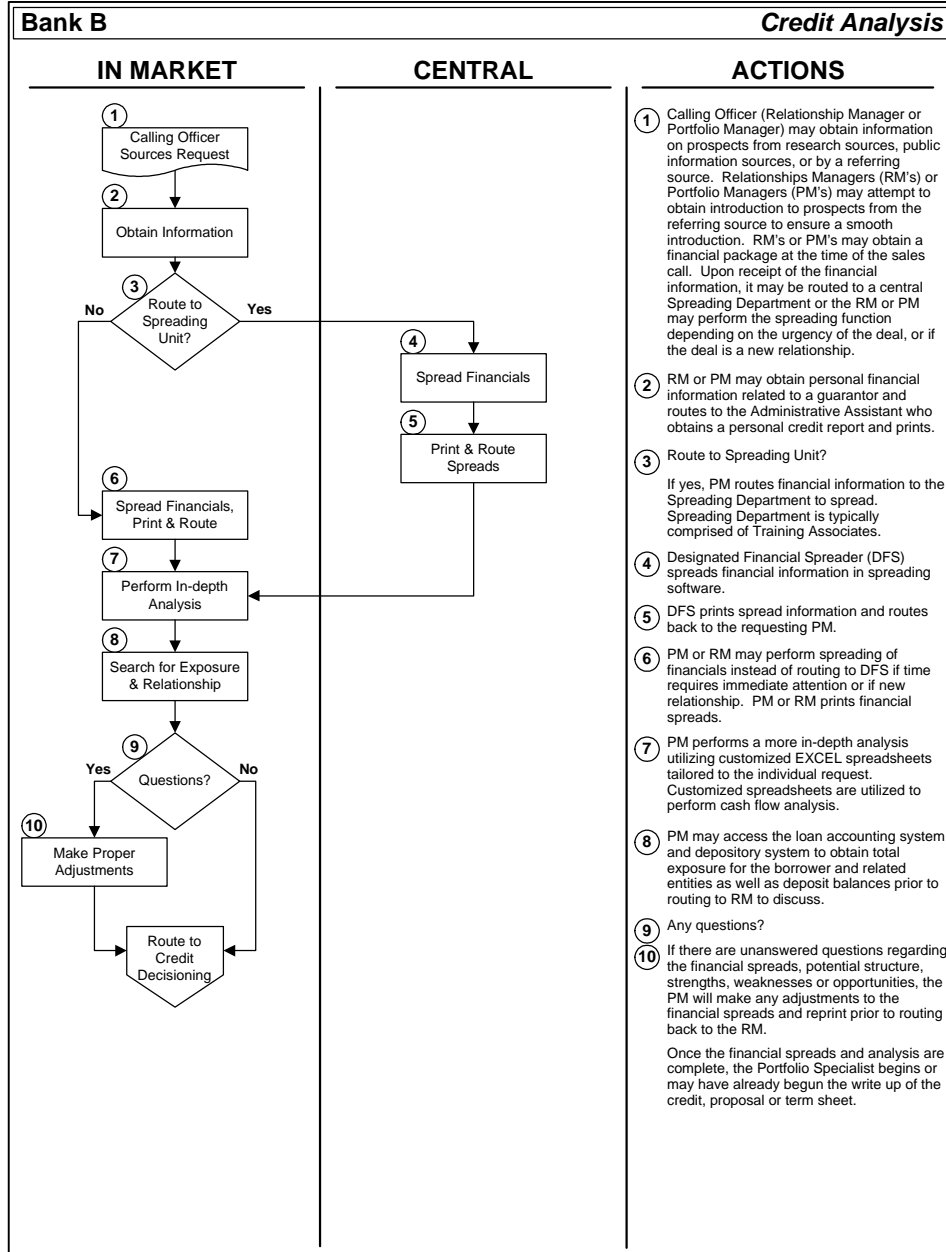


Middle Market

Workflow for Credit Analysis



Product Delivery – Attribute Table

| Supportive Information Product Delivery | A | B | C | D | E |
|--|-------------------------------|----------------------|----------------------|-------------------------|--------------------|
| LOCATION OF FUNCTIONAL PROCESSES (In-Market/Telemarketing/Central/Loan Operations) | | | | | |
| Prospecting and Relationship Management | In-Market | In-Market | In-Market | In-Market | In-Market |
| Credit Analysis | Regional | In-Market | Central | In-Market | In-Market |
| Credit Decision | Regional | In-Market / Regional | Central | Regional | Regional |
| Document Preparation | Loan Ops/ External | Loan Ops/ External | Loan Ops/ External | External | Loan Ops/ External |
| Collateral Valuation | Central | In-Market | Central | Central | Central |
| Funding | In-Market | In-Market | In-Market | In-Market / In-Market / | In-Market |
| Booking | Loan Ops | Loan Ops | Loan Ops | Loan Ops | Loan Ops |
| Image Management | N/A | N/A | N/A | N/A | N/A |
| Credit File Set-up | Regional | Loan Ops | In-Market/ Loan Ops | In-Market | In-Market |
| Collateral File Set-up | Loan Ops | Loan Ops | Loan Ops | Loan Ops | Loan Ops |
| Credit File Maintenance | Regional | In-Market | In Market / Loan Ops | In-Market | In-Market |
| Collateral File Maintenance | Loan Ops | Loan Ops | Loan Ops | Loan Ops | Loan Ops |
| Lien Perfection | Loan Ops | Loan Ops | In-Market/ Vendors | Vendors | In-Market |
| Payment Processing | In-Market/ Loan Ops | Loan Ops | Loan Ops | In-Market/ Loan Ops | Loan Ops |
| Paid Loan Processing | Loan Ops | Loan Ops | Loan Ops | Loan Ops | Loan Ops |
| Draws/Advances | In-Market/ Loan Ops / Central | Loan Ops | Loan Ops | In-Market/ Loan Ops | Loan Ops |
| Non-Monetary | Loan Ops / Central | Loan Ops | Loan Ops | In-Market/ Loan Ops | Loan Ops |
| Complex Credit Sales | In-Market | In-Market | In-Market / Central | In-Market | In-Market |
| Complex Credit Servicing | Loan Ops | Loan Ops | Loan Ops | In Market / Loan Ops | Loan Ops |
| Portfolio Management | Regional | In-Market / Regional | Central | Regional | Regional |
| Collections | In-Market | In-Market | In-Market | In-Market | In-Market |
| Special Assets | Regional | Regional | Central | Regional | Regional |
| Does Document Preparation Department support multiple lines of business? | Yes | Yes | No | N/A | Yes |
| Does Booking Department support multiple lines of business? | Yes | Yes | No | No | Yes |
| Does Collections Department support multiple lines of business? | N/A | N/A | N/A | N/A | N/A |
| System interfaces (Yes/No) | | | | | |
| Is there an Originations System? | Yes | No | Yes | No | Yes |
| Does the Originations system interface with Documentation Preparation System? | Yes | No | No | No | Partial |
| Does the originations system interface with Loan Accounting System(s)? | Yes | No | No | No | No |

Commitments Booked to FTE – Gap Analysis Chart

