



Cloud computing. Clear decisions.

CLOUD-based Portfolio Analysis & Stress Testing (OCC 2006-46 & 47)

CLOUDDecision

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Agenda

- What is CLOUDDecision
- What are your benefits with CLOUD
- CLOUDDecision Enablement
- Product Types at CLOUDDecision
- Demonstration of CLOUDDecision Advanced – *a comprehensive portfolio analysis, risk management and stress testing system*

You can always sign-up for a free trial & product information at

www.cloudddecision.com

What is CLOUDDecision?

- CLOUDDecision is a pay-as-you go model
- On-line, On-demand
- Pay per user/per month
- Extremely Affordable, Easy-Access, Easy to Use, and no licensing & maintenance fees
- Demo, **sign-up for a full-featured trial**, purchase and use on-line at

www.cloudecision.com

What are your benefits with CLOUDDecision?

You don't need:

1. To Pay a lump-sum initial licensing fees (saves you thousands)
2. To purchase hardware
3. To install any software
4. Pay annual licensing fees
5. Pay annual maintenance fees
6. To manage backup or recovery

CLOUDDecision enables you to:

1. Purchase only what you need
2. Purchase per user/per month
3. Purchase more as your business grows
4. Have high security, low risk (doesn't cost you anything)
 - a. SDAE Type II Compliant (SAS 70 is an acronym for "Statement of Auditing Standards" by AICPA)
 - b. Site Security confirmed by GeoTrust (Trust provides SSL Certificates similar to BOA, American Express, Amazon, etc.)
 - c. TRUE Site (Third party validation)
 - d. Verified by Authorize.net Merchant
 - e. Secure, direct login with authenticated IP addresses
 - f. Encryption of name, SSN#, EIN# other data

CLOUDdecision provides the following 8 solutions:

CLOUDdecision PRO

Loan origination, business financials including balance sheet, income statement, ratios, cash flow and reconciliations

CLOUDdecision Premium

Includes CLOUDdecision Pro, individual financials including tax returns, PFS, global financial analysis and loan package

CLOUDdecision Complete

Includes CLOUDdecision Premium, credit memorandum, narratives, workflow management, management reporting and more

CLOUDdecision Small Business Decisioning

Small business origination, underwriting, adoptive score cards and manual and auto decisioning

More on www.cloudecision.com

Solutions Cont.:

CLOUDDecision Consumer Finance

Consumer loan application for credit card, HELOC, auto loan, debt consolidation, and other consumer loans

CLOUDDecision Commercial RE

CLOUDDecision Commercial Real Estate is a consolidated platform which enables credit analysts to originate and underwrite all real estate related loan applications

CLOUDDecision Portfolio Analysis and Stress Testing

Comprehensive portfolio analysis and stress testing ((OCC 2006-46)

CLOUDDecision Construction Analytics

Most sophisticated software available in the market today. It provides Construction Analysis, Draws, Absorptions & Monitoring

www.cloudecision.com

CLOUDdecision Advanced – Portfolio Analysis & Stress Testing: Regulatory Guidelines

Concentrations in Commercial Real Estate Lending: Agency Regulations

- Strong risk management practice
- Appropriately level of capital

Risk management

- Management oversight, Portfolio management, MIS
- Market analysis, Underwriting standards, Portfolio stress testing & sensitivity analysis, Credit risk review functions – to do list

Supervisory oversight – to do items

- 100% & 300%

Evaluation of CRE Concentrations –to do list

- CRE exposure level – via diversification

Capital Adequacy

- Level and nature of inherent risk in CRE portfolio
- Risk Management practice

Demonstration: CLOUDDecision Advanced – Portfolio Analysis & Stress Testing

In the demonstration, we will go over the following:

- Board and Management Oversight Reports
- Portfolio Management
- CLOUDDecision Advanced as your MIS
- Stress Test, Slice and Dice Data
- Shock Tests
- Full Portfolio Drilled Down to loan level
- Testing of High Risk Industry Concentrations and Loans
- Management of ALLL
- Workout Management of Classified Assets
- Management of Loan Concentrations

DEMO Begins...

Summary

We covered the following:

- CLOUDDecision Advanced – Comprehensive Portfolio Analysis and Stress Testing
- Easy-to-Use, Easy-Access – On-line/On-demand
- Extremely affordable designed for community banks
- No hardware to purchase, no software to install
- Cloud computing is the future for the community banks
- If you have any questions, send us an email at info@cloudecision.com

Purchase and use online at www.cloudecision.com