

Recognize Your Risk!

Are you being adequately compensated for your risk?

LRisk enables you to manage your loan portfolio like an investment portfolio. This strategic solution gives you the power to effectively and efficiently identify, analyze, maintain and grow a risk-efficient portfolio. Maximize your expected returns at a given level of risk.

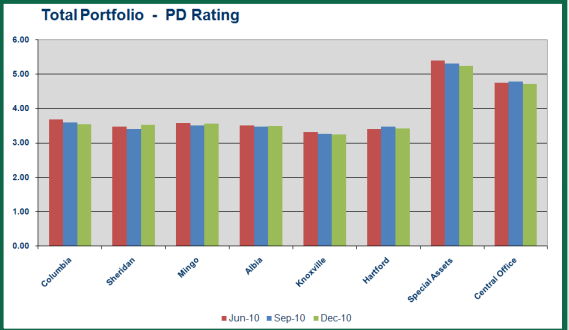
- Segment your portfolio into more than 300 views
- Identify the risk and risk-adjusted return of every loan and customer
- Calculate the allowance for loan and lease loss (ALLL) for all loans
- Stress your portfolio and comply with Basel III

Financial Institution											12/31/2010
											UpDated
Total Portfolio	Percent Volume	Total Volume	PD Rating	LGD Rating	Percent Past Due	Percent NonAccr	FAS 5 Allowance	FAS 114 Allowance	Total Allowance	Annual RAROA	
Columbia	13.3%	164,542,662	3.54	1.53	0.44%	0.72%	529,641	75,024	604,665	2.20%	
Sheridan	18.6%	229,413,784	3.53	1.87	0.17%	0.15%	856,791	170	856,962	1.98%	
Minge	13.6%	168,147,217	3.55	1.45	0.46%	0.31%	298,232	44,346	342,578	2.51%	
Albia	19.7%	243,059,360	3.49	1.50	0.06%	-	548,311	-	548,311	2.37%	
Knoxville	11.4%	140,588,740	3.25	1.48	0.03%	0.05%	239,904	3,177	243,081	2.06%	
Hartford	6.8%	84,411,479	3.42	1.61	-	1.87%	322,451	437,271	759,721	0.95%	
Special Assets	5.9%	73,021,398	5.23	2.97	3.89%	3.79%	4,200,670	532,166	4,732,836	-4.6%	
Central Office	10.6%	130,305,452	4.72	1.71	4.00%	4.60%	721,832	195,851	917,683	2.2%	
Total Customers	100.0%	1,233,490,092	3.71	1.68	0.83%	1.01%	7,717,833	1,288,004	9,005,837	1.7%	

Columbia	Percent Volume	Total Volume	PD Rating	LGD Rating	Percent Past Due	Percent NonAccr	FAS 5 Allowance	FAS 114 Allowance	Total Allowance	Ann RAR
Construction	16.1%	26,512,370	4.01	2.06	0.97%	0.87%	204,776	19,369	224,145	1.7%
C & I	22.9%	37,748,378	3.77	2.24	0.78%	0.73%	274,316	18,352	292,670	1.7%
Commercial RE	54.5%	89,748,214	3.31	1.07	0.17%	0.72%	25,831	36,695	62,526	2.6%
Residential	6.4%	10,533,700	3.48	1.48	0.13%	0.27%	24,715	6,608	25,324	1.4%
Total Customers	13.3%	164,542,662	3.54	1.53	0.44%	0.72%	529,641	75,024	604,665	2.2%

Sheridan	Percent Volume	Total Volume	PD Rating	LGD Rating	Percent Past Due	Percent NonAccr	FAS 5 Allowance	FAS 114 Allowance	Total Allowance	Ann RAR
Construction	23.1%	52,952,826	4.09	2.15	0.09%	-	357,171	-	357,171	1.34%
C & I	6.9%	15,820,604	2.46	2.01	1.17%	1.17%	25,616	93	25,709	1.96%
Commercial RE	69.7%	159,834,414	3.45	1.76	0.10%	0.10%	472,381	77	472,458	2.22%
Residential	0.4%	805,940	4.43	1.36	-	-	1,623	-	1,623	1.39%
Total Customers	100.0%	229,413,784	3.53	1.87	0.17%	0.15%	856,791	170	856,962	1.98%

View your entire portfolio or selected segments. With a click of the mouse, you can quickly change your defined segments.



Graph any sub-segment attribute. Graph types can be modified to meet your reporting style.

Drill down to identify the risk and return at the customer level.

Continue to drill into data. Click desired Customer Number to view all loans to selected customer.

Customer	Customer No.	Branch	PD	Volume	Unfunded	RAROA	Income
BELANGER ED	1473833	Sheridan	5	6,293,996	2,516,000	2.55%	175,959
ALFORD DEXTER	5504482	Sheridan	6	4,585,939	632,488	1.75%	65,053
GREEN ROBERT	5501957	Sheridan	5	3,910,006	281,924	2.35%	94,043
ROLES JASON	3015951	Sheridan	3	3,039,610	1,561,608	2.51%	58,699
BRAY ROY	3249466	Sheridan	5	2,621,865	238,295	4.25%	36,901
HODGE LEROY	1643792	Sheridan	4	2,600,645	-	2.87%	65,684
SMITH ANTHONY	1026227	Sheridan	3	2,551,656	9,000,000	2.42%	119,891
LAFEVERS MARK	1206905	Sheridan	5	2,540,939	-	2.06%	52,332
DIXON KAY	1010173	Sheridan	6	2,432,296	53,426	1.72%	39,420
FORD INGRAD	1293372	Sheridan	5	2,384,666	278,987	1.79%	41,994
SALLEE NANCIE	5502574	Sheridan	5	2,219,040	6,510	2.28%	53,016
KILPATRICK MIKE	2856329	Sheridan	4	2,204,767	2,000,000	2.83%	60,585
WILLIAMS BEN	1004321	Sheridan	3	2,069,492	415,000	2.52%	45,109
DEAN NED	5501527	Sheridan	3	2,068,033	213,379	2.29%	42,462
SIMPSON RAY	5506413	Sheridan	3	2,012,956	520,000	2.33%	48,123
WILCOX MARK	2827444	Sheridan	2	1,847,442	-	1.76%	31,892

Analyze the Movement of Risk and Return

The trend is your friend. With a click of the mouse analyze the movement of risk and return in your total portfolio as well as defined segments. Trend snapshots of your portfolio as often as you'd like. **LArisk** gives you the power to identify and examine changes in your defined sub-portfolio risk and risk-adjusted returns.

Total Portfolio						
Report Date	Sep-09	Dec-09	Mar-10	Jun-10	Sep-10	Dec-10
Volume (in \$1,000s)	1,135,401	1,188,421	1,167,786	1,179,991	1,233,490	1,322,492
PD Rating	3.75	3.70	3.75	3.70	3.71	3.63
PD #1	10.5%	10.4%	10.4%	10.1%	10.5%	9.9%
PD #2	15.5%	16.8%	15.3%	16.3%	15.8%	17.4%
PD #3	19.9%	21.2%	20.7%	21.3%	20.9%	22.7%
PD #4	22.5%	19.3%	19.8%	20.5%	19.5%	20.2%
PD #5	17.3%	18.4%	20.5%	17.7%	19.7%	16.5%
PD #6	8.8%	8.4%	7.9%	9.0%	8.2%	8.2%
PD #7	1.4%	2.1%	2.3%	2.6%	3.0%	3.3%
PD #8	2.4%	2.1%	1.6%	1.4%	1.3%	1.1%
PD #9	1.8%	1.3%	1.5%	1.1%	1.0%	0.7%
LGD Rating	1.83	1.82	1.80	1.78	1.78	1.71
Percent Past Due	1.30%	1.34%	1.24%	0.92%	1.05%	1.21%
Percent Nonaccrual	1.74%	1.33%	1.47%	1.04%	1.01%	1.15%
FAS 5 Allowance	6,244,706	6,536,314	6,422,825	6,489,950	6,784,196	7,273,707
FAS 114 Allowance	3,425,151	3,118,912	3,471,852	2,059,741	2,005,557	1,870,210
Total Allowance	9,669,858	9,655,226	9,894,677	8,549,691	8,789,753	9,143,917
Annual RAROA	1.89%	2.01%	2.33%	2.32%	2.37%	2.38%
Annual Income	20,401,531	21,899,451	26,881,218	27,000,873	27,436,191	28,232,513

Regulators are asking banks to do a better job of reporting their allowance for loss. Not only do they desire banks to do a better job of reporting, they want institutions to apply "stress testing" to determine plausible losses under defined stress scenarios. **LArisk** will enable you to transparently monitor allowance for loss, apply defined stress scenarios to project and report changes in allowance for loss to comply with Basel III.

Financial Institution		12/31/2010								
	%	Allowance without stress			Allowance with stress			Total Allowance	Change in Allowance	
		FAS 5 Allowance	FAS 114 Allowance	Total Allowance	FAS 5 Allowance	FAS 114 Allowance	Total Allowance			
Total Portfolio										
Columbia	13%	529,641	75,024	604,665	578,431	75,024	653,455	48,790		
Sheridan	19%	856,791	170	856,962	929,810	170	929,980	73,019		
Mingo	14%	298,232	44,346	342,578	325,143	44,346	369,489	26,911		
Albia	20%	548,311	-	548,311	598,820	-	598,820	50,509		
Knoxville	11%	239,904	3,177	243,081	260,688	3,177	263,865	20,784		
Hartford	7%	322,451	437,271	759,722	350,658	437,271	787,929	28,208		
Special Assets	6%	4,200,670	532,166	4,732,836	4,557,422	532,166	5,089,588	356,752		
Central Office	11%	721,832	195,851	917,683	787,423	195,851	983,274	65,591		
Total Customers	100%	7,717,833	1,288,004	9,005,837	8,388,396	1,288,004	9,676,400	670,564		

Analyze the change in allowance and capital under defined stress scenarios over a three-year period to ensure compliance with Basel III requirements with the LoanAnalytics Stress Test Analysis (S.T.A).

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

Greatly reduce reporting and administrative costs

Decrease risk and increase risk-adjusted returns

Accurately calculate allowance for loan and lease loss

Stress your allowance and comply with Basel III (Don't have to comply? It's just good business!)

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

"LArisk is easy to use. It's a data warehouse on steroids."

RR, Risk Manager in Texas with a \$400 million portfolio