

PRESS RELEASE

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Wolters Kluwer Financial Services Acquires Financial Tools

Minneapolis (January 3, 2014) - [Wolters Kluwer Financial Services](#) today announced it has acquired Financial Tools, Inc., the provider of CASH Suite™—an enterprise-wide financial analysis and credit risk management solution for U.S. commercial lenders.

The addition of Financial Tools enables Wolters Kluwer Financial Services to provide U.S. community and regional banks and credit unions with the ability to manage financial performance and grow profitability with straight through processing across their commercial loan origination, servicing and regulatory reporting processes. Together, the two companies will build upon their shared commercial lending and risk management expertise to help financial institutions accelerate commercial loan origination, increase efficiency in loan servicing and achieve regulatory compliance.

Commercial lending has emerged as one of the few business areas in which financial institutions can grow revenue profitably in today's marketplace. In the past two years, commercial loans held by FDIC-insured financial institutions increased by \$330 billion. However, taking advantage of this opportunity presents institutions with numerous challenges, including higher transaction volumes and narrower margins, fewer in-house resources and intensified regulatory scrutiny.

“The addition of Financial Tools enables us to offer commercial lenders the comprehensive solutions they need to drive commercial lending growth,” said Brian Longe, CEO for Wolters Kluwer's Financial & Compliance Services division. “With access to the critical data they need, when they need it, lenders can improve performance with straight through processing and more effectively manage risk at the transactional level. And we'll help them use that same data to obtain enterprise-level views of their customer bases and businesses thereby enhancing long-term profitability.”

More than 600 U.S. banks and credit unions utilize Financial Tools' CASH Suite. These solutions enable institutions to automate and streamline tasks like business development, financial analysis, risk management and pricing, credit communications and approvals, covenant compliance tracking, portfolio management, stress testing and in-depth reporting. Wolters Kluwer Financial Services' proficient origination and workflow capabilities and built-in compliance content in the ComplianceOne® loan and deposit origination solution will be fully-integrated with the comprehensive commercial lending capabilities of CASH Suite.

“Joining Wolters Kluwer Financial Services means that our customers will have access to a broader array of risk management and business workflow solutions,” said Dave Kampff, president and CEO of Financial Tools. “Together, we'll be able to meet the complex, changing needs of commercial lenders now and as their organizations grow.”

Kampff and all of Financial Tools' 30 employees have joined Wolters Kluwer Financial Services. Terms of the deal are not being disclosed.

About Wolters Kluwer Financial Services

[Wolters Kluwer Financial Services](#) provides more than 15,000 customers worldwide with risk management, compliance, finance and audit solutions that help them successfully navigate regulatory complexity, optimize risk and financial performance, and manage data to support critical decisions. With more than 30 offices in 20 countries, our prominent brands include: FRSGlobal, FinArch, ARC Logics®, TeamMate®, Bankers Systems, VMP® Mortgage Solutions, AppOne®, GainsKeeper®, Capital Changes, NILS®, AuthenticWeb™ and Uniform Forms™. Wolters Kluwer Financial Services is part of [Wolters Kluwer](#), a leading global information services and solutions provider with annual revenues of (2012) €3.6 billion (\$4.6 billion) and approximately 19,000 employees worldwide.

About Financial Tools

Since 1993, Financial Tools, Inc. has empowered more than 600 banks, credit unions, and other financial institutions with solutions that promote efficiency, accuracy and profitability at every step of the business lending process. Coupled with first-class support, training and consulting services, CASH Suite™ delivers straight-through processing for commercial lending by streamlining tasks like business development, financial analysis, risk management, pricing, automated credit memo preparation, covenant tracking, portfolio management, stress testing and in depth reporting. CASH Suite reduces operational risk and enhances long-term profitability throughout the lifetime of the commercial loan life-cycle.