

## CENERUS RATING & MONITORING SYSTEM

Quickly and Impartially Maintain and Review the Up-to-Date Condition, Risk and Outlook for Commercial Loans



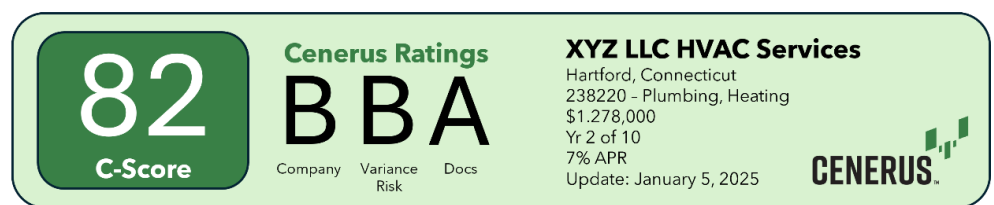
### Does Your Current Backward-Looking Analysis and Portfolio Process Give You the Tools to Embrace Opportunities and Manage Threats in Today's Market?

The market has changed. Increased uncertainty demands greater knowledge and tools to stay informed about, make decisions about and maximize the value of your commercial borrowers, loans and portfolios. The old ways of portfolio management fall short against today's realities.

Billions of dollars in value are locked up in US C&I loans. They're not fungible because the lenders and the market lack a language for mutually understanding a loan or portfolio quickly.

Enter Cenerus and the **Cenerus Ratings and Monitoring System<sup>SM</sup> (C-RATE<sup>SM</sup>)**.

Built on Cenerus' methodology of ongoing, whole-company insights to help lenders better understand their borrowers, The C-RATE Box gives you an at-a-glance Cenerus Score<sup>SM</sup>, a 0-100 score showing the overall quality of the loan from a repayment perspective. It also shows Cenerus Ratings, A-F grades for Company Grade, Loan Variance Risk and Documentation.



### The Dynamic Monitoring and Decision-Making Tool for Commercial Lenders and Investors

Providing loan holders with updated, independent data on the quality and potential of the loan while providing potential investors transparent information increasing the potential for liquidity.

### At a Glance Portfolio Views

Identifying Information					Independent Perspective <i>Standard Information and format across all institutions</i>									Bank Perspective <i>Bank selected information</i>					
Company ID	Name	Industry	State	Capital at Risk	C-Score	Company	Variance	Docs	Exp Regulator Classification	Exp Loss	30	90	180	Risk Rating	Remaining Loan Int + Cap	DSCR (trend colour)	Loan Type	Last Interaction	Next Interaction
10035	Hometown Construction	Construction - GC	AZ	\$350,000	55	B	C	C	Substandard	\$10,000	60	75	95	6	\$420,000	1.13	RLOC	RM Monthly w/ CEO	CCO and RM w/ CEO
10036	Faraday Electronics	Electronics Service	NM	\$1,000,000	85	A	B	A	Pass	\$0	81	77	75	2	\$1,325,000	2.16	Term	Monthly Financial Review	Quarterly Review w/ RM
10037	Precision HVAC	HVAC Contractor	AZ	\$500,000	95	A	A	A	Pass	\$0	95	100	100	1	\$550,000	2.72	Term	Monthly Financial Review	RM Extended Line Offer Mtg.
10038	Opulent Hair	Beauty Salon	NM	\$100,000	71	C	C	A	Substandard	\$15,000	75	85	80	5	\$110,000	1.27	Term	Review w/ Principal	Referral to SMB Consultant
10039	GreenBuild Construction	Construction - GC	NM	\$500,000	81	B	B	A	Pass	\$0	80	79	72	2	\$420,000	2.04	SBA 7a Term	Quarterly Review w/ RM	Expanded Services Preview

The C-RATE Portfolio View gives relationship managers and bank executives a customizable, quick update on loan performance, risks and opportunities.

### Quick Implementation - No Technology Overhead - Rapid Impact

- Get started with a sample set of ~10 loans to see the impact and value of Cenerus' approach.
- Fast deployment - this isn't a technology you have to integrate into your system so it is easier to utilize and see benefits right away.
- Multiple streams of impact from improved efficiency ratio, proactive identification of threats and opportunities, enhanced liquidity and better position with regulatory inquiries.
- When fully deployed, additional opportunities including Options against rated loans further increase portfolio liquidity and stability.

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