

# COMPLIANCE MONITORING

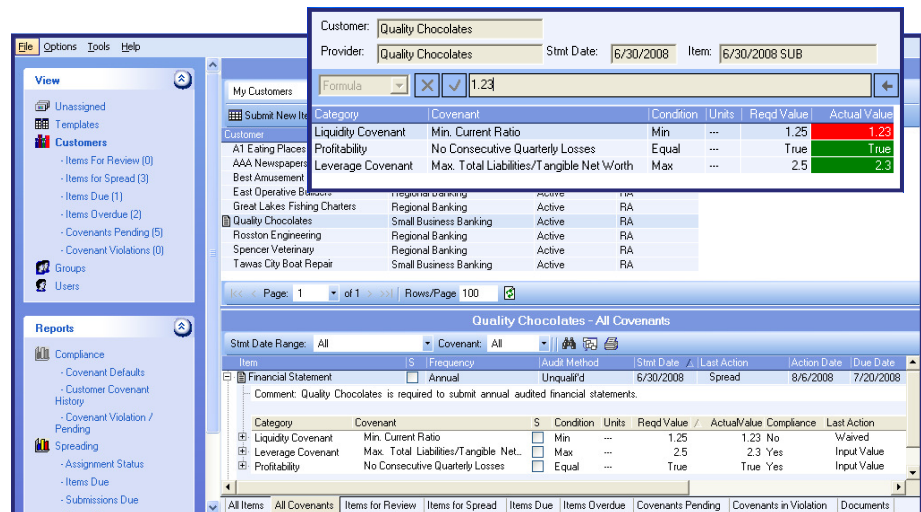
**Balenz Compliance Monitoring provides institutions the ability to easily create and monitor covenants on all of your counterparties and related entities so that you can quickly identify and react to violations.**

Portfolio level reports allow you to monitor compliance with across many dimensions, including:

- Items pending or overdue
- Submitted but not yet reviewed documents
- Covenants pending
- Covenant violations
- Covenants by lending group, relationship manager, and credit analyst

Covenants can be:

- Defined with
  - ✓ Min/Max values
  - ✓ True/False conditions
  - ✓ Effective dates
- Managed systematically through:
  - ✓ Highlighted violations
  - ✓ Integration with financial statement spreading software
  - ✓ Configurable letters to counterparties



The screenshot displays the software interface for monitoring covenants. At the top, it shows the customer 'Quality Chocolates' and the current statement date '6/30/2008'. Below this is a table listing various covenants for different customers. The 'Quality Chocolates' section is expanded, showing a detailed view of its covenants. A 'Quality Chocolates - All Covenants' report is also visible, showing a list of items with columns for item name, frequency, audit method, statement date, last action, action date, and due date. A comment indicates that 'Quality Chocolates is required to submit annual audited financial statements.'

Customer	Category	Covenant	Condition	Units	Reqd Value	Actual Value
Quality Chocolates	Liquidity Covenant	Min. Current Ratio	Min	---	1.25	1.23
Quality Chocolates	Profitability	No Consecutive Quarterly Losses	Equal	---	True	True
Quality Chocolates	Leverage Covenant	Max. Total Liabilities/Tangible Net Worth	Max	---	2.5	2.3

Balenz Compliance Monitoring is delivered with a list of standard covenants, but users can easily create custom covenants for an individual counterparty.

Standard covenants in Balenz Compliance Monitoring include:

- Receipt of financial statements
- Delivery of loan compliance documents
- Financial ratios and non-financial items
- Guarantor documents

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