

Prescient Models provides best-in-class modeling and software for a broad range of forecasting and stress testing applications. We created leading stress testing applications before CCAR and DFAST existed. Our models were CECL compliant before FASB saw a need. Through multiple recessions and business environments, our models are battle tested and proven true.

Now we've taken our industry insights to a new product, **Prescient Investor™**.

On-the-ground experience in the 1995 Argentine Crisis, 1997 Asian Economic Crisis, 2001 US Recession, 2002 Hong Kong SARS recession, 2007 Greek Debt Crisis, 2009 US Mortgage Crisis and Global Financial Crisis. **We know modeling through all environments.**

Prescient Models – Seeing the future through models





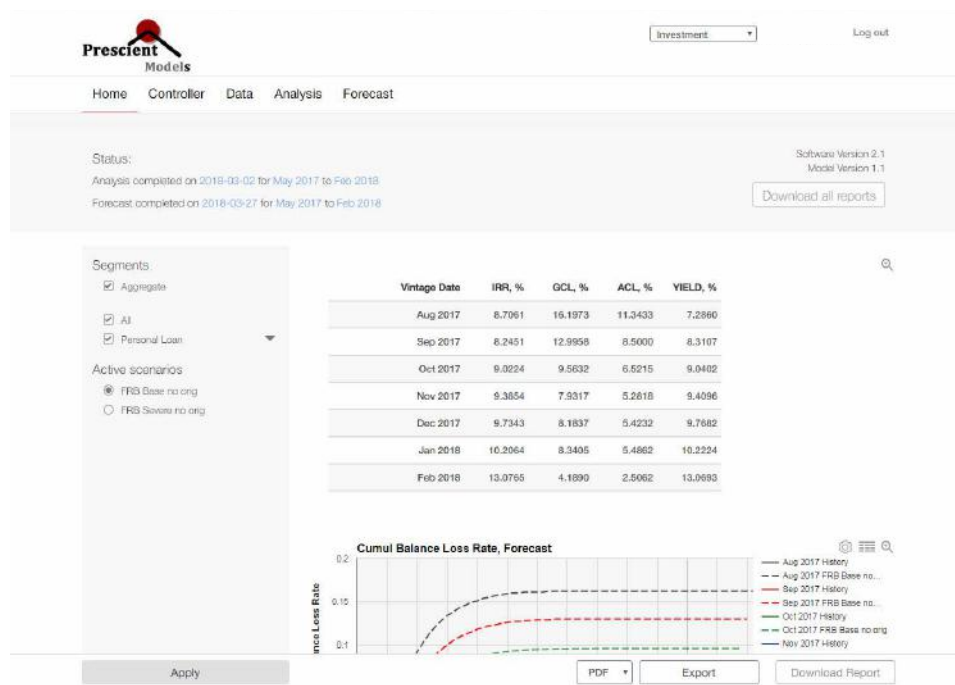
INVESTING IS MORE THAN ACQUISITION

- Rich experience in creating robust forecast models from limited history
- Ability to incorporate a range of industry data sources
- Every output is scenario-driven. Choose FRB DFAST scenarios or design your own.

IT STARTS WITH VINTAGES

We wrote the book on it. Literally.

- 20 years of creating vintage models, but we have a full library of other model types, too
- Many companies claim that they can implement the math, but after decades of experience and dozens of academic papers, we know the nuances and gotchas like no one else.





FORECASTING & STRESS TESTING

Prescient Models is an industry leader in loan forecasting in the financial services industry.

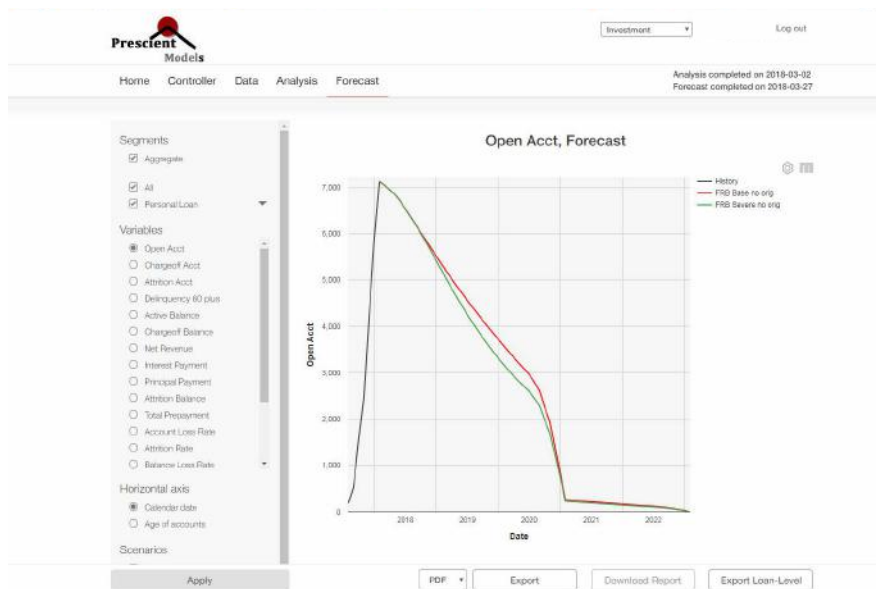
- Development of a broad range of model types
- Model validation to provide an expert second-opinion on models built in-house or by others
- Prescient Investor™ model maintenance system for maximum usefulness with minimum effort

Predicting Key Portfolio Metrics

- Monthly forecasts of attrition, prepayment, revenue, and losses
- Lifetime Yield and IRR estimate by vintage and segment

All Loan Types

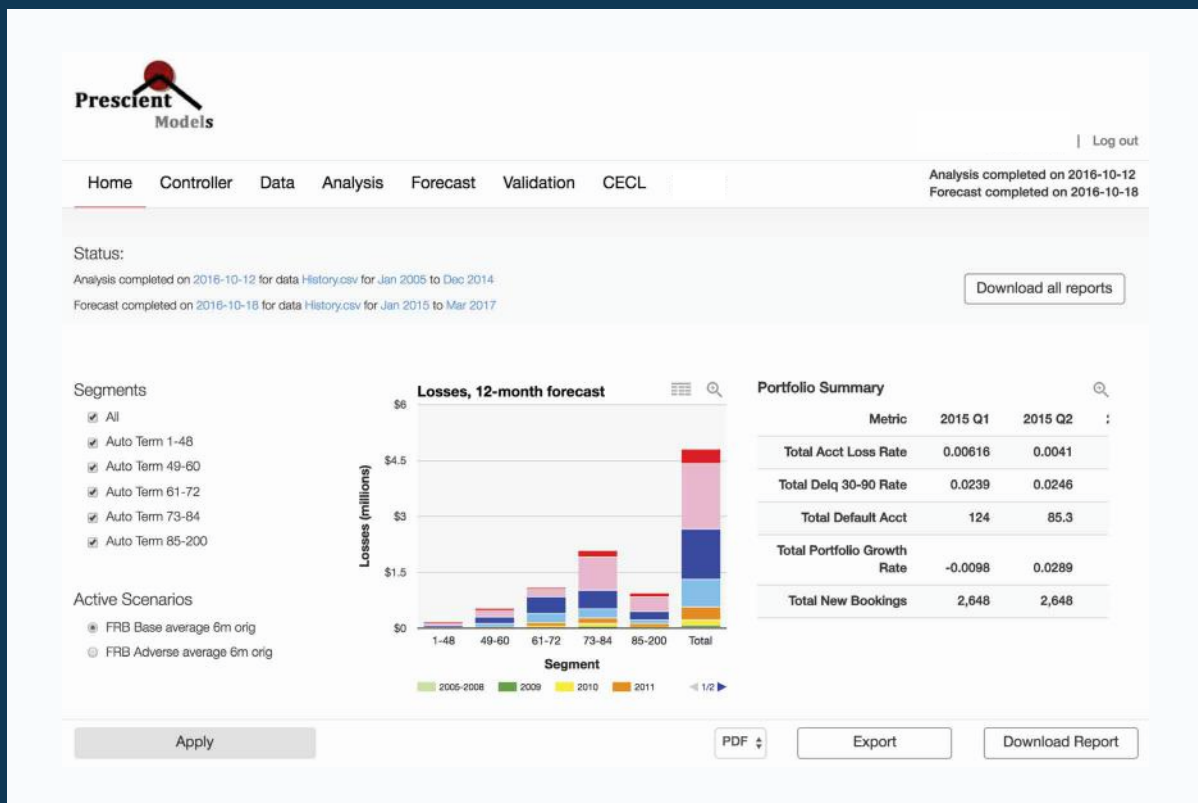
- Retail loans: card, auto, mortgage, home equity, personal loans, personal lines, and student loans
- Small business loans
- Commercial real estate (CRE)



Prescient Investor™ Software

Prescient Investor™ automates the parts you need automated. Model refreshes are carefully designed so that only error correcting terms are updated between validation cycles. A complete validation suite is automatically updated every time the model is refreshed. Anything you see in the system is exportable. Automatically generated documentation provides a complete report with all the output needed for auditor or examiner review.

Of course, **Prescient Investor™** has pretty plots and tables, but managers and analysts need more than a pretty face. **Prescient Investor™** makes model management easy and lets you get on with the other 99 tasks to be done today.



- Home Page: Key metrics at your finger tips
- Controller: User-selected economic and origination scenarios
- Data: Flexible viewing of historical portfolio and economic data
- Analysis: All model components and fit statistics available for review
- Forecast: Scenario-based forecasts on any variable / segment / vintage
- Validation: Real-time validation tests of all model components
- CECL: Loss reserve calculations under the new rules