



Solvast|LDC™ (formerly known as LDC Suite) is a comprehensive software tool used for the administration and implementation of bank acquisitions and purchased loan portfolios. The longevity and effectiveness of Solvas|LDC in the banking community has resulted in a sustainable, cost-effective tool to assist financial executives with the requirements associated with the American Institute of Certified Public Accountants (AICPA) SOP 03-3 (as codified in ASC 310-30) and FAS 91 (as codified in ASC 310-20).

Accurate, reliable, and integrated

With more than two decades of experience in developing financial software solutions, Deloitte's Solvas|LDC has led the industry in providing a loan and distressed debt calculation software solution by integrating valuable accounting calculations and reporting features. The tool includes loan and pool-level accounting functionality, user-defined accounting policy settings, cash flow modeling and forecasting, loss-share reporting, and indemnification asset tracking. Solvas|LDC has the flexibility to accommodate your information technology infrastructure model by offering a hosted solution or on-premise installed solution.

Complete solution

Solvast|LDC was designed for the financial services industry. The system's flexibility and advanced features assist banks, credit unions, and other financial institutions in performing the detailed calculations needed for SOP 03-3 and FAS 91 reporting and adjusting for changing assumptions supporting related cash flow modeling.

Features include:

- Unamortized discount/premium calculations
- Accretable yield and related amortization
- Detailed cash flow modeling assumptions
- Projection of contractual and expected cash flows
- Straight line and effective yield calculations
- Accretable yield and carrying amount roll-forward activity
- Loan- and pool-level calculations and reporting
- Loan impairment and recovery calculations
- Footnote disclosure requirements
- Indemnification asset tracking
- Creation of FDIC-specified certificates and supporting data files
- Hosted and on-premise installation options

- Centralized loan and debt asset maintenance
- User access controls at multiple levels

For more information about this product, please visit www.deloitte.com/us/solvastldc. To arrange a demonstration, contact:

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Complementary products and services

- **Solvast|Capital™** – A stress testing, reporting and analytical software tool used by banking institutions for capital planning
- **Solvast|Forecast™** – A software solution designed to forecast cash flows for financial instruments based on a variety of user-defined assumptions
- **Solvast|Hosting™** – A cloud-based hosting platform for Deloitte's Financial Technology™ products
- **Solvast|TDR™** – A financial accounting, calculation and reporting software tool associated with troubled debt restructuring under FASB ASC 310-40

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