

# Ask the Experts: CreditLens Spreading Tips, Tricks, and Newly Released Features

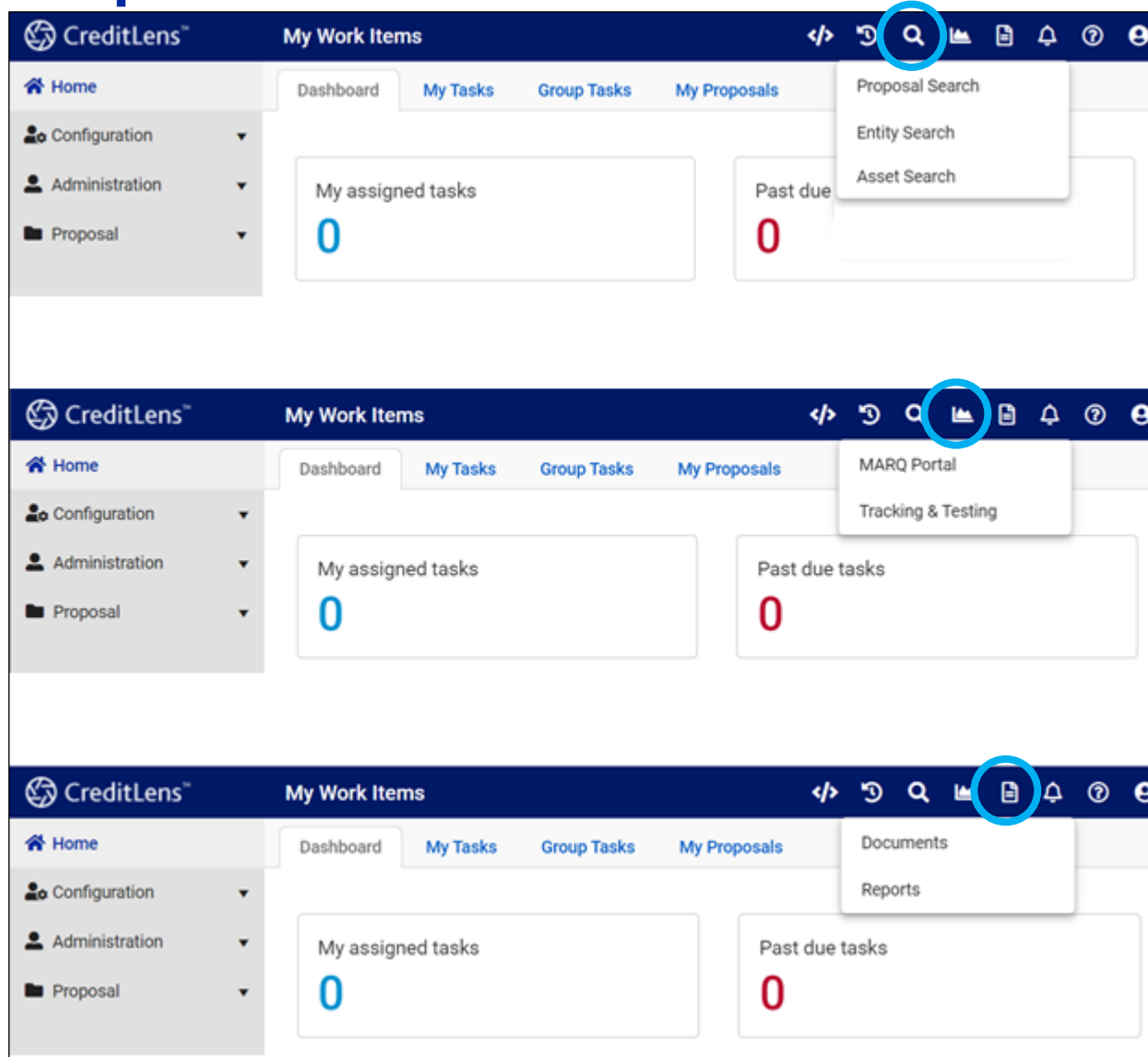
1

Newly Released Features:  
Updates on Shared Platforms  
and CreditLens CRE

# Navigation and UI Enhancements

- ✓ 1. Utilize the new Frame Design Standard that will be implemented across Banking.
- ✓ 2. Add icons and nav minimize feature which is already being used across Banking.
- ✓ 3. Move global menu items to the top bar, simplifying the left nav.
- ✓ 4. Make the nav responsive (show and hide menu items) to give the user an intuitive navigation experience increasing findability.
- ✓ 5. Global Search
- ✓ 6. **Property Analysis** : If you search for a CRE Property vs **Asset Analysis** for non-CRE Assets
- ✓ 7. Context-Bar for Asset, Product/Loan, Deal

# Top Bar



## Benefits

Functions consolidated into the top bar for convenience:

- All Search
- MARQ Portal and Tracking & Testing
- Documents and Reports

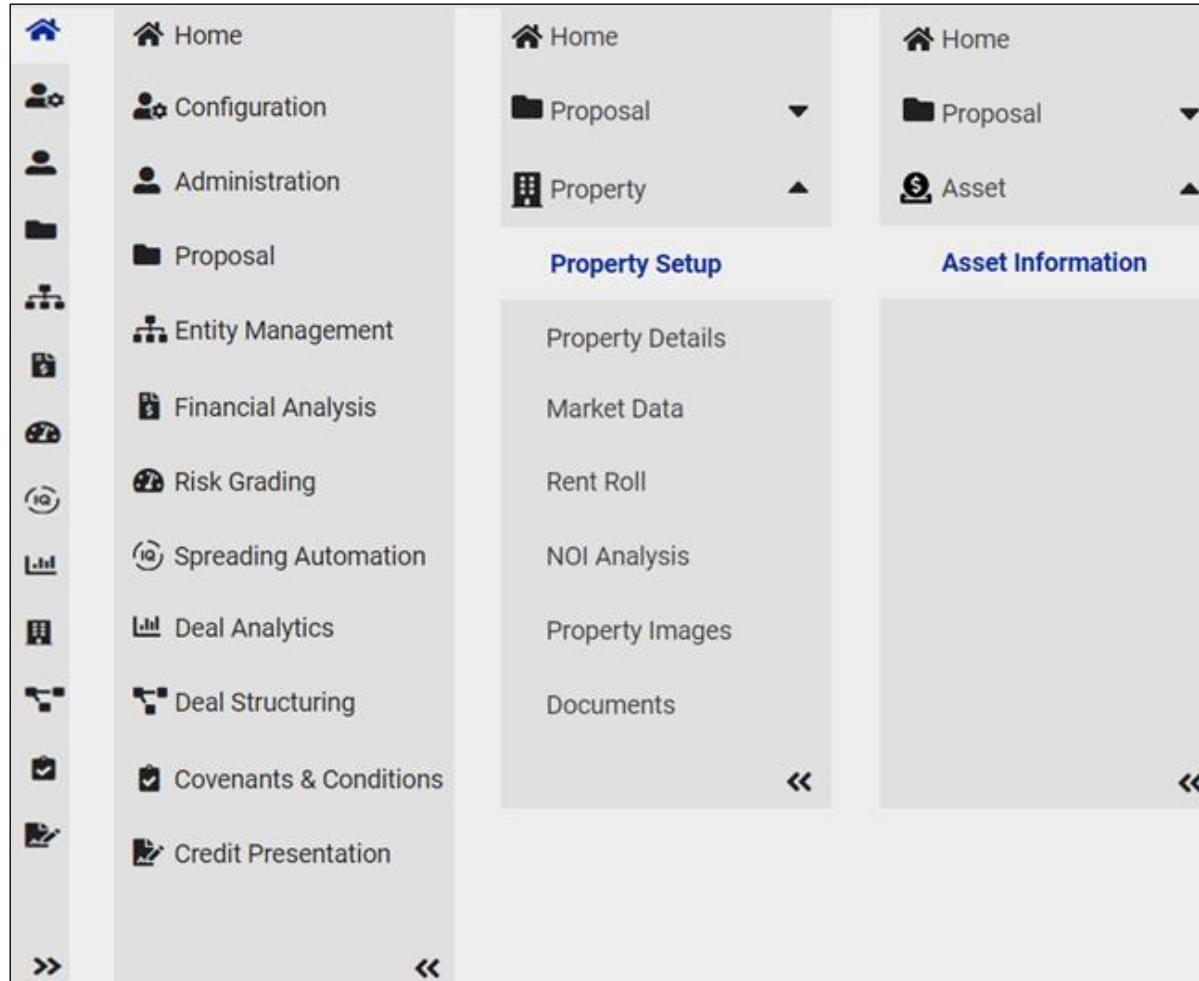
Alerts has also been moved to the top bar

# Left Navigation

Minimize/Maximize Navigation

Property Analysis

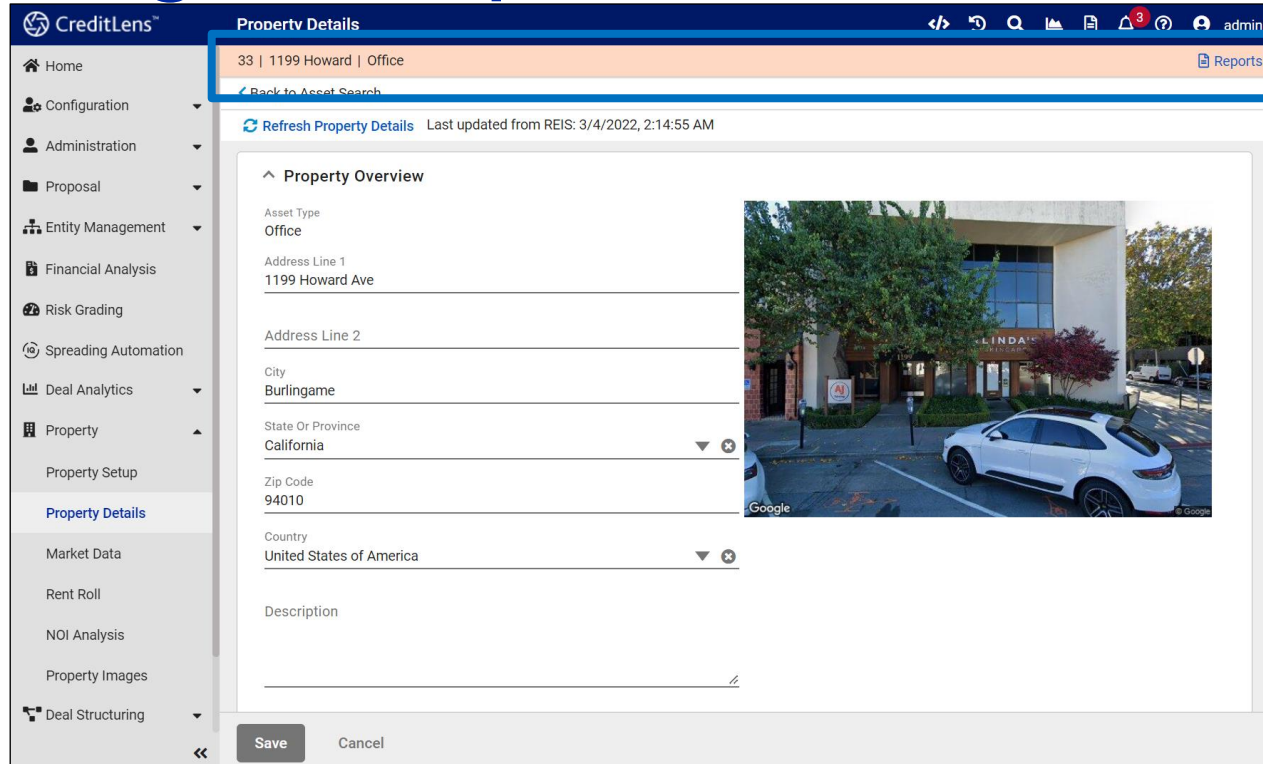
Asset Analysis



## Benefits

- The left navigation will collapse to show only the icons, freeing up real estate.
- Simplify the left navigation based on a user's search, hiding unnecessary icons.
- Make the navigation responsive (show and hide menu items) to give the user an intuitive navigation experience increasing findability.

# Angular Update and Context Bar



## Benefits

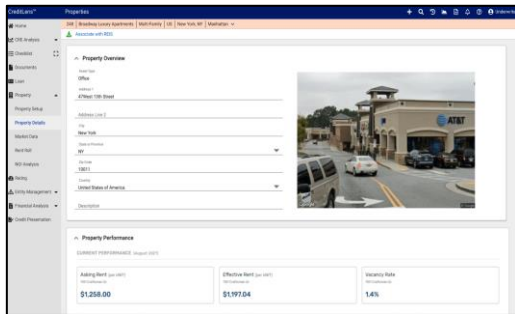
- CRE Pages are updated with a modern look and feel, consistent with our other banking applications.
- The secondary top bar identifies the type of data being viewed on the screen.
- Below marks the different color code.

Entity Name	Reports	Entity
ID   Property Name   Property Type		Property CreditLens
ID   Property Name   Property Type   Country   City, State   Market		Property REIS
ID   Asset Name   Asset Type		Asset
ID   Product Name   Product Type		Loan/Product
ID   Deal Name		Deal

# CreditLens CRE Features in 2022



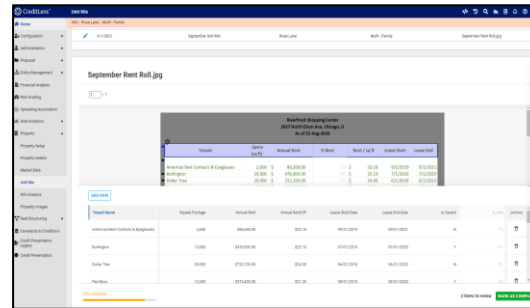
## MA CRE Data Integration



- Auto-populate property, market data. Reduced processing time and manual entry
- Early screening of deals
- Monitoring key metrics over time



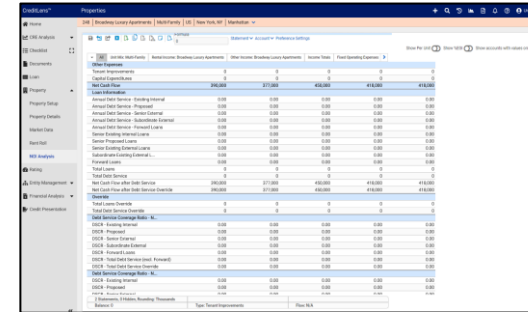
## Automated Rent Roll Spreading



- Digitize and normalize rent-roll/unit-mix data from any type of source document (pdf, excel, jpeg, png, etc.)
- Auto-import data into existing templates, eliminating manual entry & improving accuracy
- Key data output is exported to NOI template



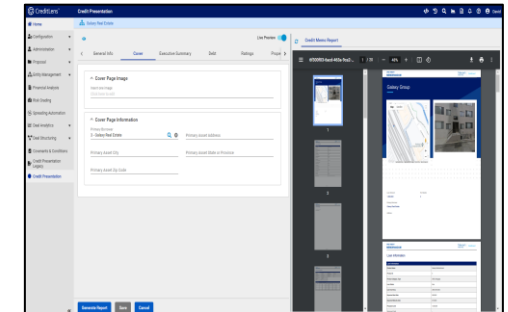
## Enhanced NOI Grid



- Streamlined NOI and DSCR analysis
- Additional insights at per unit and EGI (effective gross income) levels
- Capture and view historical rent-roll and unit mix data
- Simplified analysis details for a better user experience



## CRE Credit Memo with Live Preview



- Deal-level credit memos
- Live preview feature with side-by-side navigation
- Configurable paradigm that allows banks to include standard prompts/sections
- Flexible credit memo with pre-populated data, images and KPIs
- Improved UI and style
- New sub-reports

# Access to MA CRE Data

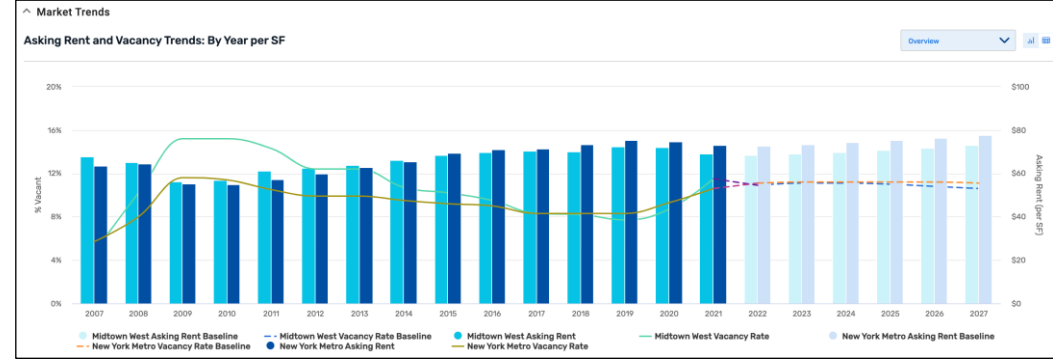
**Property Overview**

Asset ID: 26  
 Asset Type: Office  
 Address Line 1: 7 Times Sq  
 Address Line 2:  
 City: New York  
 State Or Province: New York  
 Zip Code: 10036  
 Country: United States of America

**Property Performance**

CURRENT PERFORMANCE (March 2022)

Asking Rent (per SF) 7 Times Sq <b>\$77.70</b>	Effective Rent (per SF) 7 Times Sq <b>\$63.98</b>
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**Market Data**

26 | Times Square Tower/7 Times Sq | Office

Comps

Select to enable image save

Sector: Location: Structural: Performance: Sales: New Construction:

Showing 8 of 500 properties

Map Table Analytics

7 Times Sq  
 New York, NY, 10036  
 Parcel 0994-0001

Asking Rent: \$77.70  
 Sale Price: \$684,000,000

## Benefits

- Access to Property & Market key insights early in the lending journey
  - KPIs
  - Rent & Vacancy Trends (Historical & Forecast)
  - Supply Analysis & Absorption Trends
  - Demographics data
- Run Comps analytics on preferred properties
- Data rich reporting



# Rent Roll Enhancement & Automation

The screenshot displays the CreditLens Rent Roll interface. On the left, a sidebar contains navigation options: Home, Configuration, Administration, Proposal, Property, Property Setup, Property Details, Market Data, Rent Roll, NOI Analysis, and Property Images. The main area shows a 'Rent Roll' section for '26 | Times Square Tower/7 Times Sq | Office'. A table lists rent roll entries with columns: Rent Roll Date, Rent Roll Name, Rent Roll ID, Property Use Name, Asset Type, File Name, Document Status, and Associated NOI Statements. An entry for '8/31/2020' is highlighted, with a red arrow pointing to an 'Upload Rent Roll Document' modal. A blue callout box labeled 'Document Status Tracking' points to the 'Ready For Review' status. Below, a detailed view of 'Office - Rent Roll.pdf' shows a table of tenants with columns: Tenant, Space (Sq. Ft.), Annual Rent, % Rent, Rent / Sq. Ft., Lease Start, and Lease End. A second table below provides a summary with columns: Tenant Name, Square Footage, Annual Rent, Annual Rent/SF, Lease Start Date, Lease End Date, Is Vacant, %\_rent, and actions. A green button 'MARK AS COMPLETE' is visible at the bottom right of the detailed view.

## Benefits

- Supports rent roll tracking for multiple periods & maintains history
- Eliminates time-consuming manual data entry activities thus improving efficiency & accuracy
- AI/ML based document processing
- Supports different type of files such as PDF, Excel, JPEG, PNG, etc.
- Document status tracking
- UI to review & approve the processed data
- Auto-populate the data in CreditLens

Review & Complete the Document processing

# Combine Unit Mix-level accounts into summary-level account

**NOI Analysis**

25 | The Hill At Woodway | Multi - Family

Formula  State

Show Per Unit

All Rental Income: The Hill At Woodway Other Income: The Hill At Woodway Income Tot

Variable Operating Expenses Total Operating Expenses Net Operating Income (NOI) Oth

Override Debt Service Coverage Ratio - NOI Debt Service Coverage Ratio - NCF Perform

3 Statements	12/31/2020	12/31/2021	12/31/2022
Periods	12	12	12
Method Prepared	Co. Prep'd	Co. Prep'd	Co. Prep'd
Statement Type	Annual	Annual	Annual
Reconcile To	NONE	12/31/2020 - 12...	12/31/2021 - 12...
Analysis Detail	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Rental Income: The Hill At Woo...</b>			
Rental Income	2,785,920	3,064,272	3,335,232
Vacancy Allowance	557,184	612,854	667,046
Statement Unit Mix	248	248	248

## Points to Highlight

- 3 new entry methods were created to fetch the combined values directly from the unit mix screen

## Benefits

- Less cluttered view of NOI Grid without loss of functionality
- Consistent implementation with commercial rent rolls

Even if there are several units, the rental income and vacancy values will be shown combined

# Use the Rent Roll information on NOI

NOI Analysis			
28   Dunder Mifflin Paper CompanyOffice   Office			
Formula <input type="text"/> State			
Show Per Unit <input type="text"/>			
All	Rental Income: Dunder Mifflin Paper CompanyOffice	Other Income: Dunder Mifflin Paper	
Fixed Operating Expenses	Variable Operating Expenses	Total Operating Expenses	Net O
Loan Information	Override	Debt Service Coverage Ratio - NOI	Debt Service Coverage Ra
1 Statement	12/31/2021	Entry Method	Operator
Periods			12
Method Prepared	Co. Prep'd		
Statement Type	Annual		
Reconcile To	NONE		
Analysis Detail	<input checked="" type="checkbox"/>		
Rental Income: Dunder Mifflin P...		Entry Method	Operator
Actual Base Rental Income	1,200,000	30 - Rent Roll	7: 30-May-2022
Total Rentable Area (Sq. Unit)	4,500	-	-
Area Rented (Sq. Unit)	500,000	31 - Rent Roll	7: 30-May-2022
Actual Occupancy	11,111	-	-
Target Rent For Vacant Area	0.00	0 - Amount	
Vacancy Allowance	0	0 - Amount	
Other Income: Dunder Mifflin P...			
Expense Reimbursements	23,400	32 - Rent Roll	7: 30-May-2022
Parking Income	0	0 - Amount	
Other Income	0	0 - Amount	
Vacancy Allowance	0	0 - Amount	

## Data, Steps and Points to Highlight

- 3 new entry methods were created to fetch the values from Rent Roll screens
- Information for the fields can be retrieved from the rent roll screen: Actual Base Rental Income, Area Rental (Sq.Unit) and Expense Reimbursements.

1. Turn on the "Analysis Details"
  2. Select the entry method
  3. Select which rent roll should be used
- After click to save the value will be displayed on the result

# New flow to use the entry method

**NOI Analysis**

25 | The Hill At Woodway | Multi - Family

Formula 100

Show Per Unit

All Rental Income: The Hill At Woodway Other Income: The Hill At Woodway Income To

3 Statements 12/31/2022 Entry Method Operator

Periods 12

Method Prepared Co. Prep'd

Analyst PK

Statement Type Annual

Status Reviewed

Currency USD US Dollar

Restated

Appraisal value for Analysis 1/6/2022 : Direct Capitalization :\$24,500,000.00: 5.43

Market Cap Rate % 5.85

Rentable Area/Units 248

Case Base

Reconcile To NONE

Analysis Detail

Rental Income: The Hill At Woo...		Entry Method	Operator
Rental Income	3,335,232	33 - Unit Mix - ...	3,335,232
Vacancy Allowance	667,046	34 - % of Unit ...	667,046
Statement Unit Mix	248	35 - Unit Mix	5: 10-Jan-2022...
<b>Other Income: The Hill At Wood...</b>			
Laundry/Vending	1,200	0 - Amount	
Covered Parking	100	0 - Amount	
Uncovered Parking	123	0 - Amount	
Garage Parking	200	1 - % Change	
Storage Unit	0	20 - Per Unit (Monthly)	
Other Income	307,275	0 - Amount	
Vacancy Allowance	0	0 - Amount	
<b>Income Totals</b>			

## Data, Steps and Points to Highlight

- To use the entry methods, need to turn on the Analysis Details
- A new operator concept was created to help on the calculation for some entry methods
- When some entry method needs a value to perform the calculation, it must be placed in the operator field

## Benefits

- Ability to easily understand how a statement was constructed
- Removes friction from the process of changing entry methods.

# Show Per Unit and %EGI for each statement

25 | The Hill At Woodway | Multi - Family Reports

Formula Statement Account Preference Settings

Show Per Unit  
  Show %EGI  
  Show accounts with values only

Click here to turn on the new columns

3 Statements		12/31/2022	Per Unit	%EGI
Periods				
12				
Method Prepared: Co. Prep'd				
Statement Type: Annual				
Reconcile To: NONE				
Analysis Detail				
Rental Income: The Hill At Woo...			Per Unit	%EGI
Rental Income	3,335,232		13,448.52	112.03
Vacancy Allowance	667,046		2,689.7	22.41
Statement Unit Mix	248		-	-
Other Income: The Hill At Wood...				
Laundry/Vending	1,200		4.84	0.04
Covered Parking	100		0.4	0.00
Uncovered Parking	123		0.5	0.00
Garage Parking	200		0.81	0.01
Storage Unit	0		0.00	0.00
Other Income	307,275		1,239.01	10.32
Vacancy Allowance	0		0.00	0.00
<b>Income Totals</b>				
Potential Gross Income	3,644,130		14,694.07	122.41
Effective Gross Income	2,977,084		12,004.37	-

After turn on to show the per unit and %EGI will be displayed 2 new columns for each statements

## Data, Steps and Points to Highlight

- 3 new entry methods were created to fetch the values from Rent Roll screens
- Information for the fields can be retrieved from the rent roll screen: Actual Base Rental Income, Area Rental (Sq. Unit) and Expense Reimbursements.

# NOI Results and Ratios

Loan Information			
Annual Debt Service - Existing I...	0.00	0.00	0.00
Annual Debt Service - Proposed	0.00	0.00	621,340.92
Annual Debt Service - Senior E...	0.00	0.00	0.00
Annual Debt Service - Subordin...	0.00	0.00	0.00
Annual Debt Service - Forward ...	0.00	0.00	0.00
Senior Existing Internal Loans	0.00	0.00	0.00
Senior Proposed Loans	0.00	0.00	16,500,000
Senior Existing External Loans	0.00	0.00	0.00
Subordinate Existing External L...	0.00	0.00	0.00
Forward Loans	0.00	0.00	0.00
Total Loans	0	0	16,500,000
Total Debt Service	0	0	621,341
Net Cash Flow after Debt Servi...	1,072,970	1,267,300	1,154,631
Net Cash Flow after Debt Servi...			
Override			
Total Loans Override			
Total Debt Service Override			
* Debt Service Override 2			
Debt Service Coverage Ratio - N...			
DSCR - Existing Internal		0.00	0.00
DSCR - Proposed		0.00	2.86
DSCR - Senior External		0.00	0.00
DSCR - Subordinate External		0.00	0.00
DSCR - Forward Loans		0.00	0.00
DSCR - Total Debt Service (excl...		0.00	2.86
DSCR - Total Debt Service Over...		0.00	0.98
Performance Ratios			
Debt Yield %		0.00	0.11
Mortgage Constant %		0.00	0.04
Operating Expense Ratio %		0.54	0.4
Value Ratios			
Appraised Value		23,600,000	24,500,000
LTV (Appraised) %		0.00	0.67
Appraised Value (Cap Rate)		23,599,620.11	32,706,659.3
LTV (Cap Rate) %		0.00	0.5

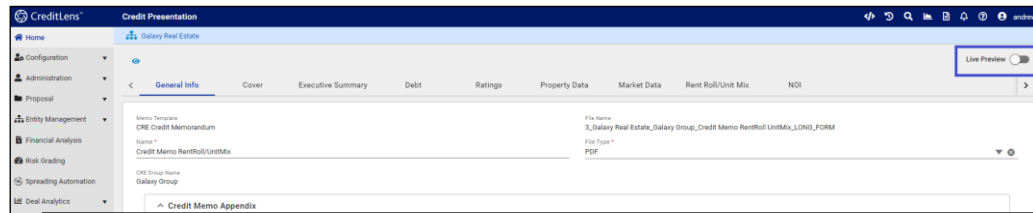
## Moved from Results and Ratios

- Income Totals
- Effective Gross Income
- Potential Gross Income
- Total operating Expenses
- Net Operating Income (NOI)
- Net Cash Flow
- Total Loans
- Debt Service Coverage Ratio – NOI (class and accounts)
- Appraised Value

## New Ratios

- Total Debt Service
- Net Cash Flow after Debt Service
- Net Cash Flow after Debt Service Override
- Total Loans Override
- Total Debt Service Override
- DSCR – (NOI/Total Debt Service Override)
- Debt Service Coverage Ratio – NCF (class and accounts)
- Debt Yield
- Mortgage Constant
- Operating Expense Ratio
- LTV (Appraised)
- Appraised Value (Cap Rate)
- LTV (Cap Rate)
- Value (Market Cap Rate)

# Credit Presentation



In the General Info tab, a Live Preview toggle will be available for the user.

Zoom in/out

Scroll Bar allows users to navigate beyond the respective tab section

Increase the size of either panel

## Benefits

Once Live Preview is turned on, the user will be able to see in a single screen, Credit Memo data and narrative boxes for the user to provide supplemental information.

- The user will not have to generate a Credit Memo preview in a separate window to have side-by-side data.
- The user will not have to navigate away from Credit Presentation to view module information.
- The user can now review the entire Credit Memo in a single screen or specific sections with intelligent tagging.
- This provides the user with the ease of a single screen to work on.

2

Spreading Tips & Tricks



# Recently Viewed Entities

## End Users

**CreditLens™** Entity Overview Roger Mason

05 Sharp Edge Products Inc. (Training Use) ▾

Entity Type: Company  
 Industry: 333515 - Cutting Tool and Machine Tool Accessory Manufacturing  
 Date of Incorporation: -

Risk Grading

Current Ratio

**2.30**

↑ 0.44%

Debt to Worth

**1.31**

Return on Equity

**10.05**

↓ -46.99%

Net Sales to Working Capital

**5.13**

↓ -14.78%

Interest Coverage

**2.42**

↓ -30.26%

Recently Viewed Entities

Search for Entities

ID	Long Name
79	05 Sharp Edge Products Inc. (Trainin...
80	C & C Products
1064	Dan's Consolidation
1063	Roger's Cutting Edge Brewery, Inc.
999	Medical University Hospital
1066	South Bend High Edge Brewery, Inc.
1061	John Sharp
1068	Eagle Construction Company, Inc.
1018	Sharn Products LLC

Financial Profile	12/31/2019	12/31/2020	12/31/2021
Currency	USD	USD	USD
Rounding	Thousands	Thousands	Thousands
Current Ratio	1.90	2.29	2.30

# Default Rounding

Administrators (must have admin rights)

The screenshot displays the 'Organization Level Settings' page in the CreditLens application. The left sidebar contains a navigation menu with categories like Configuration, Administration, Users, and Access Control. The 'Organization Level Settings' section is expanded, showing various configuration options. The main content area has tabs for 'Settings' and 'Organization Info'. Below these are sub-tabs for 'Entity', 'External Data Source', 'Credit Presentation', 'Spreading Automation', 'MARQ Portal', 'Salesforce', 'Business Insights', 'Email', 'Covenants', 'CRE Settings', and 'Compute An'. The 'CRE Settings' sub-tab is active, showing a list of settings. The 'Default Display Rounding' setting is highlighted with a purple arrow pointing to its dropdown menu, which is currently set to 'Thousands'. Other settings include Language (English), Region (English (United States)), Session Timeout (90), Session Warning, Create New Version Time Span (00:00:00:00), Allow Save On Conflict (unchecked), Max Rows (6000), Web Farm Primary Host IP Address, Keep History Data In Months (2 months), Workflow Warning Days from Due Date (7), Workflow Hide Process Variables (checked), Workflow Change Summary (checked), Workflow Ensure Proper Context (unchecked), and Workflow SLA Cut Off Hour.

Setting	Value
Language:	English
Region:	English (United States)
Session Timeout: *	90
Session Warning:	
Create New Version Time Span:	00:00:00:00
Allow Save On Conflict:	<input type="checkbox"/>
Max Rows:	6000
Web Farm Primary Host IP Address:	
Keep History Data In Months:	2 months
Workflow Warning Days from Due Date:	7
Workflow Hide Process Variables:	<input checked="" type="checkbox"/>
Workflow Change Summary:	<input checked="" type="checkbox"/>
Workflow Ensure Proper Context:	<input type="checkbox"/>
Workflow SLA Cut Off Hour:	
Default Display Rounding: *	Thousands

# Preference Settings

## End Users

05 Sharp Edge Products Inc. (Training Use)

Analysis Setup Peer Selection Historical Statement Projection User-Defined Analysis Reports

Statement Account Preference Settings Show accounts with values only

All	Current Assets	Non-Current Assets	Current Liabilities	Non-Current Liabilities	Other Liab/Equity	Net Worth/Owner's Equity	Income/Expenses	Other Comprehensive Income	Adjmts to R/E	Statistics
4 Statements										
Periods	12/31/2018	12/31/2019	12/31/2020	3/31/2021						
Audit Mthd	Reviewed	Reviewed	Reviewed	Co.Prep'd						
Accountant	Edwards	Edwards	Edwards							
Analyst	CC	CC	CC							
Stmnt Type	Annual	Annual	Annual	FY-To-Date						
Accounting Standard										
Status	Reviewed	Reviewed	Reviewed	Reviewed						
Consolidation	Unconsolidated	Unconsolidated	Unconsolidated	Unconsolidated						
Currency	USD US Dollar	USD US Dollar	USD US Dollar	USD US Dollar						
Restated										
Reconcile To	NONE	12/31/2018 - 12	(A)12/31/2019 - 12	(A)12/31/2020 - 12	(A)					
Total Assets	3,419	3,699	4,227	4,244						
Total Liab & Net Worth	3,419	3,699	4,227	4,244						
Difference	0	0	0	0						
Current Assets	2,099	2,518	2,862	3,212						
Cash	99	118	88	100						
Time Deposits	0	0	0	0						
Marketable Securities	0	0	0	0						
Accts/Notes Rec-Trade	855	1,000	1,140	1,198						
Bad Debt Reserve (-)	19	22	26	27						
Loans to Related Co - CP	0	0	0	0						
Due from Related Co - CP	0	0	0	0						
Accts/Notes Rec-Other	0	0	0	0						

### Preference Settings

Statement Order  Ascending  Descending

Data Entry Direction  Vertical  Horizontal

Freeze Statement Headings

Hide Statement Constants

Display Status Bar

Display Account Class Bar

Cancel

# Show Accounts with Values Only

## End Users

05 Sharp Edge Products Inc. (Training Use) ▾

Analysis Setup Peer Selection Historical Statement Projection User-Defined Analysis Reports

Show accounts with values only

All	Current Assets	Non-Current Assets	Current Liabilities	Non-Current Liabilities	Other Liabs/Equity	Net Worth/Owner's Equity	Income/Expenses	Other Comprehensive Income	Adjmts to R/E	Statistics
4 Statements										
Periods	12	12	12	12	3					
Audit Mthd	Reviewed	Reviewed	Reviewed	Reviewed	Co.Prepd					
Accountant	Edwards	Edwards	Edwards	Edwards						
Analyst	CC	CC	CC	CC						
Stmnt Type	Annual	Annual	Annual	Annual	FY-To-Date					
Accounting Standard										
Status	Reviewed	Reviewed	Reviewed	Reviewed						
Consolidation	Unconsolidated	Unconsolidated	Unconsolidated	Unconsolidated						
Currency	USD US Dollar	USD US Dollar	USD US Dollar	USD US Dollar						
Restated										
Reconcile To	NONE	12/31/2018 - 12	A12/31/2019 - 12	A12/31/2020 - 12	A					
Total Assets	3,419	3,699	4,227	4,244						
Total Liabs & Net Worth	3,419	3,699	4,227	4,244						
Difference	0	0	0	0						
<b>Current Assets</b>	<b>2,099</b>	<b>2,518</b>	<b>2,862</b>	<b>3,212</b>						
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Due from Related Co - CP	0	0	0	0						
Accts/Notes Rec-Other	0	0	0	0						

05 Sharp Edge Products Inc. (Training Use) ▾

Analysis Setup Peer Selection Historical Statement Projection User-Defined Analysis Reports

Show accounts with values only

All	Current Assets	Non-Current Assets	Current Liabilities	Non-Current Liabilities	Other Liabs/Equity	Net Worth/Owner's Equity	Income/Expenses	Other Comprehensive Income	Adjmts to R/E	Statistics
4 Statements										
Periods	12	12	12	12	3					
Audit Mthd	Reviewed	Reviewed	Reviewed	Reviewed	Co.Prepd					
Accountant	Edwards	Edwards	Edwards	Edwards						
Analyst	CC	CC	CC	CC						
Stmnt Type	Annual	Annual	Annual	Annual	FY-To-Date					
Accounting Standard										
Status	Reviewed	Reviewed	Reviewed	Reviewed						
Consolidation	Unconsolidated	Unconsolidated	Unconsolidated	Unconsolidated						
Currency	USD US Dollar	USD US Dollar	USD US Dollar	USD US Dollar						
Restated										
Reconcile To	NONE	12/31/2018 - 12	A12/31/2019 - 12	A12/31/2020 - 12	A					
Total Assets	3,419	3,699	4,227	4,244						
Total Liabs & Net Worth	3,419	3,699	4,227	4,244						
Difference	0	0	0	0						
<b>Current Assets</b>	<b>2,099</b>	<b>2,518</b>	<b>2,862</b>	<b>3,212</b>						
Cash	99	118	88	100						
Accts/Notes Rec-Trade	855	1,000	1,140	1,198						
Bad Debt Reserve (-)	19	22	26	27						
Finished Goods	1,154	1,405	1,645	1,925						
Total Inventory	1,154	1,405	1,645	1,925						
Prepays/Deferreds - CP	10	17	15	16						
<b>Non-Current Assets</b>	<b>1,320</b>	<b>1,181</b>	<b>1,365</b>	<b>1,032</b>						
Machinery & Equipment	1,942	1,961	2,401	2,401						

# Help System

End Users – for example find calculations

Financial Analysis

05 Sharp Edge Products Inc. (Training Use)

Analysis Setup Peer Selection Historical Statement Projection User-Defined Analysis Reports

Formula Statement Account Preference Settings Show accounts with values only

All	Current Assets	Non-Current Assets	Current Liabilities	Non-Current Liabilities	Other Liabs/Equity	Net Worth/Owner's Equity	Income/Expenses	Other Comprehensive Income	Adjmts to R/E	Statistics
4 Statements										
Periods	12/31/2018	12/31/2019	12/31/2020	3/31/2021						
	12	12	12	3						
Audit Mthd	Reviewed	Reviewed	Reviewed	Co.Prepd						
Accountant	Edwards	Edwards	Edwards							
Analyst	CC	CC	CC							
Stmnt Type	Annual	Annual	Annual	FY-To-Date						
Accounting Standard										
Status	Reviewed	Reviewed	Reviewed	Reviewed						
Consolidation	Unconsolidated	Unconsolidated	Unconsolidated	Unconsolidated						
Currency	USD US Dollar	USD US Dollar	USD US Dollar	USD US Dollar						
Restated										
Reconcile To	NONE	12/31/2018 - 12	(A)12/31/2019 - 12	(A)12/31/2020 - 12	(A)					
Total Assets	3,419	3,699	4,227	4,244						
Total Liabs & Net Worth	3,419	3,699	4,227	4,244						
Difference	0	0	0	0						
<b>Current Assets</b>	<b>2,099</b>	<b>2,518</b>	<b>2,862</b>	<b>3,212</b>						
Cash	99	118	88	100						
Time Deposits	0	0	0	0						
Marketable Securities	0	0	0	0						
Accts/Notes Rec-Trade	855	1,000	1,140	1,198						
Bad Debt Reserve (-)	19	22	26	27						
Loans to Related Co - CP	0	0	0	0						

## Product Documentation Home

CLEAR ALL

PRODUCT

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MODULE

Select a Product first

DOCUMENT TYPE

- Administration Guide
- Configuration Guide
- Data Guide
- Installation Guide
- Methodology
- Onboarding Guide
- Release Notes
- Technical Guide
- Videos
- User Guide

Title

5.21.31 - CreditLens™ International Financial Template

Last Modified

Oct 06, 2021

5.21.31 - CreditLens™ ImpairmentStudio™ Integration Data Preparation Guide

Oct 05, 2021

5.21.32 - CreditLens™ Reporting Database Data Dictionary

Sep 27, 2021

5.21.32 - CreditLens™ IPRE Financial Template

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5.21.31 - CreditLens™ Recurring Data Import Guide

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5.21.31 - CreditLens™ Land Development Financial Template

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5.21.31 - CreditLens™ Health Care Financial Template

Aug 17, 2021

# Default Reports

## End Users

05 Sharp Edge Products Inc. (Training Use) ▾

Analysis Setup Peer Selection Historical Statement Projection User-Defined Analysis Reports

Report Selection

Financial Peer Comparison Consultant

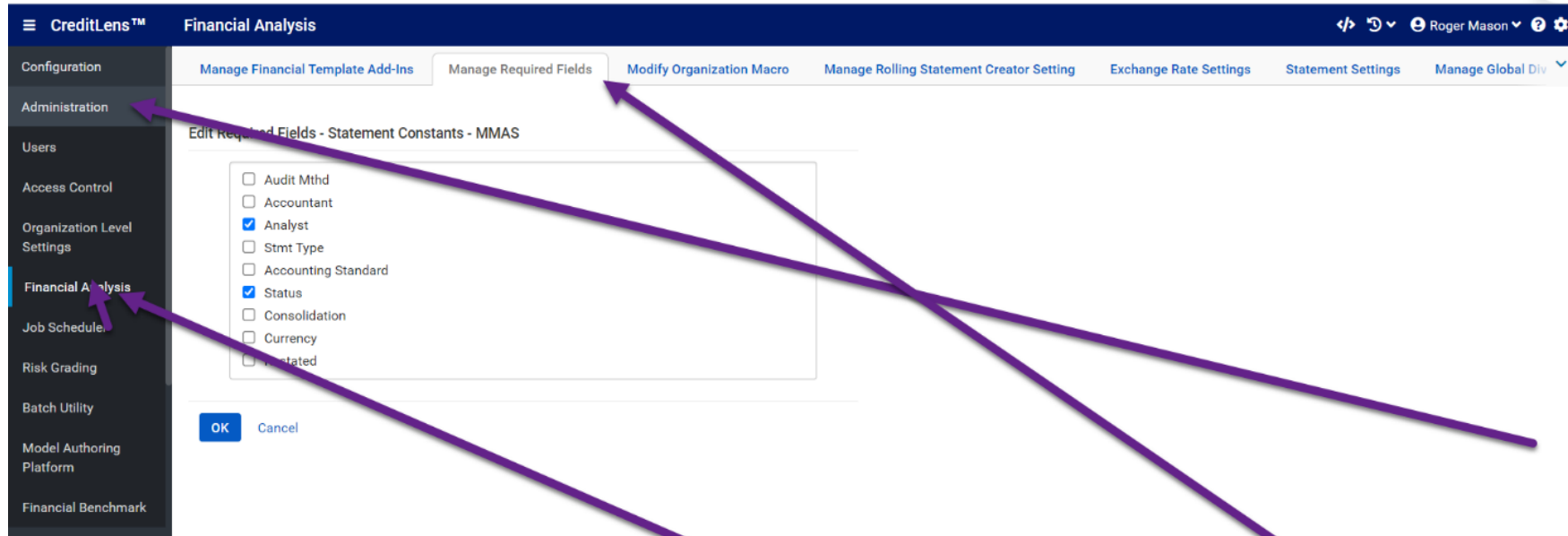
- Detailed Balance Sheet - Actual and %
- Detailed Income Statement - Actual and %
- Detailed Comprehensive Income Statement - Actual and %
- Detailed Balance Sheet - Exchange Rate
- Detailed Income Statement - Exchange Rate
- Detailed Balance Sheet - Trend
- Detailed Income Statement - Trend
- Detailed Reconciliations
- Detailed UCA Cash Flow
- Detailed Derived Stmt of Cash Flows (Direct)
- Detailed Derived Stmt of Cash Flows (Indirect)
- Detailed Ratios
- Cash Flow Management
- Summary Balance Sheet - Actual
- Summary Income Statement - Actual

Select All Unselect All

< Back Next > **Finish** Cancel |  Set current selections as user default

# Required Fields

Administrators (must have admin rights)



**NOTE: Be patient, this takes some time to load**

# Deleting Entities

## End Users

05 Sharp Edge Products Inc. (Training Use) ▾

Analysis Setup Peer Selection History **Delete Entity** Projection User-Defined Analysis Reports

Lock Entity Statement ▾ Account ▾ Preference Settings Show accounts with values only

All	Current Assets	Non-Current Assets	Current Liabilities	Non-Current Liabilities	Other Liabilities	Net Worth/Owner's Equity	Income/Expenses	Other Comprehensive Income	Adjmts to R/E	Statistics
<b>4 Statements</b>										
Periods		12/31/2018	12/31/2019	12/31/2020	3/31/2021					
		12	12	12	3					
Audit Mthd		Reviewed	Reviewed	Reviewed	Co.Prep'd					
Accountant		Edwards	Edwards	Edwards						
Analyst		CC	CC	CC	CC					
Stmnt Type		Annual	Annual	Annual	FY-To-Date					
Accounting Standard										
Status		Reviewed	Reviewed	Reviewed	Reviewed					
Consolidation		Unconsolidated	Unconsolidated	Unconsolidated	Unconsolidated					
Currency		USD US Dollar	USD US Dollar	USD US Dollar	USD US Dollar					
Restated										
Reconcile To		NONE	12/31/2018 - 12 (A)	12/31/2019 - 12 (A)	12/31/2020 - 12 (A)					
Total Assets		3,419	3,699	4,227	4,244					
Total Liabs & Net Worth		3,419	3,699	4,227	4,244					
Difference		0	0	0	0					
<b>Current Assets</b>		2,099	2,518	2,862	3,212					
Cash		99	118	88	100					
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Accts/Notes Rec-Trade		855	1,000	1,140	1,198					
Bad Debt Reserve (-)		19	22	26	27					
Loans to Related Co - CP		0	0	0	0					
Due from Related Co - CP		0	0	0	0					
Accts/Notes Rec-Other		0	0	0	0					



# Deleting Entities

Administrators (must have admin rights)

The screenshot displays the CreditLens™ Access Control interface. The sidebar on the left contains the following menu items: Configuration, Administration, Users, Access Control, Organization Level Settings, Financial Analysis, Job Scheduler, Risk Grading, Batch Utility, Model Authoring Platform, Financial Benchmark, Alerts, Proposal, Proposal Search, and Business Insights. The 'Access Control' section is expanded, showing sub-tabs for Functional Access, Model Access, Password Security, and Security State. Under 'Functional Access', there are sub-tabs for Profiles and Policies. The 'Entity' tab is selected, showing a breadcrumb trail: Profile Info > Configuration > General > Benchmarking > Entity > Document > Financial Analysis > Administration > Covenants > MAP > Workflow > Risk Grading > LGD/Deal Structuring > Spreading Automation. The 'Manage Entity' section includes the following permissions and checkboxes: Entity Search (checked), Delete Entity (checked), View Entity Card (checked), Hierarchy Pane Navigation (checked), and Allow Batch Entity Updates (unchecked). The 'Manage Entity Group' section includes: Create Entity Group (checked), Edit Entity Group (checked), Delete Entity Group (checked), and View Entity Group (checked). The 'Manage Hierarchy' section is currently empty. Purple arrows indicate the navigation path from the 'Access Control' menu item to the 'Entity' tab and from the 'Delete Entity' checkbox to the 'Entity' tab.

3

Learning Platform

# Learning Platform

## CreditLens eLearning

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### How to use the Learning Platform...

- Enrolled Courses Catalog
- Available Courses Catalog
- Programs Catalog

### Enrolled Courses Catalog

Name:

View:

In Progress

Completed

All

Course	Status	Action
<p>CreditLens Workflow Configuration Period: Jun 14, 2021 - Jun 14, 2031</p>	<p>0 / 2 Lessons</p> <p>0 / 1 Tests</p> <p>0 / 12 Scorms</p>	<input type="button" value="Launch"/>
<p>Report Designer and Business Insights in CreditLens Period: Jun 04, 2021 - Jun 04, 2031</p> <p>CreditLens Report Designer and Business Insights configuration for administrators and developers</p>	<p>0 / 5 Lessons</p> <p>0 / 3 Tests</p> <p>0 / 29 Scorms</p>	<input type="button" value="Launch"/>
<p>Introduction to CreditLens Completion Date: Jun 03, 2021</p> <p>Introduction to CreditLens features and functionality with lectures, modules, and guides.</p>	<p> Download Certificate</p> <p>6 / 6 Lessons</p> <p>1 / 11 Scorms</p>	<input type="button" value="Launch"/>
<p>CreditLens Underwriting CRE Portfolios End User Training Period: May 11, 2021 - May 11, 2031</p>	<p>0 / 2 Lessons</p> <p>0 / 3 Tests</p> <p>0 / 4 Scorms</p>	<input type="button" value="Launch"/>

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