

Asset Quality ManagerSM



EVERY DETAIL, EVERY DELINQUENCY. **Done.**

Total accuracy. Total peace of mind.

While the timing and the extent of defaults remains uncertain, today's persistent borrower stresses render it inevitable. Now more than ever, Financial Institutions (FI) must examine their portfolios to identify problematic accounts earlier and prepare more robust workout strategies. To improve accuracy and responsiveness, FI leaders are leveraging new tools to mitigate losses and financial stress associated with nonperforming loans. Asset Quality Manager® (AQM) is an all-in-one asset quality tool that provides instant visibility of loan performance throughout credit cycles by intuitively creating a "watch list" dashboard. AQM's watch list allows teams to coordinate actions for nonperforming assets, and streamline allowance calculations.

AQM enables FIs to build better workout & recovery action plans, while establishing reasonable & supportable forecasts. AQM delivers accurate, timely and simplified reporting to improve portfolio monitoring and to define and align treatment for struggling credits.

Designed for you.

Utilizing data from any core operating system, AQM automates the laborious process of identifying and creating watch lists, monitoring portfolio delinquencies, establishing portfolio segmentation and storing/leveraging data for allowance forecasts.

AQM is built to streamline the allowance calculation for FIs with attested-to capabilities for your incurred loss model and CECL compliance (effective for most entities by 2023). The easy-to-use data gathering and portfolio monitoring processes facilitate the required identification and analysis of impaired loans. Automated creation of homogenous pools allow for collective evaluation, considering both quantitative and qualitative measures to determine appropriate reserves.

Built by bankers, for bankers, AQM saves time and provides defensible, accurate, compliant reporting. Built with a scope tailored to FI needs, AQM provides tools that fit your needs better than other third-party solutions. Bottom line? AQM helps you look out for your bottom line, day-in and day-out.

Putting credit losses into perspective with custom reports:

- Aged "watch list" dashboard of delinquent and classified loans
- Analyses of impaired loans and managerial views of the relationship, time-bound action plans, assessments of specific reserve needs
- Compilation of relevant loan pools for incurred and expected loss modeling with Q-factors
- Summary of allowance needs and current reserves



Intuitive. Customizable. Actionable.

AQM's powerful solution delivers comprehensive reports enabling you to easily understand loan types and loan relationships that are most at risk. AQM provides:

- Customizable settings and reports
- Ability to segment loans based on your available data
- Both Incurred loss and CECL reporting with multiple methodologies
- Defensible and auditable processes and documentation
- Ongoing technical and operational support
- An easy-to-understand operations manual

BUILT BY BANKERS, FOR BANKERS.

Stratman Solutions has led the FI software industry since 1996, with hundreds of financial institutions across the country relying on us to maximize efficiency and ensure compliancy. Since its inception, Stratman's solutions have never failed an audit.



CECL has met its match.

AQM offers a simplified, easy-to-operate CECL allowance calculator built for financial institutions grappling with the challenges presented by methodology complexity, core data availability, limited loss histories, and constrained resources.

AQM is able to take on parallel processes with built-in incurred loss calculation and dynamic CECL modeling.

AQM is right-sized for community financial institutions and acknowledges your needs, challenges and limited alternatives.

All-in-one & back to business.

AQM answers financial institution's pressing questions so that you can get back to business (not accounting):

- **Is it compliant?** AQMs CECL models were validated by a Top 100 CPA firm and created alongside a Top 50 CPA firm
- **Is it dynamic?** AQM's software is natively repeatable, flexible and automates your processes
- **Will it work for my FI?** Requires as few as 15 data points easily identified across core platforms
- **Do I have enough data?** Utilizes only the years of history available to your institution
- **Is it affordable?** AQM is cost effective to ensure alignment with the FIs overall strategy. With four robust forward-looking methods, easy-to use reports and collaborative tools, ROI can be realized in a variety of ways.

OTHER PRODUCTS IN OUR SUITE OF SOLUTIONS:

Bank Sweep Manager®, a complete repurchase agreement solution

Collateralized Deposit Manager®, a complete deposit security solution