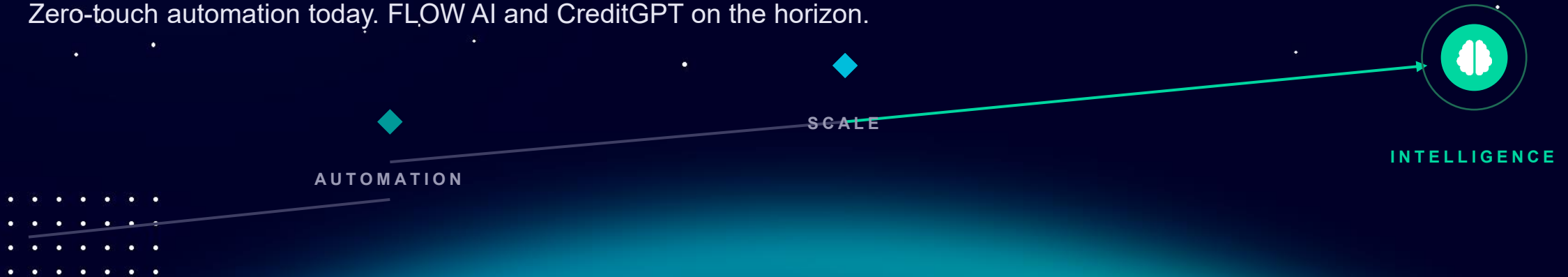


SIEMENS FINANCIAL SERVICES

PSAM Loan Operations Today — and beyond.

Zero-touch automation today. FLOW AI and CreditGPT on the horizon.



Bilal Aman

Loan Notice Automation · Cash Matching Automation · Now: FLOW AI Transaction Automation *with LLM & GPT technology*

Zero touch took a few good humans.

They taught the Lending App to read, match, and book — so nobody else has to.



Mendix wizards



Loan IQ API whisperers



Quarter-end heroes

Powered by coffee, Mendix, and a healthy disrespect for manual work.

3,621 matches shipped · 0 manual touches · **FLOW AI** loading...



The Lending App engineering crew — the people who make it happen.

The platform never sleeps. Neither do these two.

Always on, always ahead of the ask — going above and beyond for Loan IQ and the Lending App.



Smitha Mahasamudram

A.K.A. THE Lending App WHISPERER

fixes it before you finish writing the ticket



Leonard Friedman

A.K.A. THE API FIRST RESPONDER

on call before we even ask — quarter-end's calmest person

Late-night fixes · quarter-end saves · zero “not my job”



Above and beyond, every time. They keep the engine running — so the engine can keep running Loan Operations.



One team **behind every loan.**

Portfolio management, loan servicing, quality assurance, and closing — end to end.



Adam Ayers



Sally Yeung



Pat Johnson



Nirmala Durga



Dana Wright



Charmaine Robinson



Evgeniy Stadnyk



Jimmy Lam



Sonia Vargas



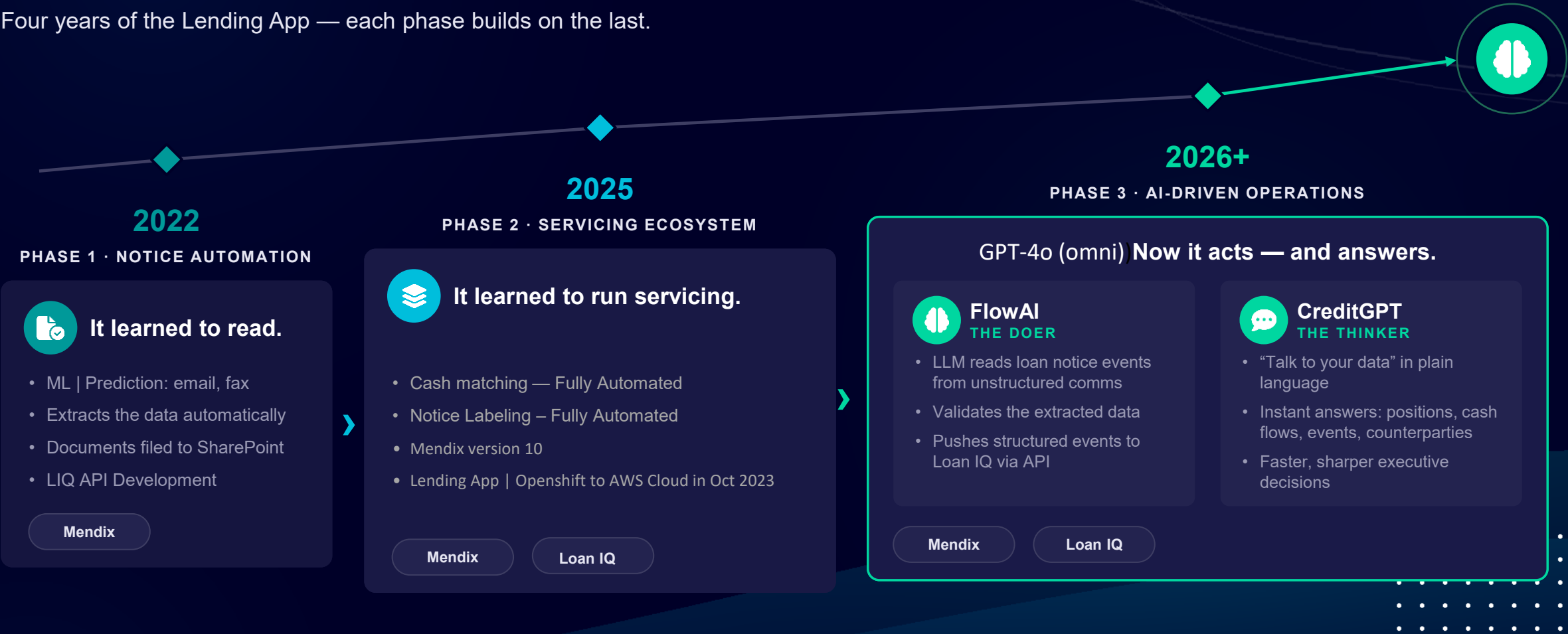
Raymond Bheer



William Pope

From automation to intelligence.

Four years of the Lending App — each phase builds on the last.

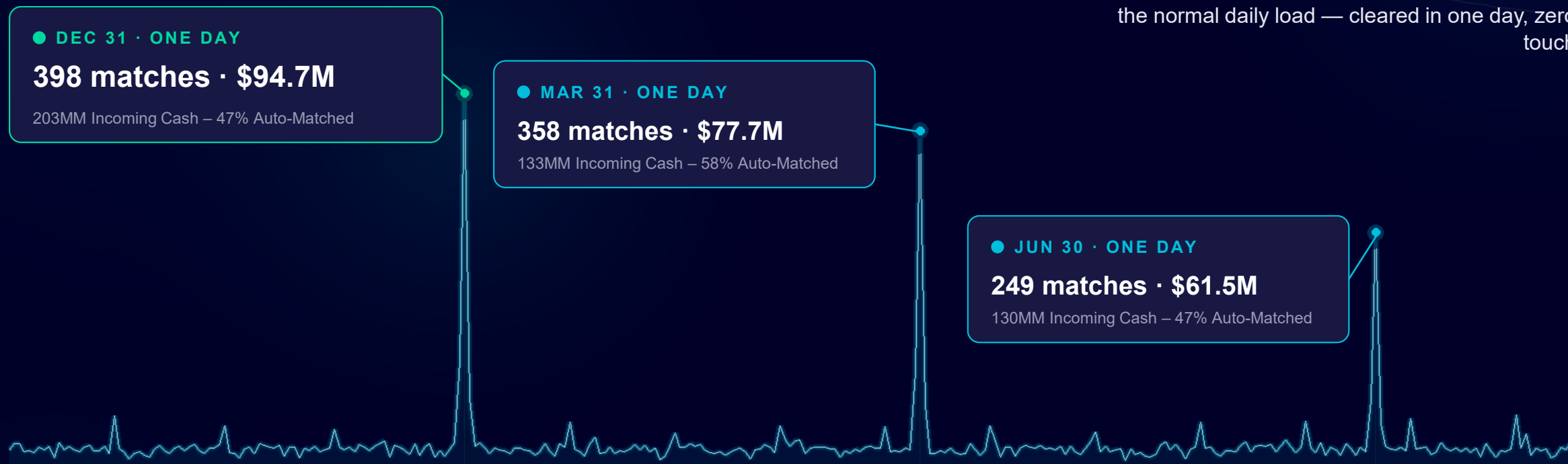


From tool to teammate. First it read. Then it ran servicing. Now it acts on events — and answers your questions.

The heartbeat of quarter-end.

23x

the normal daily load — cleared in one day, zero touch



an average business day · ≈17 matches

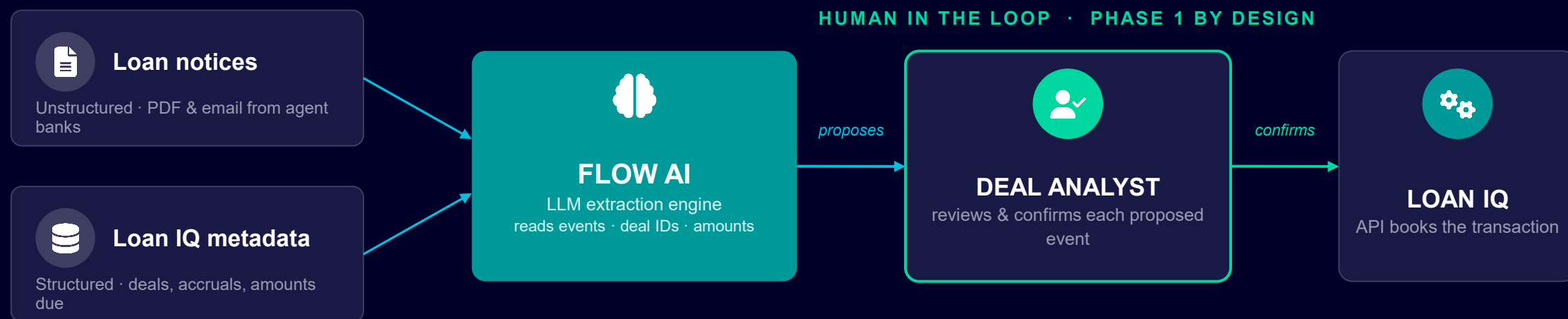
FY26 to date: **\$732.7M** matched · **3,621** cash flows · **100%** automated — every quarter-end, the same heartbeat



Quarter-end without the crunch. The engine absorbs every spike — the team manages exceptions, not thousands of manual matches.

FLOW AI reads the loan notices. Humans make the call.

An LLM ingests unstructured agent-bank notices, pairs them with structured Loan IQ metadata, and proposes the transaction — nothing posts until a Deal Analyst confirms.

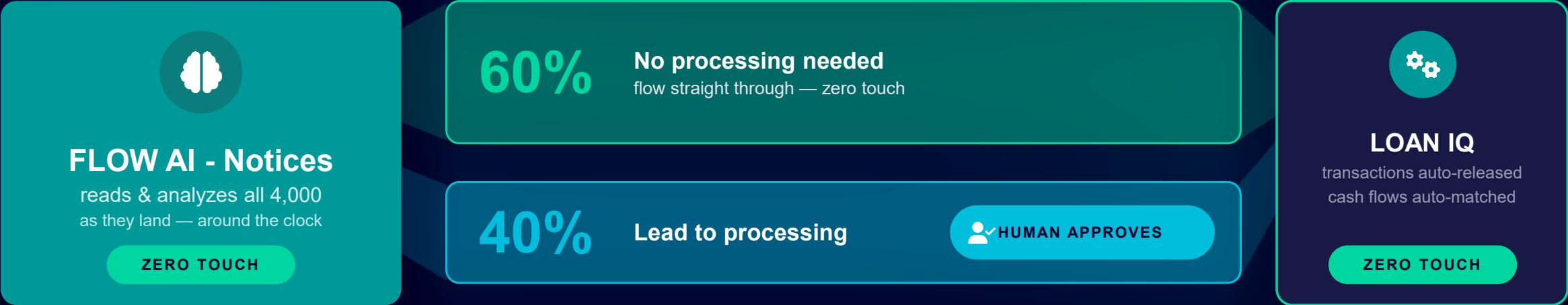


AI proposes. The analyst approves. In phase one, nothing posts to Loan IQ without human confirmation — accuracy and accountability come first.

No re-keying: validated data flows straight into the system of record via API.

4,000 notices. One day. This is how we survive it.

Quarter-end, Jun 30: notices start landing 2–3 days ahead — everyone must be read and analyzed before the 12-hour close-out.



≈1,600 transactions set up on the day — one click to approve each



Built for the 12-hour day. By the time Jun 30 begins, the reading is done — the team spends quarter-end approving, not reading.

Chosen by Loan Ops. Sized for 700.

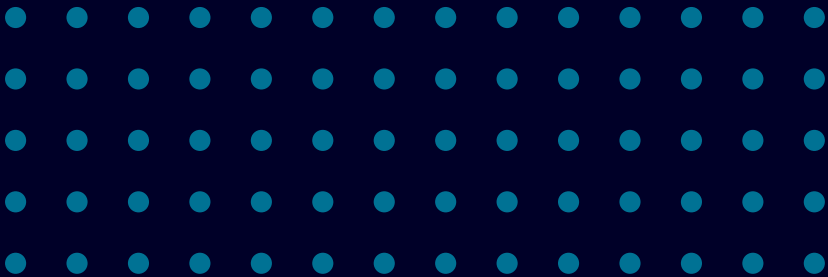
THE ROAD TO ROLLOUT

- FY25 — development begins**
IT builds the AI/LLM foundation and demos its complex problem-solving to Loan Operations.
- FY26 — Loan Ops chooses the pilot**
Interest payments, sized on Jun 30, 2026 volume — the biggest business-case impact, and the right start before more complex transactions roll out.
- Q2–Q3 FY26 — testing underway**
End-to-end testing against real notices: read, pair with accruals, propose, confirm.
- Q4 — Phase 1 go-live – 1st week of September**
After Q4: interest payments at scale, human-in-the-loop on every event.

ONE DAY AT QUARTER-END

700 interest payments due on Jun 30, 2026 — each arriving as an agent-bank loan notice

The amounts are already accrued and due in Loan IQ. FLOW AI reads each notice, pairs it with the accrual, and queues the payment — one click to confirm, one API call to book.



Each dot = 10 agent-bank notices landing on a single quarter-end day



From re-keying to reviewing. Analysts confirm proposed payments instead of reading, matching, and keying each notice — quarter-end peaks without the manual load.

From notice to Loan IQ. By FLOW AI.

STEP 1 · THE NOTICE QUEUE

sfs-lending.siemens.cloud / notices

SIEMENS

Home

Mails

Notices

Drawing Requests

Invoice

Reporting

Administration

Utilities

Apps (External - INC)

Notice Overview

This page shows the Notices for which Deals are identified.

Deals Identified

Manual Attention

In Process

In QA

Batch Review

Completed

In Review

View Email

Review Notice

Disregard

Complete

Download

Notice ID

Deal Name

Currency / Notes

Subject

Deal Category

Effective Date

Deal Analyst

=

Search ID

Ab

Search Deal

Ab

Search Notes

Ab

Search Subject

Select Category

=

Search Effect

Ab

Search Analyst

7115

HOMETOWN FOODS A&R JU...

hometown

Payment

8/13/2026

YEUNG, SALLY

7116

TENNECO INC 886MM APRIL...

tenneco

Paydown

8/11/2026

DURGANA, NIRMALA

7112

WHITE CAP BUYER LLC

white cap

Payment

8/11/2026

WRIGHT, DANA

7114

APACHE HILL HOLDCO, USD...

apache

Payment

7/29/2026

YEUNG, SALLY

7113

BRIGHT EVENT USD190.0M...

bright event

Payment

7/29/2026

DURGANA, NIRMALA

7036

CHULA VISTA ENERGY, USD8...

FW: Chula int test5

Payment

7/31/2026

YEUNG, SALLY

7038

CHULA VISTA ENERGY, USD8...

FW: Chula int test5

Payment

7/31/2026

YEUNG, SALLY

From notice to Loan IQ. By FLOW AI.

1 2 3

STEP 2 · FLOW AI READS THE NOTICE

Back to Overview

Prev Notice

Next Notice

Find Events

of Attachments: 2

Next Actions

Reconfirm

Next Actions

LoanIQ Events

Last Verified by System on 8/14/26, 12:16 PM

Events

Validate All

Interest Payment

Create

Interest Payment - FIRST LIEN TERM LOAN A

Borrower

Facility

Pricing Option

Global Interest Amount

Ourshare Interest Amount

Effective Date

Outstanding

LoanIQ Transaction

Manual Linked

Sent to LoanIQ

Settlement Instr.

Attachment Details

Hometown.pdf

ATTN:

RE:

AGENT BANK:

COMMENTS:

ACTIVITY DETAILS

Loan No.:

Effective Date:

Pricing Option:

Global Amount

Current Balance:

New Balance:

Currency:

Global Amount

INTEREST PAYMENT:

438,926,701.79

438,926,701.79

USD

2,806,497.22

Your Share

11,970,728.24

11,970,728.24

USD

Your Share

76,540.83

From notice to Loan IQ. By FLOW AI.

STEP 3 · LOAN IQ, INSIDE THE APP

sfs-lending.siemens.cloud / deal metadata

Effective Date

8/13/2026

Currency/Notes

Reconfirm

Next Actions

LoanIQ Events

Last Verified by System on 8/14/26, 12:16 PM

Phone: 732-331-6314
Fax: 732-331-6314
SFSPOPS.SFS@SIEMENS.COM

RE:

HOMETOWN FOOD COMPANY
TERM LOAN A 06/25
Ref: 4000476483
Currency: USD
CUSIP:

AGENT BANK:

CAPITAL ONE N.A.

COMMENTS:

Events

Deal Metadata / Events - HOMETOWN FOODS A&R JUNE 2025

Events Data

Facilities

Outstandings

Borrowers

1 to 6 of 6

Event	Facility	Loan	CCY	Pricing	Base Rate	All In Rate	Spread	Next Repricing Date	Effective Date	Loan Global Amt.	Evt. Global Amt.	Evt. Our Share	Spread Adj.
Repricing	FIRST AME...	000115374500034	USD	SOFR Term R...	0.036669	0.111669	0.037500	8/10/2026	8/10/2026	83,135,815.58	83,135,815.5800	2,505,331.1400	0.0000
Interest Pay...	FIRST AME...	000115374500034	USD	SOFR Term R...	0.036669	0.074169	0.037500	8/10/2026	8/10/2026	83,135,815.58	565,224.3400	17,033.2600	0.0000
Rate Setting	FIRST AME...	000115374500034	USD	SOFR Term R...	0.036669	0.111669	0.037500	8/10/2026	8/10/2026	83,135,815.58			0.0000
Repricing	FIRST LIEN...	000115374500035	USD	SOFR Term R...	0.036753	0.111753	0.037500	8/13/2026	8/13/2026	438,926,701.79	438,926,701.7900	11,970,728.24...	0.0000
Rate Setting	FIRST LIEN...	000115374500035	USD	SOFR Term R...	0.036753	0.111753	0.037500	8/13/2026	8/13/2026	438,926,701.79			0.0000
Interest Pay...	FIRST LIEN...	000115374500035	USD	SOFR Term R...	0.036753	0.074253	0.037500	8/13/2026	8/13/2026	438,926,701.79	2,806,497.2100	76,540.8300	0.0000

Cancel

Interest

Borrower

Facility

Pricing Option

Global Interest Amount

Ourshare Intere Amount

Effective Date

Outstanding

LoanIQ Transact

Next Acti

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Digital ID

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