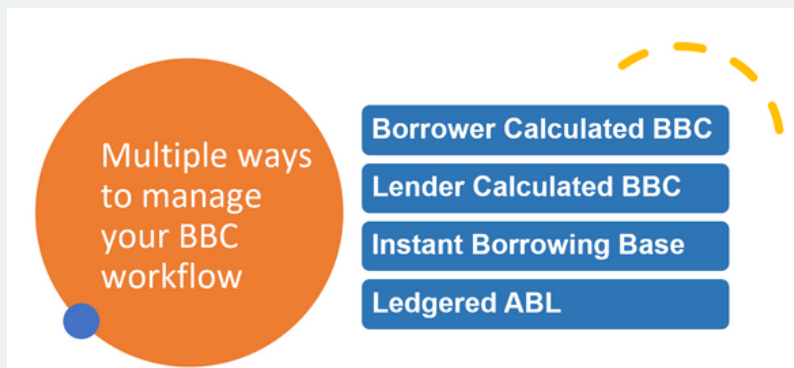


# BORROWING BASE AUTOMATION

## Streamline operations, delight your borrowers.

Borrowing base calculations and workflows vary by lender for a number of reasons. For most, it's shaped by credit terms, risk levels, and industry, but existing business practices, regulatory requirements, and the borrower's technical comfort level also influence each lender's approach.

At ABLSoft, we simplify borrowing base certificate (BBC) management by offering multiple BBC tools that reduce your staff workload while enhancing borrower satisfaction.



### Borrower Calculated BBC

- Calculating the borrowing base can be complex and a headache for borrowers.
- Utilizing the ABLSoft calculations, borrowers can calculate and review their BBC before submitting to the lender - eliminating the back and forth reviews and simplifying the entire process.
- Borrowers can utilize the Instant Borrowing Base to generate and submit BBC in seconds!

### Lender Calculated BBC

- Lending staff can utilize ABLSoft's automated BBC Variance tool to reconcile discrepancies in a borrower created BBC in minutes!
- When dealing with higher risk deals or offering higher levels of service, lending staff can run the BBC calculations on behalf of the borrower using Lender calculated BBC tools or Ledgered ABL..