

Product Profile Optimist



Proudly partnering with



WINNING BANKS USE OPTIMIST...

"Optimist has expanded our reach into the professional advisor community resulting in new business for the bank and enhanced image as being far more than a 'commodity institution.'

Ken Williams
Vice President, Business Banking, Bucs Federal

"Our relationship managers can actually sit down with a client or prospect, tie the business's income statement and balance sheet together, and get critical answers right away,"

Paul Brown
Chief Lending Officer, Howard Bank

"Optimist delivers spreading and projections in an easy-to-use format with the added advantage of amazingly advanced functions that turbo-charge the credit analysis process".

Jeff Knudtson
President, ISB Community Bank

"With Optimist, our ability to do "what ifs" with our business customers provides them with real value and differentiates us from the competition."

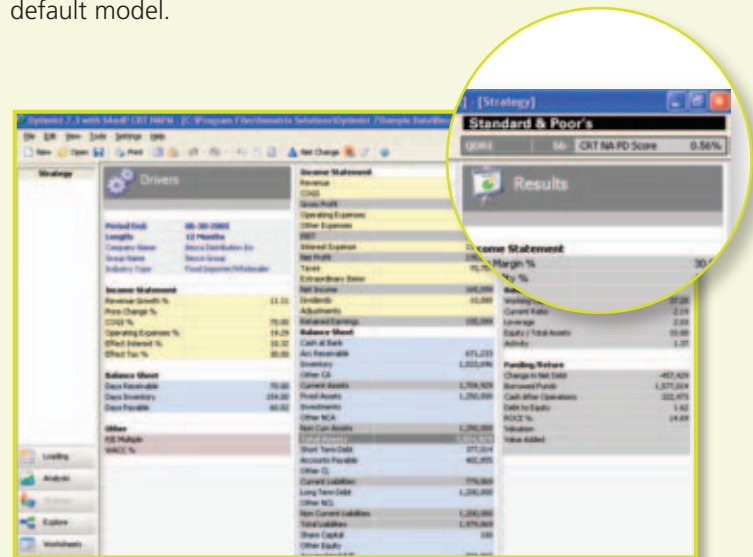
Park Price
President/CEO, Bank of Idaho

OPTIMIST DELIVERS ON BOTH SIDES OF THE COMMERCIAL LENDING EQUATION — RISK & RELATIONSHIPS

Optimist is an internal credit risk management/spreading solution and a front-end relationship management tool — all in one dynamic software package. Optimist arms your commercial bankers with vital financial analysis, diagnostic, and communication tools to build, manage, and sustain a profitable commercial loan portfolio.

Use Optimist's one page financial credit risk "dashboard" to *instantly stress test cash flow and other key financial performance measures*, analyze projections and model business scenarios ('What If?'), and test strategies (Goalseek) that lead to desirable business results.

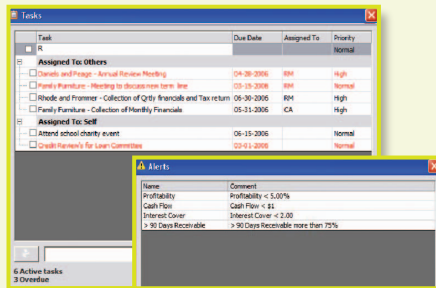
And now Optimist, the most innovative credit analysis software tool available, provides an integrated Credit Risk dashboard using Standard & Poor's CRT probability of default model.



Optimist also delivers Industry Specialization, Benchmarking, and Covenant Monitoring.

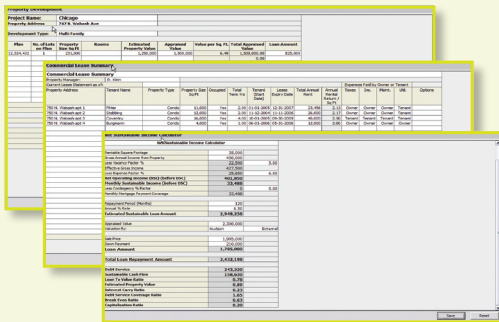
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Optimist clearly serves the needs of virtually all commercial lenders — regardless of specialization. Credit management is augmented through integration of *RMA Statement Studies* to compare accounts with industry benchmarks. Likewise, an *Alert* function monitors global covenants and notifies when a breach occurs. The valuable *Tasks* feature is a built-in ‘tickler’ providing automatic reminders of date driven events, such as financial statement tracking and collection.



Track outstanding tasks and date driven events

Industry templates and Worksheets expand Optimist applications to virtually all U.S. commercial lenders. Multiple standard templates accommodate a range of industries supporting both commercial real estate and C&I lending. Worksheets deliver complete analysis for commercial real estate, property development, construction, agriculture and land development loans. Custom delivered analysis and the generation of global cash flow from tax returns (1040 & 1065) are welcomed pluses.



Simplify and standardize analysis for Real Estate and Personal Guarantor analysis

ABOUT INMATRIX

Inmatrix, Inc. offers a dynamic, interlocking suite of credit risk management solutions for banks seeking to increase their commercial loan businesses.

From credit assessment and monitoring of individual borrowers or portfolios to stress testing of business plans, key financial

INTEGRATED CREDIT RISK ASSESSMENT

Standard & Poor's has developed the best performing probability of default (PD) model for assessing the credit risk of middle-market private firms throughout the U.S. and Canada.

Credit Risk Tracker North America – a scoring model that produces forward-looking, one-year PDs – establishes a new standard for evaluating risk within the hard-to-benchmark category of smaller, privately-held companies. Creditors and investors can now begin to use a common risk language for these types of credits.

Standard & Poor's CRT PD model has been seamlessly integrated with Optimist providing lenders and relationship managers a comprehensive risk assessment dashboard.

THE BOTTOM-LINE

Optimist will simultaneously improve your bank's commercial lending results, enhance your clients' business performance, cement customer retention and powerfully differentiate your bank from the competition. As added pluses, you'll compete on service, not price; ensure a profitable loan portfolio through stress-testing and satisfy examiners with file quality and process.

RESULTS YOU CAN EXPECT TO ACHIEVE

- Improved commercial credit quality
- Increased revenue and profitability
- Enhanced customer satisfaction and retention
- Greater consistency in performance among all commercial credit team members
- Greater consistency in lending process and improved file quality
- Simplified loan review preparation with a reduction in review time
- More comprehensive reports, including a customized credit write-up

drivers, and credit scenarios, Inmatrix has the tools banks need to achieve superior business results.

The company was founded in Melbourne, Australia, in 1999 and has enjoyed rapid global growth with offices now in the United States and Canada.