current Balance	Previous Balance	Change in Balance Amount	Change in Balance Percent	Anomaly Rank
Beasley Properties Ltd	\$212,111.88	\$777,062.52	-\$564,950.64	-73%	1
Jim Scott Realty	\$3,675.25	\$73,675.25	-\$70,000.00	-95%	2
Athlead	\$6,233.49	\$71,042.99	-\$64,809.50	-91%	3
Sabre	\$49,969.92	\$150,527.45	-\$100,557.53	-67%	4
W.B. Jones Heating and Air	\$114,655.26	\$214,731.10	-\$100,075.84	-47%	5

Anomaly Rank is based on a proprietary algorithm that orders the relationships from most anomalous (lower number) to least anomalous (higher number).

Thanks,
Andi
Virtual Pricing Analyst / PrecisionLender

P.S. If you don't want to see this again, I can ignore these types of alerts.

Deposit Balance Swing Alerts

For Bankers: Leveraging Renewals

Maximize renewal opportunities to boost profitability

Reduce "rushed renewals"

Automate renewal pipeline

Email notifications

Hi Jeremy Couch,

I found some Lines of Credit assigned to you that are coming up for renewal or past maturity.

Relationship Name	Product Name	Net Income	Maturity	Balance	Commitment	ROE	Relationship Net Income	Relationship ROE
Relationship A	Line of Credit, Committed	\$31,490	11/13/2019	\$0	\$0	42.3%	\$297,295	59.5%
Relationship A	Major Lin							
Relationship A	Line of Cred							
Relationship A	Major Lin							

precisionlender.com Upcoming Renewals

Loans by Net Income per Year

Customer Renewals

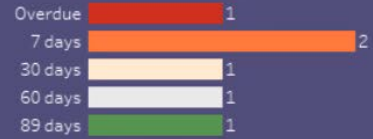
Owner Full Name	Relationship Name	Date	Maturity	Days To Maturity	Product Name	Commitment	Balance	Net Income	ROE	Relationship Net Income	Relationship ROE
Rollie Tillman	Tiller Farms	10/8/2020	12	6	Line of Credit	\$200,000	\$110,824	\$4,249	41%	\$27,685	15%
Greg Demas	Royal British Petroleum	11/21/2020	12	50	Line of Credit	\$100,000,000	\$0	\$158,367	10%	\$1,863,464	99%
Greg Demas	Williams 66	11/22/2020	12	51	Line of Credit	\$135,000,000	\$0	\$216,527	10%	\$216,527	10%
Greg Demas	Latin Petrol	11/26/2020	12	55	Line of Credit	\$95,000,000	\$0	\$150,059	10%	\$5,774,133	48%
Greg Demas	NorAmerican Natural Resources	11/27/2020	12	56	Line of Credit	\$150,000,000	\$0	\$241,452	10%	\$897,664	36%
Gigi Salatiello	Paneco	11/28/2020	12	57	Line of Credit	\$115,000,000	\$45,136,728	\$950,972	20%	\$1,142,998	23%
Greg Demas	RMS Energy	11/29/2020	12	58	Line of Credit	\$100,000,000	\$0	\$157,747	10%	\$662,782	39%

Demo

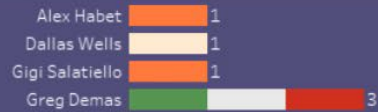
Leveraging Renewals



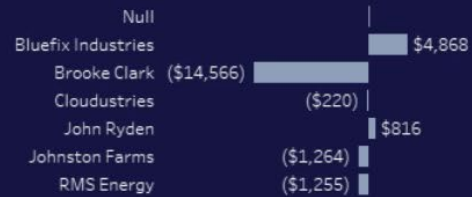
Days to Renewal



Accounts by Owner



Loans by Net Income per Year



Customer Renewals

Rank of N..	Owner Full Name	Relationship Name	Net Income	Balance	Days to Maturity Buckets	Days To Maturity
1	Greg Demas	Bluefix Industries	\$4,868	\$376,559	Overdue	-4
2	Greg Demas	John Ryden	\$816	\$202,317	89 days	88
3	Gigi Salatiello	Cloudustries	-\$220	\$50,950	7 days	6
4	Dallas Wells	RMS Energy	-\$1,255	\$701	30 days	29
5	Greg Demas	Johnston Farms	-\$1,264	\$10,000	60 days	59
6	Alex Habet	Brooke Clark	-\$14,566	\$350	7 days	6

Email Notifications

The screenshot shows an email interface with the subject "FW: Maturing Lines of Credit for Jeremy Couch". The sender is "andi@precisionlender.com" and the recipient is "Jeremy Couch". The email body contains the PrecisionLender logo, a greeting, and a table of maturing lines of credit. The table has columns for Relationship Name, Product Name, Net Income, Maturity, Balance, Commitment, ROE, Relationship Net Income, and Relationship ROE. Below the table, there is a "Thanks," signature, and a postscript offering to ignore future alerts. A footer section provides contact information for support.

Hi Jeremy Couch,

I found some Lines of Credit assigned to you that are coming up for renewal or past maturity.

Relationship Name	Product Name	Net Income	Maturity	Balance	Commitment	ROE	Relationship Net Income	Relationship ROE
Relationship A	Line of Credit, Committed	\$31,490	11/13/2019	\$0	\$0	42.3%	\$297,295	59.5%
Relationship A	Line of Credit, Committed	\$31,635	11/13/2019	\$0	\$0	40.6%	\$297,295	59.5%
Relationship A	Major Line, Committed	\$677	11/13/2019	\$0	\$0	-	\$297,295	59.5%
Relationship A	Line of Credit, Committed	\$35,466	11/13/2019	\$0	\$0	41.8%	\$297,295	59.5%
Relationship A	Major Line, Committed	\$6,839	12/13/2019	\$0	\$2,731,285	9.2%	\$297,295	59.5%

Thanks,
Andi
Virtual Pricing Analyst / PrecisionLender

P.S. If you don't want to see this again, I can ignore these types of alerts.

Need help? Reach out to my support team.

Email us: support@precisionlender.com
Call us: +1 (877) 506-2744
Submit a ticket: support.precisionlender.com

Upcoming Renewal Alerts

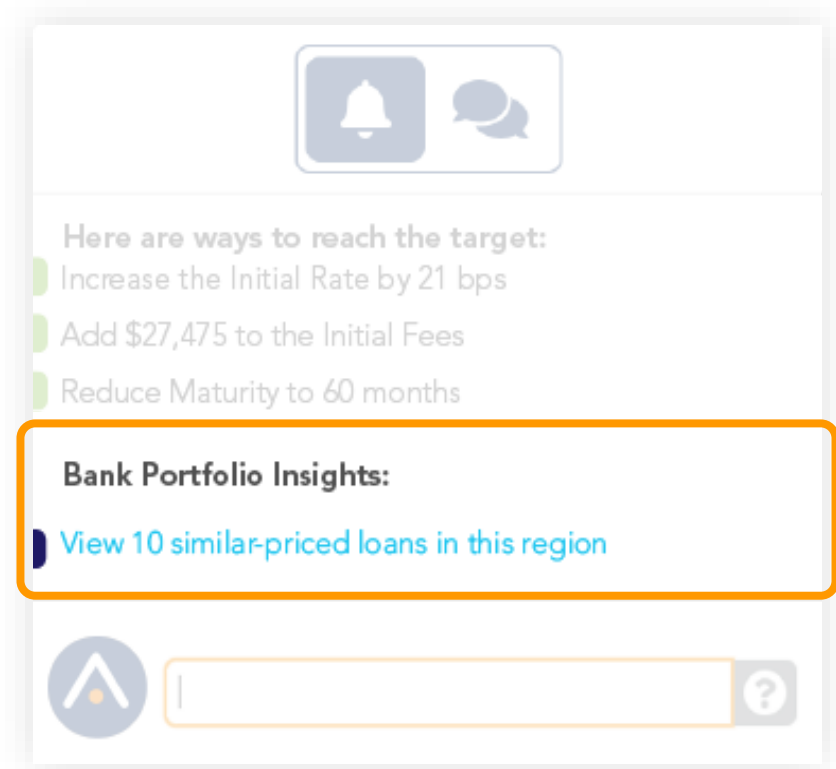
For Bankers: Pricing Context

Quickly gather loan comparisons from your broader portfolio

Contextually-aware

Delivered via Andi

Exportable to Excel



Demo

Pricing Context

Name: New Opportunity
 Owner and Deal Team: Alex Habet
 Relationship: Choose Relationship
 Current Scenario (1 of 1): Scenario 1 + New Manage All

Stage: Quoted - 10%
 Pricing Date: 2/11/2021
 Pricing Region: Eastern
 Projected Close Date: 5/12/2021
 Pipeline Scenario: Scenario 1 (Currently Pricing)

Add Operating Line of Credit x Deposits 0 Other 0 Financial Statements Notes

Commitment: \$5,000,000 USD
 Initial Rate: 3.491% (0.116% Index + 3.375% Spread)
 Payment Type: LOC
 Interest Options: Actual/360 / Monthly
 Maturity: 12 months
 Rate Type: Floating
 Index: Libor Libor 1-Month : 0.116%
 Spread: 3.375%
 Caps And Floors: None

Fees: \$12,500
 Origination Channel: New Business
 Servicing Channel: Standard
 Risk Rating: 4. Acceptable
 Exposure: Unspecified Risk Weight (100%)
 Collateral: Unsecured
 Guarantees: None
 Participations: None
 Payoff/Renewal: None

Opportunity Summary



Relationship Impact Summary

No Relationship Selected

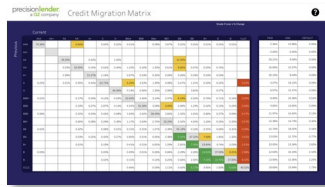


Portfolio Insights



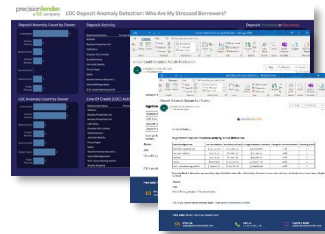
High & Low Performers

A live **interactive report card** for your bankers' activity in PrecisionLender



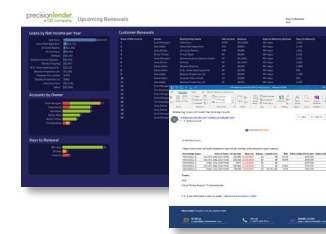
Portfolio Credit Risk

A live heatmap of how **credit risk is evolving** within the bank portfolio



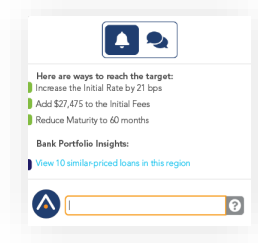
Early Risk Detection

Instantly get alerted of **notable movements or warning signs** of trouble ahead



Leveraging Renewals

Get alerted and automate **pipeline generation for upcoming renewals** for your portfolio



Pricing Context

Andi gives bankers in-the-moment **contextual information for similar loans** issued by the bank

PrecisionLender Insights Suite

Market Insights



Banks in your market

Portfolio Insights



Your bank's activity



30-day Free Trial

Reach out to your
Relationship Manager to
learn more

Q&A

precision**lender**.[®]
a **Q2** company