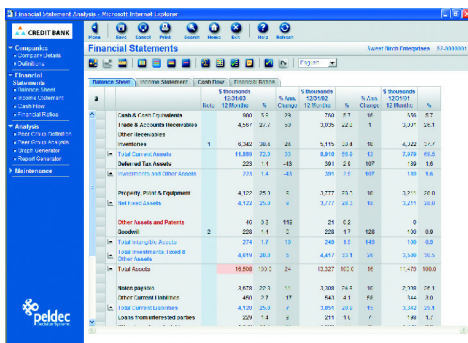


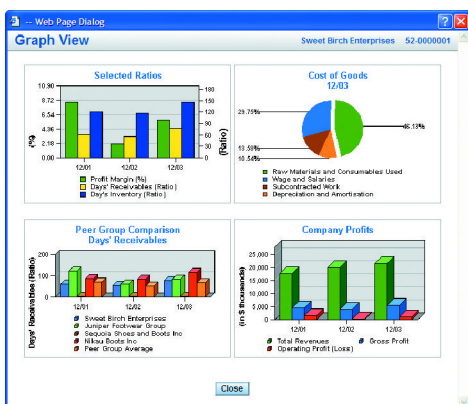
# PROFIN

## NEXT-GENERATION FINANCIAL STATEMENTS MANAGEMENT AND ANALYSIS SOFTWARE

ProFin is a next-generation financial statements management and analysis software system. ProFin enables financial institutions to manage credit risk efficiently and effectively. ProFin helps rate commercial customers by leveraging the information contained in their financial statements.



Financial statements



Assorted graphs

### RECEIVE, PROCESS AND STORE CUSTOMERS' FINANCIAL STATEMENTS QUICKLY AND EFFICIENTLY.

Customers may submit any type of financial statement - electronically or manually. Statements are stored centrally and securely.

### ANALYZE FINANCIAL STATEMENTS USING FINANCIAL RATIOS AND PEER GROUP COMPARISONS.

ProFin includes common financial ratios, bank-defined ratios and an advanced comparison tool for evaluating a company relative to its industry peers.

### COMMUNICATE FINANCIAL ANALYSES QUICKLY AND EFFECTIVELY USING SUMMARY REPORTS.

Easily create summary reports containing statements, comparisons, graphs and user comments.

### STATE-OF-THE-ART TECHNOLOGY AND ARCHITECTURE.

ProFin is built with the latest web technologies and features a robust, secure and scalable architecture.

### FREE UP VALUABLE TIME FOR CREDIT ANALYSTS.

Using fast capture of financial statements, automatic financial ratios and instant reports, ProFin increases the productivity of credit analysts' day-to-day work.

### EASILY SHARE FINANCIAL ANALYTICS WITH CO-WORKERS.

Subject to security restrictions, decision makers only need a web browser to access financial statements and analytics.

### INTEGRATE ANALYSIS WITH CUSTOMER RATING AND RISK MANAGEMENT SYSTEMS.

Financial analysis is easily incorporated into the bank's customer risk rating systems and other bank systems, using industry-standard XML.

# FEATURES

## ➤ CAPTURING AND STORING FINANCIAL STATEMENTS:

- Capture financial statements using automatic file processing, accelerated manual entry or electronic submission.
- Intuitive interface and automatic audits ensure error-free data entry and maintain data integrity.
- Financial statements and analyses are stored on a dedicated and centralized server or as part of the bank's Customer Information File.

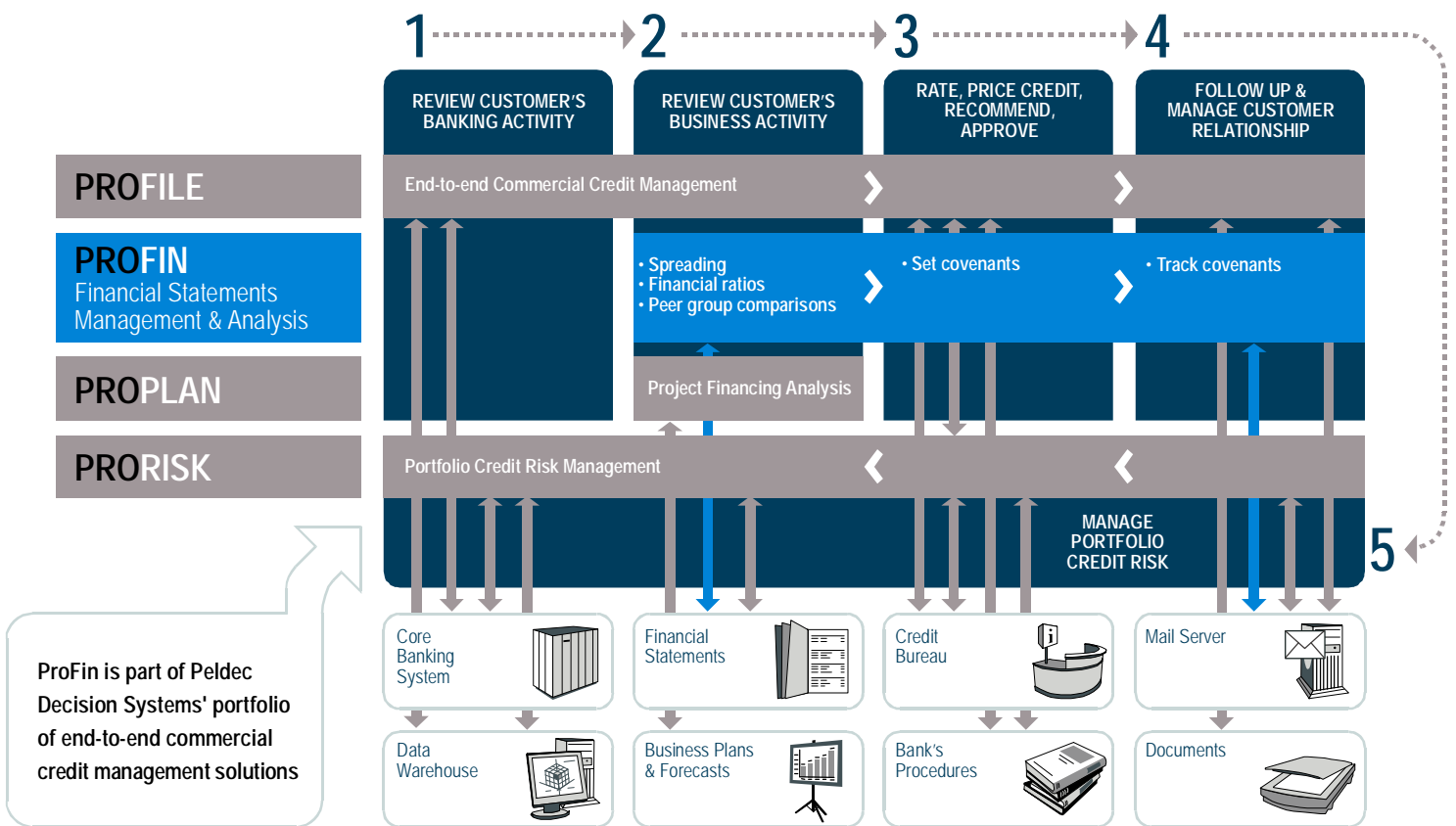
## ➤ ANALYTICS:

- All common financial ratios.
- Customizable financial ratio editor lets analysts define complex financial ratios, e.g. Z-score.
- Peer group comparisons for companies operating in the same business segment.
- Automatic cash flow calculations.
- Set and track customer-specific financial covenants.

- Calculation of business segment averages and ranking of companies by financial results or by ratios.
- Support for financial statements for any industry – commercial, industrial, real-estate, banking, insurance, public institutions, etc.
- Support for multi-currency, inflation, and exchange-rate adjusted reports.

## ➤ REPORTING:

- View financial statements in full detail or highlights.
- Add annotations and comments to the financial statements and to the analysis.
- Flexible, template-driven report generator. Reports include financial statements, peer group comparisons, graphs and annotations.
- Easily share financial statements and analyses with peers.
- Straightforward integration of financial statements and financial analysis with the bank's rating and risk management systems.



### SYSTEM REQUIREMENTS

ProFin is available in both client/server and web-enabled configurations.

#### Client/server system requirements:

Client application: Windows 98/NT/2000/XP  
Database server: Oracle, IBM DB/2, Microsoft SQL Server

#### System requirements for web-enabled configuration:

Browser: Internet Explorer version 5.5 or higher  
Application server: IBM Websphere or Microsoft IIS  
Database server: Oracle, IBM DB/2, Microsoft SQL Server

### ABOUT PELDEC DECISION SYSTEMS

At Peldec Decision Systems, we understand the complexity that loan officers, credit analysts, senior bankers and loan committees face in making commercial credit decisions. Our end-to-end software solutions enable commercial credit professionals at all levels to reduce the time needed to review, analyze and decide on credit applications and to manage credit risk profitably.

Peldec has been providing mid-size and global financial institutions with mission-critical credit management solutions since 1990. The Company's continued success is based upon its dedication to its clients, uncompromising technological innovation and the strength of the Peldec team.

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