

Sageworks Credit Analysis for Ag Lending

Quickly analyze prospective, agricultural borrowers

Banks and credit unions rely on Sageworks to accurately and efficiently calculate creditworthiness of commercial, agricultural and complex borrowers. Understand global credit risk in the entity and show value to producers in the portfolio using the farm budget and financial, diagnostic reports.

The image shows two overlapping screenshots of the Sageworks software interface. The background screenshot displays a list of financial data for 'Pepper Ridge Farms [11-1334444]' and 'Brown, Peter [123431234]'. The foreground screenshot shows a 'FARM BUDGET: CROPS' table for 'PEPPER RIDGE FARMS'.

Period Ending	Period Duration	Source	Edit Financials	Related Documents	Include Period(s)
FARMS					
Pepper Ridge Farms [11-1334444]					
X	12/31/2014	12 months	Tax Return	[grid icon]	[folder icon]
X	12/31/2013	12 months	Tax Return	[grid icon]	[folder icon]
X	12/31/2012	12 months	1040F Tax Return	[grid icon] [T icon]	[folder icon]
ADD FINANCIAL DATA					
PEOPLE					
Brown, Peter [123431234]					
X	12/31/2013 03/31/2014	12 months	1040 Tax Return Personal Financial Statement	[T icon] [grid icon]	[folder icon]
X	12/31/2012 12/31/2012	12 months	1040 Tax Return Personal Financial Statement	[T icon] [grid icon]	[folder icon]

Crop	Starting Inventory Units (optional)	Starting Inventory Value (optional)	Acres (optional)	HISTORICAL YIELD PER ACRE (OPTIONAL)	Estimated Production
Soybeans for Beans	0.00	\$ 0.00	0.00	0.00	0.00
Wheat - Durum	0.00	\$ 0.00	0.00	0.00	0.00
Wheat - Hard Red Winter	0.00	\$ 0.00	0.00	0.00	0.00

CONSISTENCY

- ✓ Historical production statements to help identify the business' strengths and weaknesses
- ✓ Automatic corrections for double counting
- ✓ TruGlobal™ analysis, combining multiple businesses, people and properties

EFFICIENCY

- ✓ Time savings with the Electronic Tax Return Reader
- ✓ Automatic calculations for historical production averages
- ✓ What-if scenarios for faster loan approval
- ✓ Presentation-ready analysis, with uniform templates and processes

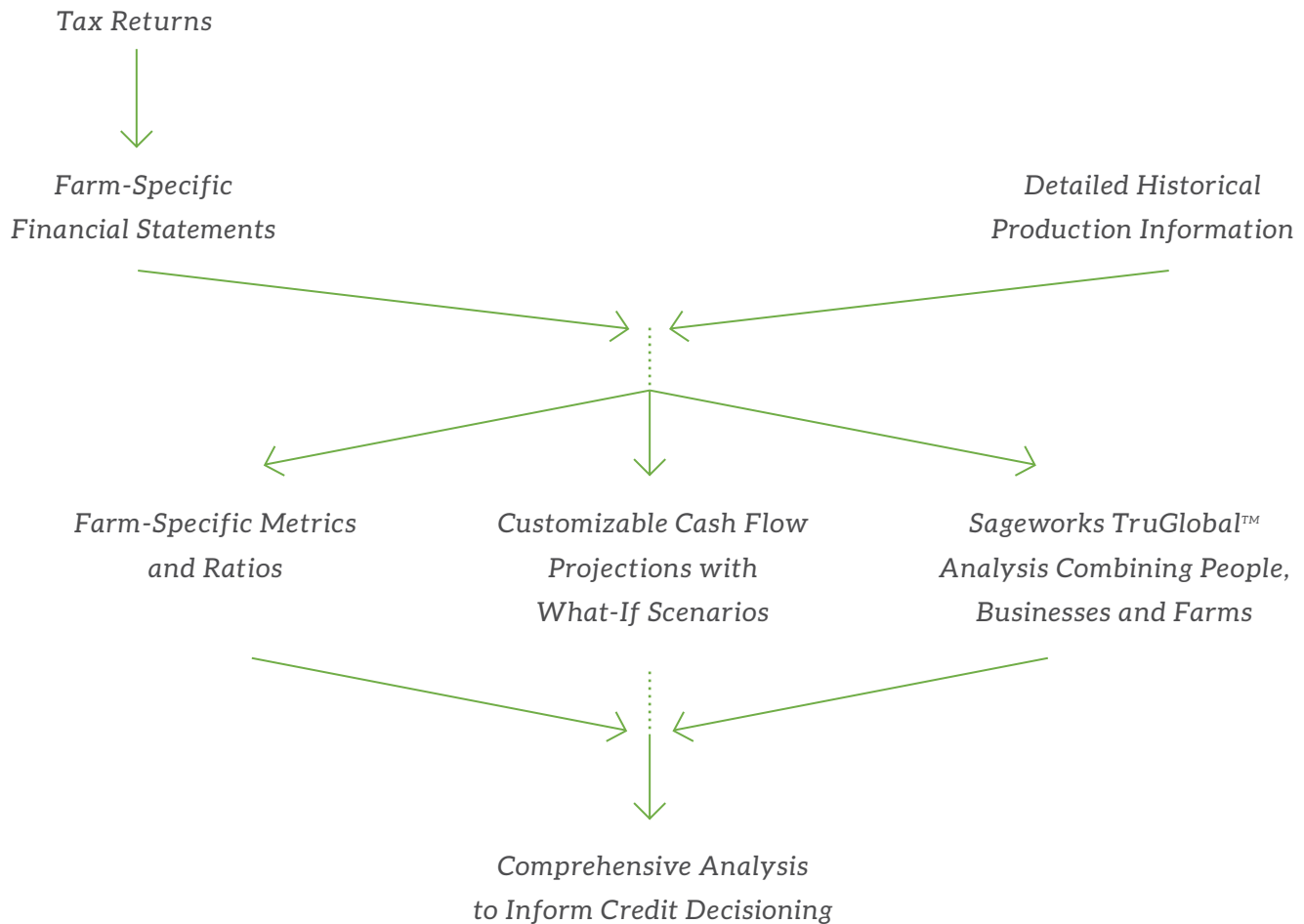
DATA MANAGEMENT

- ✓ Streamlined data entry within the balance sheet and collateral for reduced data errors
- ✓ Data archive for market value of collateral
- ✓ Proprietary industry data for macro, industry trends

COVERAGE

- ✓ Itemization of crops, livestock and expenses in the financial statements to cover a variety of borrowers
- ✓ A single platform for analyzing all loan types
- ✓ Integration with other Sageworks modules
- ✓ Centralized access to all borrower data

Data flow in Sageworks



KEY FEATURES

- ✓ Imports data through the Electronic Tax Return Reader
- ✓ Builds a projected farm cash flow
- ✓ Includes what-if analysis for commodity prices, revenues and expenses and interest rates
- ✓ Shows how the budget affects key financial metrics on an annual, quarterly or monthly basis
- ✓ Itemizes crops, livestock and expenses in the financial statements
- ✓ Includes farm-specific metrics, ratios and financial statements
- ✓ Integrates book value and market value of machinery and equipment from the balance sheet to collateral
- ✓ Tracks and consolidates historical production averages
- ✓ Automatically calculates historical production averages
- ✓ Includes proprietary industry data
- ✓ Offers a customizable credit memorandum, supporting credit decisions