

Sageworks Credit Analysis.

Increase Consistency and Transparency in Credit Processes

Sageworks Credit Analysis allows banks and credit unions to book loans faster with consistency and transparency, while managing risk. The global cash flow analysis solution provides easy-to-use tax return input screens that create spreads, dynamic narrative analysis and customizable credit memos.

CHALLENGES

PORTFOLIO MANAGEMENT

- Ongoing data collection and dissemination
- Errors in spreadsheets
- Inefficient processes
- Incomplete stress tests

INEFFICIENT PROCESSES

- Calculations and analyses that differ between lenders
- Multiple presentation types in loan committee
- Time consuming global analysis in spreadsheets

LOAN DECISIONING

- Inconsistent global cash flow analysis
- Need to recreate proposals after Loan committee recommendations
- Subjective loan decisioning

SOLUTIONS

- ✓ Easy input, tax return screens
- ✓ Dynamic narrative analysis and customizable credit memos
- ✓ Automated business projections
- ✓ Data flows into stress tests

- ✓ Centrally stored customer financial data
- ✓ Automatic corrections for double counting
- ✓ TruGlobal™ analysis, combining multiple businesses, people and properties

- ✓ Uniformly calculated global debt-service and other metrics
- ✓ What-if scenarios for faster loan approval
- ✓ Presentation-ready analysis
- ✓ Easy-to-generate calculation documentation

FROM OUR CLIENTS

“Everything else is just spreading; whereas Sageworks provides so much more. The tax forms provide easy inputs, the web-based nature allows for easy implementation and Sageworks provides great support and training.”

First Community Bank

“Our analysts could bang their heads against the wall trying to figure out what a different analyst had entered last year... With Sageworks, the ease of use and transparency of the program allow a new analyst to see what the previous person did and match it exactly.”

Lakeside Bank

“We are very happy with Sageworks Credit Analysis... Best of all, the examiners like it. They came in shortly after we had implemented the system and were very happy with the consistency it provides to our entire lending operation.”

Country Club Bank

Customer Summary

Advertising, LLC (Group) | Customer List

Advertising, LLC

Profile Relationships Attach Related Documents

Financial Data

Period Ending	Period Duration	Source	Include Period(s)
Smith, Richard			
12/31/2012	12 months	1040 Tax Return	<input type="checkbox"/>
12/31/2012		Personal Financial Statement	<input type="checkbox"/>
12/31/2011	12 months	1040 Tax Return	<input type="checkbox"/>
12/31/2011		Personal Financial Statement	<input type="checkbox"/>
Advertising, LLC			
12/31/2012	12 months	1120S Tax Return	<input type="checkbox"/>
12/31/2011	12 months	1120S Tax Return	<input type="checkbox"/>

Collateral

Description	Current Value
Cash (CD)	\$275,000
A/R Business Advertising, LLC	\$215,457

Work with Collateral

Perform an Analysis

Perform Credit Analysis →

KEY BENEFITS

- ✓ Combine financial data for multiple businesses, people and properties for a global debt-service ratio
- ✓ Analyze individual businesses or people, businesses or people with real estate holdings, groups of businesses or people and combined groups of businesses and people (with or without real estate holdings)
- ✓ Enter up to 5 years' data at one time for each entity using easy-to-follow tax-return input screens
- ✓ Automatically map tax-return data to financial statements, including US tax forms 1040, 1065, 1120, 1120S, 1040C and 1040F
- ✓ Save time with customizable financial-statement subaccount templates
- ✓ Add collateral and cross-collateralization for the analysis of personal and business loans
- ✓ Automatically annualize incomplete business financial data
- ✓ Calculate debt service using either Itemized Debt / Loan Information or based on provided Financial Statement Information
- ✓ Quickly perform business projections, including business valuation calculations
- ✓ Use the dynamic output to manipulate data, propose or refinance debt in real time and see the impact on the relationship
- ✓ Create customized business narrative reports for your clients using a patented financial engine
- ✓ Incorporate real-time, industry data from the largest private-company database, spanning 1400 NAICS codes to accurately benchmark business clients
- ✓ Save time with an automated credit memo that mimics existing bank files' content and look