



The WebEquity Risk Management Dashboard

The sure, easy way to monitor and manage loan portfolio risk.

One of the biggest challenges a lender will ever face is understanding the risk inherent in all your loans. WebEquity has the solution: the industry's first stress test tool that performs pre- and post-approval testing on individual loans and at the portfolio level. All on one technology platform.

WebEquity's Risk Management Dashboard is a powerful tool that provides valuable information to C-level management, loan managers and Board members. It gives you an automated, consistent way to monitor and assess the risk in your loan portfolio. Even better, it gauges the impact of market stress and borrower vulnerability—when you're evaluating a credit application, and after the credit is on your books.

ONE tool for pre- and post-approval stress testing.

WebEquity is the only tool you need to perform loan and portfolio stress tests across all your credit types:

- Commercial Real Estate
- Construction
- Commercial & Industrial
- Small Business
- Agriculture
- Consumer



Making sense of your risk exposure.

The Risk Management Dashboard can bring quantitative value to your institution. You'll gain vital knowledge about the composition of your loan portfolio and its intrinsic risk factors. And you'll be proactively alerted to trends and potentially harmful issues that need addressing—before it's too late to act.

The Dashboard gives you a complete picture of underlying details, so you can perform comprehensive evaluations at all these portfolio segments:

- Loan type
- Individual loan/customer
- Customer demographics
- Key financial ratios
- Branch
- Geographic region
- Loan size
- Business type
- Interest rate
- Risk rating/score
- Loan officer
- And more



Crucial risk analyses made simple:

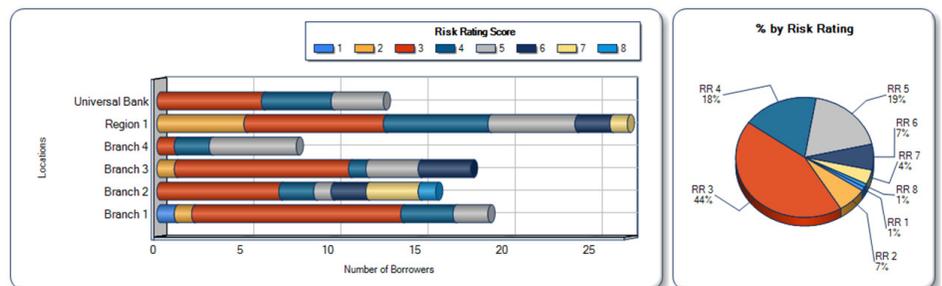
The Dashboard does an amazing job of revealing where your institution stands in terms of key risk measurements and variables. Using the features described here you can summarize your portfolio, identify today's risks in your portfolio, and stress your portfolio to see tomorrow's potential risks—thus allowing you to quickly and proactively identify and address potential problems. All charts include summaries that have a one-click feature taking you to the supporting borrower/loan details so findings and decisions can quickly lead to actions.

Portfolio Overview

The Portfolio Overview section of the Dashboard reports timely, up-to-date information on the total loan volumes, number of loans, and number of borrowers at certain risk ratings and interest rates. The totals are broken down by several credit related details and filters allow you to segment the portfolio at numerous granular levels.



Risk Concentration: Risk by Location



Risk Concentrations

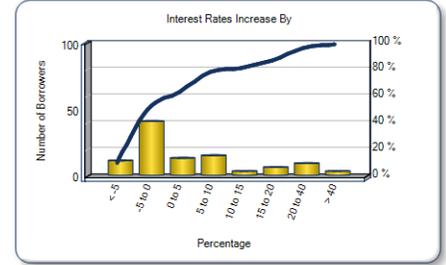
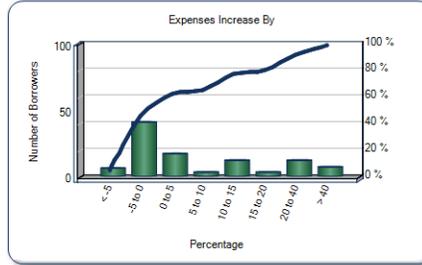
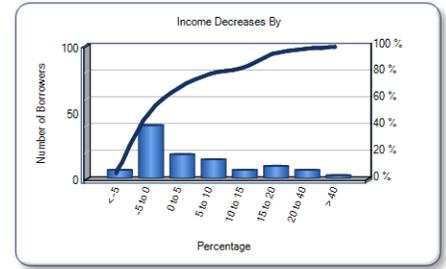
The Dashboard provides an executive summary of the top factors institutions should continuously monitor—such as loan concentrations at a specific risk rating. You can quickly review your portfolio's risk by loan type, customer relationship, loan size, interest rates, branches, loan officer and more. Utilizing these concentrations you can work to find pockets of risk in your portfolio and quickly drill down to the details. You can even aid your review of loan policies by validating criteria such as repayment ability matching to appropriate risk ratings and higher risk loans having higher interest rates.

Sensitivity Analysis

Now you can quickly perform sensitivity analyses that focus on your borrower's debt service margin. The Dashboard allows you to see how specific changes—such as reductions in income, expense increases, rising interest rates, and more—can impact your risk exposure.

These projections can be made before a credit decision is made, and at any time during the life of any loan. As a result, your executives gain a valuable capability: they can see the extent of a potential debt servicing problem at the earliest opportunity, and determine which credits might move beyond the bank's acceptable guidelines.

Sensitivity Analysis:
Debt Service Margin Will Be Depleted If...



Stress Testing

Gain a full picture of how your bank could be affected by unexpected changes in risk factors and market conditions—then plan ahead for worst-case scenarios. The Dashboard makes it simple to stress key factors in your portfolio segments and deliver a “meaningful” result—a change in the borrower's Risk Rating or measurement of key ratios. For example, you can “shock” components from the Balance Sheet, Income/Expense Statement, and Collateral, and the resulting changes from those stresses are calculated back into your Risk Ratings showing the migration of risk scores in your portfolio. Examples of components you can stress include:

Balance Sheet—Total Assets/Liabilities, Current Assets/Liabilities, Land, Inventories, Machinery, Crops, Livestock and more.

Income/Expense—Revenues/Expenses, Sales, Rents, Cost of Goods, Crop Sales, Livestock Sales, Operating Expenses and more.

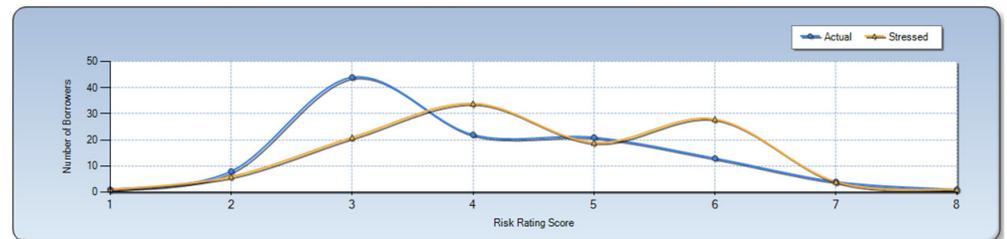
Collateral—Total Collateral/Loans, Land, Buildings, Inventory, Machinery, Crops, Livestock and more.

Stress Testing:

Proactively shock your loan portfolio to identify tomorrow's risk today.

Stress Type:	Type:	Account:	Scoring Criteria:	Value:	%	Direction:
Collateral	All	Real Estate - Land	Loan to Collateral	7.5	%	increase / decrease
Balance Sheet	All	Total Current Assets	Current Ratio	5.0	%	increase / decrease
Income / Expense	Commercial	Net Sales/Revenues	Term Debt Coverage Ratio	10.0	%	increase / decrease
Income / Expense	Agriculture	Total Operating Expenses	Return on Assets	10.0	%	increase / decrease

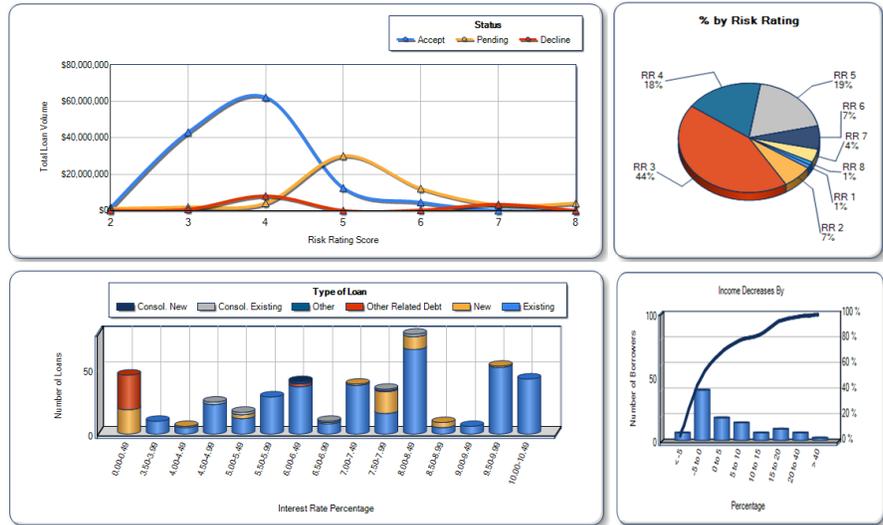
Scoring Criteria	Usage for Selected Customers
Current Ratio	100%
Debt to Assets	100%
Debt to Equity	100%
Equity to Assets	100%
Loan to Collateral	100%
Return on Assets	100%
Term Debt Coverage



		Stressed Risk Rating Score (Total # Borrowers: 114)							
		1	2	3	4	5	6	7	8
Original Risk Rating Score	Total	1	6	21	34	19	28	4	1
	1	1							
	2		6	2					
	3			19	25				
	4				9	13			
	5					6	15		
	6						13	4	
	7								4



Benefit from comprehensive reporting features.



With the Dashboard you can quickly generate reports on your loan portfolio data. Whether you're scrutinizing overall portfolio risk or stressing the criteria of a single customer, you have tools and accurate summaries at your finger tips.

Analyses are graphed for easy comprehension, summarized in tables for quick access to the details, and exportable to spreadsheets and other software programs to provide flexibility in blending into your other management reports (such as your board package).

Know exactly what's on your books.

The Dashboard provides views of your loan pipeline over time. These month-by-month reality checks are invaluable for reviewing your institution's pricing effectiveness and comparing actual performance with your pricing guidelines. Utilize features like Risk Concentrations to validate loan policies and ensure the risk on your books is appropriately identified.

Instantly drill down to underlying facts.

Want to dig beneath the surface for a more granular look at the numbers? WebEquity supplies flexible filters that let you narrow your focus of interest. You can easily target certain portfolio segments using criteria such as locations, industry definitions, customer demographics, loan information, loan officers and more. Statistics and supporting details are just keystrokes away.

Work with your bank's actual numbers.

The Dashboard includes key details from your core system so you can gain insights specific to your operations and credit customers. Combining actual loan and demographic details with additional customer financial information gives you the most powerful analysis of your portfolio.

Let the Dashboard help you conquer risk. Starting today.

The WebEquity Risk Management Dashboard offers a powerful management tool that can help you work smarter and profit more. For a demonstration of the Dashboard, and to learn more about the benefits of the WebEquity solution, visit our website or contact us at **1-800-264-0787 ext. 3.**



Work smart. Lend profitably.

www.webequitysolutions.com