

Baker Hill® Statement AnalyzerSM

Powerful, Web-based financial analysis



As technology advances toward a more mobile work environment, financial institutions are seeking simple, convenient ways to analyze financial statements without sacrificing quality or risk management.

As an application service provider (ASP)-delivered product, Baker Hill® Statement AnalyzerSM relieves your organization of the initial deployment and management of the service and its supporting technology. This offers your organization the flexibility to spread and analyze financial statements from anywhere with an Internet connection. You can focus on your core competency — building your lending portfolio and managing risk — while Experian focuses on the product's security and availability as well as upgrades and maintenance.

Building a firm foundation

Understanding and managing your clients' credit risk begins with sound financial analysis. Statement Analyzer facilitates reporting, data collection, cash-flow remappings, global cash flow, covenants, a comprehensive credit memorandum and more, all in one central location. It helps to improve the quality and consistency of financial analysis, enabling you to make solid credit decisions. Modeled after our

industry-recognized statement analysis tool, OnePoint® STAN, Statement Analyzer offers unprecedented insight into the commercial lending underwriting process.

Credit analysts can use Statement Analyzer to conduct complex ratio analysis, projections, peer comparisons, sensitivity analysis and global cash-flow analysis. As a credit progresses through the process, you can choose to generate a comprehensive credit memorandum in which Statement Analyzer automatically inserts information based on the request to support your decision making. Standard reports also may be viewed and printed during the credit review process.

Statement Analyzer offers the following standard formats:

- Cash analysis
- Comments
- Commercial real-estate reports:
 - Pro forma analysis
 - Empire cash-flow analysis
 - Economic valuation

- Common size
- Covenants
- Cover page
- Direct method — Financial Accounting Standards Board 95 cash flow
- Global cash flow
- Highlights
- Indirect method — Financial Accounting Standards Board 95 cash flow
- Input form
- Peer comparison
- Ratios
- Risk Management Association comparison
- Risk Management Association probability of default
- Trends
- Uniform Credit Analysis® Cash Flow

You'll also find specialized industry formats for all of the following:

- Agribusiness
- Automotive
- Commercial real estate
- Contractors
- General middle markets
- Not-for-profit organizations
- Partnerships
- Personal data
- Small business
- Sole proprietorships
- Tax returns

Covenants can be added quickly and easily using standard templates, without having to leave the application. Statement Analyzer also provides space for client information and comments, and you can expand and collapse sections of the spread for maximum flexibility.

Seamless integration with other leading services

As your lending operations grow and mature, Statement Analyzer allows you to expand the workflow by integrating other Experian services. While Statement Analyzer can be deployed as a basic version, its value is maximized when combined with the decisioning and workflow capabilities of Baker Hill® Bank2Business®. It also integrates with Baker Hill Advisor® to help you comprehensively manage your client relationships.

Commercial real estate insight

The flexible, dynamic structure of Statement Analyzer commercial real-estate-related reporting options will provide the underwriter or credit officer with the information required to make solid decisions. A customized chart of accounts tailored to the real-estate industry will contain multiple levels of analysis for various types of borrowers and properties.

As the review of individual properties is completed, Statement Analyzer can take the next step in grouping properties based on ownership or other types of underwriting criteria. This approach can give a snapshot of the cash flow for a group of properties.

Flexible deployment options

Statement Analyzer is flexible enough to be deployed in a way that best fits with your growing organization. There are several options for deployment, each of which can build on the others:

- **Basic Statement Analyzer:** a standalone version of the service, with the option to add a comprehensive credit memo
- **Bank2Business:** includes Statement Analyzer as an integrated component of the business lending workflow
- **Baker Hill Advisor:** includes Statement Analyzer as an integrated component of either Exception Advisor® or Client Advisor®

The most current and accurate comparative data

Statement Analyzer has direct access to the complete database of the latest version of the Risk Management Association (RMA) Annual Statement Studies.® Based on more than 150,000 financial statements and more than 600 unique industries, the RMA Annual Statement Studies offers a reliable source of comparative financial data. In seconds, Statement Analyzer permits the direct and immediate comparison of a subject company to the industry. You also are able to submit RMA data directly from Statement Analyzer.

Assurance of a proven technology platform

We understand the importance of availability of our services and are committed to ensuring the reliability and proper management of our ASP —

which currently boasts better than 99.9 percent uptime. Statement Analyzer also has received SAS70 Type II Accreditation from Ernst & Young.

Unmatched portfolio risk-management and implementation expertise

Experian® leverages more than 30 years of proven origination and portfolio risk-management expertise to help you assess the efficiency of current processes. We work with clients to understand individual project goals, applying knowledge gained through hundreds of client implementations, partner training and personal experiences to impact project success.

About Decision Analytics

Experian's Decision Analytics helps clients make better, more insightful decisions and create greater value from customer relationships across their entire book of business — from consumers to small and commercial enterprises. Clients use Decision Analytics' data intelligence, analytics, technology and consulting expertise to expand customer relationships; manage and mitigate credit risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies. Decision Analytics provides the intelligence used by leading businesses worldwide to assess with confidence the potential risk and reward of critical business decisions.

To find out more about Statement Analyzer, contact your local Experian sales representative or call 1 888 414 1120.

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Baker Hill® Statement Analyzer™ highlights

Browser-based	Access anywhere, with easy deployment across channels
Commercial real estate	New industry format to support evaluating risk in a commercial real-estate relationship at origination or well into the term of a loan
Comprehensive credit memo	Consolidates and summarizes data into an actionable format for decision makers
Global cash-flow analysis	Evaluate clients with multiple personal and corporate entities for more thorough analysis
Integration with lending process	Ability to integrate with Baker Hill Origination® and Baker Hill Advisor®
Proven application service provider	Upgrades and service packs delivered automatically, with lower long-term costs, a scalable and secure environment, and reliable service with greater than 99.9 percent uptime
Access to origination and implementation expertise	Fewer problems, faster implementation and greater user acceptance

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04/09 • 2000/1063 • 5067-CS