

# Integrated Risk & Finance Solutions for Community Banks

## Our Competitive Edge

The EVOLV<sup>®</sup> solution solves the most complex risk and finance challenges for community banks. Unlike point solutions or manual processes, our turn-key approach to credit data aggregation enables clients to respond to changing regulatory demands, increase operational efficiencies, and automate reporting and regulatory disclosures.



## Comparison of Alternatives

Components	Spreadsheet/ Manual Process	Typical Point Solution	EVOLV
ALLL and GAAP accounting calculator	✓	✓	✓
Automated software-based solution, including customer support services & upgrades for regulatory changes		✓	✓
Pre-built regulatory disclosures, reporting, and/analytics, generation of cash flows and accounting ledger entries			✓
Turn-key integration with common core banking systems			✓
Ability to configure models, loan review workflow & reporting to meet bank's processes			✓
Controlled and auditable process, with SSAE 16 compliance			✓
Cash flow generation to support acquisition accounting and ALLL processes			✓
Software as a Service (SaaS) delivery, (hosting, security, storage, backups, disaster recovery, and regulatory updates)			✓

*\* Many of the most successful, fastest growing community banks use the Primatics EVOLV<sup>®</sup> solution.*

# The EVOLV<sup>®</sup> Solution

EVOLV integrates end-to-end risk and finance processes on one system, from data to functions to analytics, enabling far greater efficiencies, scale, flexibility, reporting, and analytical capabilities. EVOLV supports the entire ALLL process, with the option to add purchase accounting and stress testing capabilities.

## EVOLV<sup>®</sup> ALLL/Reserving Solution

While many ALLL solutions provide a reserve calculation, only EVOLV manages the end-to-end ALLL process, including:

- Direct integration with common core banking systems
- Quantitative and qualitative estimates
- Calculation of loss rates by accessing charge-off data
- Reserve modeling, including the option to use life of loan forecasting models
- Impairment testing and reserve calculations
- Loan review workflow for credit review and classified loan processes
- ALLL disclosures, analytics and ledger entries
- Preparation for CECL and other expected regulatory needs
- Acquisition accounting integration (see below)

## EVOLV<sup>®</sup> Acquisition Accounting Solution

Primatics is the market leader in acquisition accounting, and EVOLV processes 200+ acquired bank portfolios and \$500+ billion in acquired loans monthly. Primatics offers:

### Valuation for Bid & Day 1 Processes:

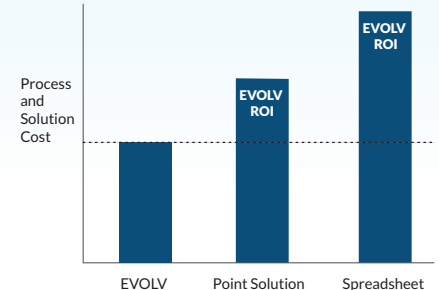
- Proprietary, SSAE-16 audited valuation models (assumptions, discount rates, pricing, reporting)
- Fair value of loans, deposits, borrowings & CDI
- Loan-level contractual, expected cash flows
- Fair value regulatory disclosures

### Day 2 Acquisition Accounting:

- Automate monthly acquisition accounting results and disclosures
- Account for purchased credit impaired (PCI) and non-PCI loans
- Re-estimate expected cash flows for impairment testing purposes
- EVOLV ALLL integration

## EVOLV<sup>®</sup> Stress Testing Solution

Perform loan stress testing with modeling of macroeconomic scenarios to forecast loan-level credit losses, cash flows, balances, reserves, and income, including DFAST compliance.



Avg. Payback Period: **6 Months**  
Operating Cost Savings: **20-40%**

info@  
primaticsfinaancial.com

Contact us today to  
learn more about how  
we can help you evolve.

### About Primatics

Primatics addresses a financial institution's most complex risk and finance challenges with EVOLV, our open platform with integrated solutions. Built by industry experts, EVOLV uniquely equips financial institutions to efficiently meet changing accounting, risk, compliance, regulatory, market and business needs.

703-342-0040

www.primaticsfinaancial.com

www.linkedin.com/company/  
primatics-finaancial

@Primatics