

Demonstrating To Examiners That You're  
On The Right Path Requires **"CERTAINTY"**

Sageworks **"CERTAINTY"**

Ensure Automated and Objective Risk Ratings through Sageworks

# Have Certainty™ During Your Next Examination

## Certainty™, the Risk Rating Solution from Sageworks

Our risk management solution Certainty™ provides you with a single, dynamic, and comprehensive risk rating methodology for your entire loan portfolio.

By combining Certainty™ with our industry leading Analyst™ product, you'll not only enjoy better risk ratings, but you will also be able to confidently and accurately demonstrate to examiners exactly how your ratings were derived.

All documentation of loans, all in one place.

Ryan Restaurant Group, LLC		Loan #	New Loan (1)			
53221 - Consumer Electronics and Appliances Rental		Period:	1/30/2009		If the risk rating is changed, comment here:	
Raw Score:	230	Average Risk				
Calculated Rating:	3					
Adjusted Rating:	5					
<b>Capacity Factors</b>	<b>Value</b>	<b>Risk Score</b>	<b>Benchmark Range</b>	<b>Risk Weight</b>	<b>Raw Score</b>	<b>Comments</b>
Debt Service Coverage Ratio	2.85	1	2.20 times or higher	50%	50	
Interest Coverage Ratio	15.05	1	2.20 times or higher	30%	30	
Business Credit Score	Excellent	1		20%	20	
				<b>Totals:</b>	100%	100
				<b>Weight/Raw Score:</b>	50%	50
<b>Capital/Equity Factors</b>	<b>Value</b>	<b>Risk Score</b>	<b>Benchmark Range</b>	<b>Risk Weight</b>	<b>Raw Score</b>	<b>Comments</b>
Quick Ratio	0.05	6	Less than 0.40	25%	150	
Current Ratio	1.15	5	1.00 to 1.39	25%	125	
Debt/Equity	0.67	1	Less than 1	25%	25	
Debt/Cash Flow	3.43	6	Greater than 3.0	25%	150	
				<b>Totals:</b>	100%	450
				<b>Weight/Raw Score:</b>	30%	135
<b>Industry Conditions/Economic Factors</b>	<b>Value</b>	<b>Risk Score</b>	<b>Benchmark Range</b>	<b>Risk Weight</b>	<b>Raw Score</b>	<b>Comments</b>
Industry Quick Ratio	0.87	1	Between 75% and 100% Percentile	20%	20	0.87 is in the top 79%
Industry Current Ratio	2.23	1	Between 45% and 59% Percentile	20%	20	2.23 is in the top 49%
Industry Debt Service Ratio	0.92	1	Between 75% and 100% Percentile	20%	20	0.92 is in the top 90%
Industry Net Profit Margin	3.68%	1	Between 60% and 74% Percentile	20%	20	3.68% is in the top 70%
Industry Sales Percent Change	9.30%	1	Between 30% and 44% Percentile	10%	10	9.29% is in the top 39%
Industry Net Profit Percent Change	9.87%	1	Between 30% and 44% Percentile	10%	10	9.87% is in the top 43%
				<b>Totals:</b>	100%	100
				<b>Weight/Raw Score:</b>	5%	5
<i>Based on 3792 Statements</i>						
<b>Collateral Factors</b>	<b>Value</b>	<b>Risk Score</b>	<b>Benchmark Range</b>	<b>Risk Weight</b>	<b>Raw Score</b>	<b>Comments</b>
Loan To Value	0.07	1	Less than 25%	100%	100	
				<b>Totals:</b>	100%	100
				<b>Weight/Raw Score:</b>	5%	5
<b>Character Factors</b>	<b>Value</b>	<b>Risk Score</b>	<b>Benchmark Range</b>	<b>Risk Weight</b>	<b>Raw Score</b>	<b>Comments</b>
Average Credit Score of Other Guarantors	820.00	1	750 or higher	10%	10	
Financial Statement Strength	Bad	6		50%	300	
Personal Credit Score of Main Guarantor	754.00	1	750 or higher	40%	40	
				<b>Totals:</b>	100%	350
				<b>Weight/Raw Score:</b>	10%	35

Go to [www.sageworksinc.com](http://www.sageworksinc.com) to request a live demonstration of Certainty™, the Risk Rating Solution from Sageworks.

## Bankers Who Have Certainty™ Enjoy

- ◆ Better preparedness for examinations
- ◆ Better consistency resulting from the universal application of their bank's particular rating methodology
- ◆ Better documentation and standardization within the entire loan portfolio regardless of loan officer
- ◆ The ability to easily identify which segments of the portfolio need risk rating adjustments
- ◆ The confidence that comes from knowing that their risk ratings were accurately created, consistently applied and thoroughly documented

## Certainty™ Comes from Sageworks

**sageworks**®

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