



Featuring The:

SQUARE 1

CREDIT SUITE

Return on Investment (ROI) of the Suntell SquareOne Credit Suite

The Suntell SquareOne Credit Suite features four software components that are fully integrated into one user-friendly suite. The SquareOne Suite includes:

- Loan Management System (LMS) Fully integrated loan portfolio management system
- Suntell Document Imaging (SDI) Document management system
- AgExam - Agricultural cash flow and financial analysis
- Loan Queue - Pipeline and work flow management

Lending Process Improvements:

- Elimination of redundant data entry from loan underwriting through loan approval to portfolio servicing
- Core interfaces further eliminates manual entry of customer and loan data
- Centralized information and database for more efficient data retrieval and maintenance
- Streamline credit analysis for more consistency and efficiency in loan analysis for quicker approval turnaround
- Streamline credit approval process among lenders and loan committees
- Streamline document exception maintenance and management
- Efficient collections and workouts maximize the time spent reducing loan losses or collecting loans
- Pre-configured board reports minimize the time spent preparing for board meetings
- Reduces the time spent by IT in managing multiple systems
- Document imaging eliminates the cost of accessing and managing data in paper files
- Pipeline status reporting and queuing of work eliminates wasteful communication between departments
- Supports a centralized loan and credit administration for maximum efficiency and controls

ROI Highlights of a Community Bank using Suntell SquareOne Credit Suite:

To assist in your own bank's calculations of using Suntell SquareOne Credit Suite, please apply any of the following cost factors against our current pricing to determine your ROI or annual savings:

Suntell SquareOne Credit Suite:

Annual Cost Savings Per C&I Portfolio Loan :	\$51.66 per loan
Annual Savings Per Million of C&I Loans:	\$470 per million
Time Savings per C&I Portfolio Loan:	2.30 Hours

Annual Cost Savings:

Suntell SquareOne Credit Suite (no SDI):

Annual Cost Savings Per C&I Portfolio Loan :	\$33.58 per loan
Annual Savings Per Million of C&I Loans:	\$305.50 per million
Time Savings per C&I Portfolio Loan:	1.50 Hours per loan

Suntell SDI Only:

Annual Cost Savings Per C&I Portfolio Loan :	\$18.08 per loan
Annual Savings Per Million of C&I Loans:	\$164.50 per million
Time Savings per C&I Portfolio Loan:	0.8 Hours per loan

ROI Assumptions & Figures of a Typical Suntell Bank on SquareOne Suite:

*C&I Loans (\$):	\$170 Million	
C&I Loan Customers (#)	1545 Average # of C&I Loans	
Loan Officer Avg. Salary	\$30 per hour	*C&I Loans = all non consumer related
Credit Analyst Avg. Salary	\$25 per hour	bank loans
Lending Asst. Avg Salary	\$15 per hour	
IT Avg. Salary	\$25 per hour	
C&I New Loan Volume Yr.	\$50 Million	
# of New C&I Loans Yr.	250	
C&I Renewal Volume Yr	\$70 Million	
C&I Renewal of Loans Yr	475	
# of systems replaced by Suntell	5	
# of loans in Workout	50	
Annual Hours for Board Report Prep	100	

ROI Calculations of a Typical \$170 Million C&I Community Bank using Suntell SquareOne Suite:

Time savings per loan after implementing Suntell CreditOne Suite based on the following processes:

Note: Time and Costs savings per loan are spread over average 1545 Comm 1,545 loans

	<u>Time Savings</u> <u>Hrs/Loan</u>	<u>Cost Savings</u> <u>Per Loan: (\$)</u>	<u>Total Annual</u> <u>Savings Bank</u>
Eliminate redundant data entry in 5 Lending Systems on new loan volume:	0.24	3.64	\$5,625
Core Interface eliminating manual data entry (new and renewal):	0.14	2.11	\$3,262.50
Centralized data access and retrieval for L.O. (all loans - 1 system vs. 5):	0.50	15.00	\$23,175
Streamlined Credit analysis and underwriting:	0.35	8.8	\$13,593
Loan approval - Officer Review and Committee Approval:	0.12	3.52	\$5,437.50
Exception maintenance and reporting:	0.35	5.25	\$8,111
Collections and workout - (problem loan management):	0.19	5.82	\$9,000
Board report preparation:	0.06	0.97	1,500.00
Loan document management and credit file access with imaging (support):	0.20	3.00	\$4,635
Pipeline management and moving work in the approval/renewal process:	0.12	2.93	\$4,531
IT time management savings of one system	<u>0.025</u>	<u>0.62</u>	<u>966.00</u>
Suntell Bank ROI Example Annual Portfolio Cost Savings:	2.30	51.66	\$79,836

ROI calculations will vary by bank depending on overhead costs, number and average size of commercial loans, etc. The ROI could be much greater if you factor in licensing costs eliminated on other systems or from reductions to provisions to loan loss reserves as a result of stronger credit and loan administration processes and controls.

The cost savings should be compared to the annual costs of licensing and annual maintenance fees of Suntell for your your bank's ROI in the Suntell SquareOne Credit Suite.