

The Wells Fargo logo consists of a red square with the words "WELLS" and "FARGO" stacked vertically in a yellow, serif font.

## CASE STUDY: WELLS FARGO

Wells Fargo, one of the largest commercial banks in America with \$1.2 trillion in assets (as at 4/30/10), determined that STOC could meet their stringent requirements for enhanced risk management and operational efficiency, including:

- Supporting multiple risk policies for different products, asset classes and lines of business
- Supporting complex cross-collateralization
- Supporting asset concentration limitation and other risk mitigation strategies
- Functioning as a workflow engine as well as a reporting system including reassigning tasks, balancing workloads, providing prescribed resolution work steps and producing trend reporting
- Providing a calculation engine to automate collateral margin calculations used to qualify brokerage accounts for new or modified loans helping to avoid mistakes in valuing large/multiple accounts

Rockall's CEO has also pointed out that a primary selection criterion was STOC's proven ability within Wachovia to fully interoperate and support all interfacing applications including commercial and mortgage loan servicing and origination systems, brokerage and trust systems, valuation feeds and customer systems.