

*This Features Listing is not a complete list of all the capabilities LQAS has but a listing of some of the more common ones asked about by our customers. Please ask us if you have additional needs not listed below, chances are we already do it or can do it for you.  
This listing does not include deposit tracking (DQAS).*

| <b>CUSTOMER TRACKING</b>   | <b>LQAS</b> | <b>System A</b> | <b>System B</b> |
|--|-------------|-----------------|-----------------|
| Each customer screen tracks by ID number (CIF,TAX ID, or Short Name) name and address as it would appear on a letter.  | Yes         | _____           | _____           |
| The mailing system can be turned off for DO NOT MAIL addresses.  | Yes         | _____           | _____           |
| SIC/NAICS codes are tracked and portfolio concentrations by SIC/NAICS codes are reported.  | Yes         | _____           | _____           |
| Director/Officer/Employees, etc. are flagged and reported with totals for assistance in preparing the loans to Directors, Officers and Employees. Proper total indebtedness is included. Image retrieval is blocked to non Authorized users. | Yes         | _____           | _____           |
| Non bank customers can be loaded and tracked for possible legal lending limit violations due to guaranteeing an excessive debt amount.   | Yes         | _____           | _____           |
| Twenty-two custom fields for each customer for custom report writing & additional tracking.  | Yes         | _____           | _____           |
| Critical exception tracking, totaling and aging is tabulated for each customer.  | Yes         | _____           | _____           |
| Customer status of Pending allows front line people to have electronic editable checklist while loan is in process. Otherwise not editable (depends on security rights).   | Yes         | _____           | _____           |
| <b>NOTE TRACKING</b>   |             |                 |                 |
| The note screen tracks original and current balance via mainframe download. Officer and branch/department is tracked along with various other pertinent fields including 2 <sup>nd</sup> officer, etc.                                       | Yes         | _____           | _____           |
| Numerous note status can be coded on the system. The current available ones are: NOTE, LETTER OF CREDIT, OTHER REAL ESTATE, DOWNLOADED NOTE, CHARGE-OFF, MASTER, PAID OUT, PENDING and eleven other minor categories.                        | Yes         | _____           | _____           |
| Note status of Pending allows front line people to have electronic editable checklist while loan is in process. Otherwise not editable (depends on security rights).   | Yes         | _____           | _____           |
| 15 standard loan types used in various reports as well as determining customer profitability. i.e. RL, CL, IC, SBA, RE, MTG, IL...   | Yes         | _____           | _____           |
| New / renewal loans with easy switch of loan number change on renewals with no re-keying of collateral or collateral documents.  | Yes         | _____           | _____           |
| "Master" loan capabilities.  | Yes         | _____           | _____           |
| Total collateral pledged is calculated. A loan to value target is tracked. The actual loan to value ratio is calculated and compared to the target whenever requested.   | Yes         | _____           | _____           |
| Unfunded amount can be downloaded & debt calculations done based on amount downloaded.   | Yes         | _____           | _____           |
| Days past due & times over 10, 30, 60, 90 days past due can be downloaded from mainframe & are used on various reports & in Pinpoint.  | Yes         | _____           | _____           |
| Loan Grades with up to 1200 split classifications per note and loss allocation with a brief comment field for reason for classification.   | Yes         | _____           | _____           |

| <b>COLLATERAL VALUATION</b>   | <b>LQAS</b> | <b>System A</b> | <b>System B</b> |
|---|-------------|-----------------|-----------------|
| Collateral value is calculated by valuation of a single piece, valued by unit price, by cusip and/or by depreciation schedule setup by the loan review section for floorplan monitoring. Stock pricing is also automated. | Yes         | ___             | ___             |
| Collateral can be cross-pledged across an unlimited number of loans.  | Yes         | ___             | ___             |
| Full description of each piece of collateral is loaded and appears on all reports. Search capabilities on collateral descriptions.  | Yes         | ___             | ___             |
| Search capabilities on collateral descriptions.   | Yes         | ___             | ___             |
| Custom fields are available in this section for custom report writing/additional tracking.  | Yes         | ___             | ___             |
| <b>CREDIT TRACKING</b>  |             |                 |                 |
| Prompts user for required documents from a bank defined checklist.  | Yes         | ___             | ___             |
| Each customer can have up to 99,999 guarantors totaling 99,999 documents.   | Yes         | ___             | ___             |
| Documents can be categorized by class (financial) and importance rating. Critical documents can be identified, totaled and properly reported.   | Yes         | ___             | ___             |
| Ability to flag loan agreement covenants/requirements and/or policy requirements for each document.   | Yes         | ___             | ___             |
| Immediate generation of document waivers. Documents can be waived forever, or with a specified due date. The waived document will become an exception on the due date. Waived reports are also available.                 | Yes         | ___             | ___             |
| Audit reports are generated by added, modified or deleted documents identifying the input operator. All audit reports are archived and can be retrieved for later viewing by date.  | Yes         | ___             | ___             |
| Exception reporting stops when the borrower pays out and resumes if the borrower draws any indebtedness in the future. Unfunded commitments do generate exceptions.   | Yes         | ___             | ___             |
| Specific comments can be added to any document. These comments will appear on reports & can be used for searches.   | Yes         | ___             | ___             |
| Responsible code can be set for each document with person/department responsible for working/clearing the exception. (if other than officer)  | Yes         | ___             | ___             |
| Additional comments field with 2-billion-character size capability is available for each document with separate security capabilities & spell check.  | Yes         | ___             | ___             |
| Document date field is available & prints on many reports.  | Yes         | ___             | ___             |
| Date the document is loaded and last modified is tracked.   | Yes         | ___             | ___             |
| Agencies can be attached to the document enabling the system to generate one letter to any agency listing all exceptions that need to be cleared.   | Yes         | ___             | ___             |
| The number of exception letters mailed and date of last mailing is tracked.   | Yes         | ___             | ___             |
| Custom fields are available for bank specific information on each credit document.  | Yes         | ___             | ___             |

| <b>DEBT SUMMARY</b>   | <b>LQAS</b> | <b>System A</b> | <b>System B</b> |
|---|-------------|-----------------|-----------------|
| Direct debt is calculated for each customer. Current note balances are imported from the mainframe as often as the bank requires.   | Yes         | ___             | ___             |
| Indirect debt is tracked and totaled by combining full, partial and note guarantees on as many as 99,999 guarantors per customer. Totals can also be tracked as direct or related debt.                   | Yes         | ___             | ___             |
| The unfunded portion of any commitment is totaled.  | Yes         | ___             | ___             |
| The debt summary enables the system to generate several reports above a determined loan cut. This enables the bank to proactively conduct the bank examination during regulatory or internal exams.       | Yes         | ___             | ___             |
| Total collateral pledged is tracked for overall customer loan to value monitoring including current stock quotes.   | Yes         | ___             | ___             |
| Custom fields are available for bank specific information on each guaranty.   | Yes         | ___             | ___             |
| <b>COLLATERAL TRACKING</b>  |             |                 |                 |
| Prompts user for required documents from a bank defined checklist.  | Yes         | ___             | ___             |
| Each note can have up to 99,999 pieces of each collateral category (99,999 aircraft, 99,999 cars, etc.) with up to 99,999 documents.  | Yes         | ___             | ___             |
| Documents can be categorized by class (negotiable) and importance rating. Critical documents can be identified, totaled and properly reported.  | Yes         | ___             | ___             |
| Immediate generation of document waivers. Documents can be waived forever, or with a specified due date. The waived document will become an exception on the due date. Waived reports are also available. | Yes         | ___             | ___             |
| Exception reporting stops when the note & unfunded amount reduces to zero and resumes if the note draws any indebtedness in the future.   | Yes         | ___             | ___             |
| Specific comments can be added to any document. These comments will appear on reports & can be used for searches.   | Yes         | ___             | ___             |
| Additional comments field with 2-billion-character size capability is available for each document with separate security capabilities & spell check.  | Yes         | ___             | ___             |
| Responsible code can be set for each document with person/department responsible for working/clearing the exception. (if other than officer)  | Yes         | ___             | ___             |
| Document date field is available & prints on many reports.  | Yes         | ___             | ___             |
| Date the document is loaded and last modified is tracked.   | Yes         | ___             | ___             |
| The number of exception letters mailed and date of last mailing is tracked.   | Yes         | ___             | ___             |
| Insurance, governmental agencies, etc. can be attached to the document. This enables the system to generate one letter to any agency listing all exceptions that need to be cleared.                      | Yes         | ___             | ___             |
| Custom fields are available for bank specific information on each collateral document.  | Yes         | ___             | ___             |
| <b>MEMORANDUMS</b>  |             |                 |                 |
| Memorandums can be added to each customer and/or note screen. All memos that are usually typed and placed in file can be input and printed by entry date or future action date.                           | Yes         | ___             | ___             |

| <b>LOAN REVIEW</b>  | <b>LQAS</b> | <b>System A</b> | <b>System B</b> |
|---|-------------|-----------------|-----------------|
| Define up to 1200 loan grades with reserve allocation factors and bank wide totals of each grade and allocation amount.   | Yes         | _____           | _____           |
| Unlimited customer write-ups and multiple customer write-ups under each customer is supported. Write-up(s) appear on the line sheet.  | Yes         | _____           | _____           |
| Unlimited loan write-ups and multiple loan write-ups under each loan is supported. Write-up(s) appear on the line sheet.  | Yes         | _____           | _____           |
| Ability to create bank defined write up templates for use on customer and or loan write-ups.  | Yes         | _____           | _____           |
| Financial Information (ratios, etc) can be entered & saved with a write-up. Detailed financial statements can be created by the bank.   | Yes         | _____           | _____           |
| Establish up to 1200 depreciation schedules for the collateral valuation system. Primarily used to monitor loan agreements on floor plan curtailment.   | Yes         | _____           | _____           |
| Automatic entry of graded loan information from collateral system. Purpose, source of repayment and final write-up are the only manual entry fields.  | Yes         | _____           | _____           |
| Automatic adjustment of graded loan amounts via current balance download from mainframe, even if the loan has multiple grades.  | Yes         | _____           | _____           |
| Line totals and Loan to Value ratios are calculated.  | Yes         | _____           | _____           |
| The regulatory loan cut is tracked for quick production of Line Sheets above a cut for exams and large debt monitoring.   | Yes         | _____           | _____           |
| Reviews can be scheduled for frequency based on worst grade on a line and debt level. Line sheets can be automatically generated on reviews that are due.   | Yes         | _____           | _____           |
| Line sheets will display the total picture of any borrower in seconds. Debt summaries, loan grades, guarantors, indirect liabilities, cross-pledged collateral, collateral valuations, status of all documents, depository accounts and customer & loan write-ups are listed. | Yes         | _____           | _____           |
| Loan to value analysis displays all notes in relation to the Loan to Value Threshold or all notes that have penetrated the threshold. (a FDICIA requirement)  | Yes         | _____           | _____           |
| Concentrations of Credit grouped by notes primary collateral. Prints number and total dollars in each collateral category.  | Yes         | _____           | _____           |
| SIC/NAICS code reporting lists concentrations by SIC/NAICS code. This includes SIC/NAICS code and group with totals.  | Yes         | _____           | _____           |
| The system will list all Unfunded Loan Commitments with master amount, drawn balance and unfunded portion.  | Yes         | _____           | _____           |
| Officer Performance reporting displays number of loans serviced and total dollars, every exception category, portfolio grading and loan loss allocation totals by Officer, Branch, Region, Division and Bank.   | Yes         | _____           | _____           |

| <b>PINPOINT – LOAN REVIEW EXPORT</b>  |     |       |       |
|---|-----|-------|-------|
| Eliminates pulling of credit & collateral files for your officers, examiners, auditors and loan reviewers.  | Yes | _____ | _____ |
| Ship a CD/DVD/Blu-Ray to the external reviewer or examiner for read/view only access to the selected lines. Virtually reduces or eliminates travel. | Yes | _____ | _____ |

|   |     |       |       |
|---|-----|-------|-------|
| Lines for review are selected by loan cut, random number, customer ID, days past due, past due reviews and worst grade, etc., in addition to officer and/or branch. | Yes | _____ | _____ |
|---|-----|-------|-------|

| <b>PINPOINT – LOAN REVIEW EXPORT</b> continued  | <b>LQAS</b> | <b>System A</b> | <b>System B</b> |
|---|-------------|-----------------|-----------------|
| Indirect information/guarantors are pulled automatically if the line met selection criteria.  | Yes         | _____           | _____           |
| Number of customers selected, total debt selected, total debt of portfolio and review percent are calculated automatically when you make a selection. | Yes         | _____           | _____           |
| Loan review can request images from the files they are working, even if at a remote location.   | Yes         | _____           | _____           |

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**CUSTOMIZATION**

|   |     |       |       |
|---|-----|-------|-------|
| Download loan and customer information from your mainframe to keep the system in balance on a daily basis.                              | Yes | _____ | _____ |
| Custom features can be added to the standard system. For example, escrow accounting, CRA reporting and automated stock pricing.         | Yes | _____ | _____ |
| AMT can create custom reports for your institution, upon request. Any and all portions of the system can be queried in a single report. | Yes | _____ | _____ |
| System supports use of Crystal Reports for your own internally created reports. They can be added to the system custom reports menu.    | Yes | _____ | _____ |

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**DOCUMENT IMAGING / BAR CODING / BULK FILING / DISASTER RECOVERY**

|  |     |       |       |
|--|-----|-------|-------|
| Imaging subsystem can scan, archive and retrieve up to 32,000 pages per collateral or credit document.   | Yes | _____ | _____ |
| Store up to 8,190 pages on a backup CD rom drive and over 13 million pages on a 1 TB hard drive.   | Yes | _____ | _____ |
| Prints scanned images on a standard HP Laserjet printer at 8 pages per minute.   | Yes | _____ | _____ |
| Archives scanned images after note payout for retention of records.  | Yes | _____ | _____ |
| Officers can retrieve images to their locations even if it is at a remote branch. Remote branch retrieval of images is less than 2-seconds. Printing of requested documents is also supported.     | Yes | _____ | _____ |
| Individual loans/images can be exported to provide other participating banks their copy of documents received.   | Yes | _____ | _____ |
| Loan review can request images from the files they are working, again from a remote location.  | Yes | _____ | _____ |
| Scanning of documents can be performed from either the main office, loan operations center or remote branch.   | Yes | _____ | _____ |
| Image type workflow management understands the size, contrast, brightness and if the document is dual sided. Scanner is adjusted on the fly to accommodate the various documents before scanning.* | Yes | _____ | _____ |
| We support scanners that scan up to 110 images per minute duplex.  | Yes | _____ | _____ |
| Bar code workflow management pre indexes the document image when a barcode is produced. Bar codes are generated by LQAS, unique to each document, loan #, ID # & input user are on each.           | Yes | _____ | _____ |
| Bar code cover sheets can be printed for the credit file, collateral file and documents. This enables faster workflow scanning and reduces expertise   | Yes | _____ | _____ |

needed to scan documents. Multiple documents can be scanned and indexed at once.

| <b>DOCUMENT IMAGING / BAR CODING / BULK FILING – continued</b>   | <b>LQAS</b> | <b>System A</b> | <b>System B</b> |
|--|-------------|-----------------|-----------------|
| Retrieval of bar-coded documents can be performed by scanning the bar code on the document. This enables review of the scanned document for quality control in seconds.                | Yes         | _____           | _____           |
| Bulk filing enables the bank to retain selected documents according to record retention schedule set by your institution and to store documents in boxes that can be located anywhere. | Yes         | _____           | _____           |
| System informs the bank of the exact location of any document via the bulk filing feature.   | Yes         | _____           | _____           |
| Importing of documents is also supported. You no longer have to print appraisals and then scan them you can simply import them.  | Yes         | _____           | _____           |
| Disaster recovery fully embraced, protects all aspects of portfolio management.  | Yes         | _____           | _____           |
| Multiple offsite storages of CDs aides in disaster recovery. Images can be restored in less than an hour via CD/DVD-ROM.Blu-Ray drives, tracking database restored in minutes.         | Yes         | _____           | _____           |

### **iPad Loan Assistant**

|   |     |       |       |
|---|-----|-------|-------|
| Lender or loan assistant can have instant secure access to credit and collateral files including images.        | Yes | _____ | _____ |
| Information is available via WIFI or LTE depending on the ipad.   | Yes | _____ | _____ |
| Exceptions on any line available in seconds to assist the lender in correcting them at the borrower's location. | Yes | _____ | _____ |
| Instant deactivation if iPad is lost or lender leaves the bank.   | Yes | _____ | _____ |

### **REPORTS - Loan**

|   |     |       |       |
|---|-----|-------|-------|
| Over 56 Exception reports.  | Yes | _____ | _____ |
| Approximately 20 different Line Sheets.   | Yes | _____ | _____ |
| 28 Loan Register reports.   | Yes | _____ | _____ |
| 6 different letters. (Bank defines verbiage)  | Yes | _____ | _____ |
| Over 25 Audit reports.  | Yes | _____ | _____ |
| Over 40 Loan Review reports including migration report.   | Yes | _____ | _____ |
| 3 Waived items reports.   | Yes | _____ | _____ |
| 15 + Documentation Due reports.   | Yes | _____ | _____ |
| 20+ Utilities type reports (includes document checklist, etc.)  | Yes | _____ | _____ |
| 25 plus Management reports.   | Yes | _____ | _____ |
| 20 plus other reports accessible directly from the customer , loan or document screen.                      | Yes | _____ | _____ |
| Unlimited custom reports can be added to each bank's system and appear as standard reports to the end user. |     |       |       |

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**PORTFOLIO STRESS TESTING**

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|  |     |       |       |
|--|-----|-------|-------|
| Incorporates the OCC CRE formulas.                               | Yes | _____ | _____ |
| Stresses all other collateral types.                             | Yes | _____ | _____ |
| Integrated into LQAS to minimize data entry                      | Yes | _____ | _____ |
| Automatically totals stressed values from collateral to bankwide | Yes | _____ | _____ |
| Standard and custom reporting available                          | Yes | _____ | _____ |

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**CECL MODEL**

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|   |     |       |       |
|---|-----|-------|-------|
| Maintain History of Grade/Allocation changes per note.                      | Yes | _____ | _____ |
| Split grading and allocation supported.                                     | Yes | _____ | _____ |
| Standard (free) feature of LQAS.  | Yes | _____ | _____ |
| Historical and Migration methodology supported.                             | Yes | _____ | _____ |
| Parameters mirror OCC Failed Bank Study.                                    | Yes | _____ | _____ |
| Non Accrual Loans increase CECL percentage.                                 | Yes | _____ | _____ |
| Habitual past due status increase CECL percentage.                          | Yes | _____ | _____ |
| All options can be turned on/off per pool.                                  | Yes | _____ | _____ |
| CECL percentages calculate allocations at grade level then total bank wide. | Yes | _____ | _____ |
| Available reports increasing as requested by clients/examiners.             | Yes | _____ | _____ |
| Features are added based on client/examiner requests.                       | Yes | _____ | _____ |

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\* functional only with specific scanners.

Many other features that are viewable during an Internet demo