

Enhance Your Return!

Does your pricing strategy take into consideration your changing risk?

LReturn enables you to build a stronger, more resilient portfolio by obtaining the risk-adjusted return of your customers. Calculate the risk-adjusted return on asset (RAROA) or the risk-adjusted return on capital (RAROC) of every loan to a selected customer, including the profitability of the total customer relationship.

- Manage the total customer relationship as opposed to each loan
- Understand your return before and after you make a new loan
- No longer only look at spreads... see your actual risk-adjusted returns
- Transform your loan officers into portfolio managers

Customer Current New Services Summary Clear SetUp Help Convert

Financial Institution

GREEN ROBERT

	Before	After
New Loan Volume		
New Unfunded		
New Average Balance		
New Loan RAROA		
New Loan Income		
Total Loan Volume	295,616	295,616
Total Unfunded	51,347	51,347
Total Average Balance	229,214	229,214
Total Loan RAROA	2.85%	2.85%
Total Loan Income	6,524	6,524
Total Service Income	500	1,000
Total Customer RAROA	3.06%	3.28%
Total Customer Income	7,024	7,524

Loan Officer: Jim Waltman
Pricing Date: 1/1/2011
Extract Date: 12/31/2010

CIF #1	CIF #2	CIF #3
1000941		
Loan #s	Loan #s	Loan #s
7530078200		
7707646700		

Select a customer with a click of the mouse and see the total customer return.

Page down or click alpha button to locate customer.

LoanNo	CIF	Customer
1008636500	1003539	FERRIS MARK
7599823800	1003539	FORD INGRAD
7663886700	1003539	FORD INGRAD
1071728000	1004145	FRADY JEANNIE
1117093100	1004145	FRADY JEANNIE
1223081700	1004145	GORDEN BRIAN
1217655300	1004145	GORDEN BRIAN
1232913600	1004270	GOSS TERRY
1236696000	1004270	GOSS TERRY
7530078200	1000941	GREEN ROBERT
7707646700	1000941	GREEN ROBERT
1204461500	1004305	HENRY JIMMY
7537330400	1004305	HENRY JIMMY
7605078100	1004305	HENRY JIMMY

Customer CIF #1 CIF #2 CIF #3 New Services Summary Clear Help

GREEN ROBERT

Probability of Default: 3

Loan#	Type	Freq	LGD	Volume	Unfunded	Balance	Bill Rate	COF	Spread	Fees	RAROA	Income
>> 7530078200	Residential	M	2	71,565	13,000	58,643	4.75%	2.14%	2.61%	-	2.16%	1,267
>> GREEN ROBERT												
>> 7707646700	Construction	A	2	11,810	38,347	10,778	4.75%	2.26%	2.49%	1,000	3.01%	324
>> GREEN ROBERT												

View the risk and return of all loans to the selected customer. Update customer and/or loan ratings. Modify loan structure and rate to review and report the change in return.

Grow your business with appropriately priced loans

Do you price to the competition? Are you adversely selecting "C" customers and sending your "A" customers down the street? **LReturn** enables you to appropriately price your loans.

Within seconds... you will know your risk and costs to better compete, and make money.

Customer Current New Services Summary Clear Help					
GREEN ROBERT					
Probability of Default: 3					
	Clear	Clear	Clear	Clear	New Loans
Loan Number	751245632				
Loan Type	LoanType 1				
Loan Term (years)	5				
Payment Frequency	Annual				
LGD Rating	2				
Commitment	\$ 125,000				\$ 125,000
Unfunded Balance	\$ -				
Average Balance	\$ 125,000				\$ 125,000
Cost of Funds	2.56%				2.56%
Bill Rate	6.10%				6.10%
Spread	3.54%				
Annual Fee (\$)	-				
Origination Fee (\$)	\$ 400				\$ 400
Amort. Origination Fee (\$)	\$ 80	\$ -	\$ -	\$ -	\$ 80
Hurdle rate (Customer)	5.16%				
Hurdle rate (Loan)	6.10%				
Target RAROA	2.75%				
Origination Cost	\$ 400				\$ 400
Loan RAROA	2.75%				2.75%
Marginal Net Income	\$ 3,441				\$ 3,441

Call Today to Schedule a 20-Minute Value-Based Web Demonstration. See for yourself how LoanAnalytics **LReturn** enables you to:

Transform your loan officers into portfolio managers

Price loans based on your cost NOT the competition

Manage total relationships not individual loans

Maintain your returns while adding or modifying loans

Know your "hurdle rate"!

Price new loans to maintain your current return, or the rate needed to obtain your target loan return.

Customer Current New Services Summary Clear Setup Help Convert					
Financial Institution					
GREEN ROBERT					
			CIF #1	CIF #2	CIF #3
			1000941		
			Loan #s	Loan #s	Loan #s
			7530078200		
			7707646700		
	Before	After			
New Loan Volume		125,000			
New Unfunded					
New Average Balance		125,000			
New Loan RAROA		2.75%			
New Loan Income		3,441			
Total Loan Volume	295,616	420,616			
Total Unfunded	51,347	51,347			
Total Average Balance	229,214	354,214			
Total Loan RAROA	2.85%	2.81%			
Total Loan Income	6,524	9,965			
Total Service Income	500	1,000			
Total Customer RAROA	3.06%	3.10%			
Total Customer Income	7,024	10,965			
Loan Officer	Jim Waltman				
Pricing Date	1/1/2011				
Extract Date	12/31/2010				

Email today!
info@loananalytics.com
 Or call 952-322-2220



www.loananalytics.com

*Did your return increase after you put on that new "big" loan?
 Now you'll know!*