

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, **PrescientManager™**.

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 stress.**

Prescient Models – Seeing the future through models.





CECL IS MORE THAN A NUMBER

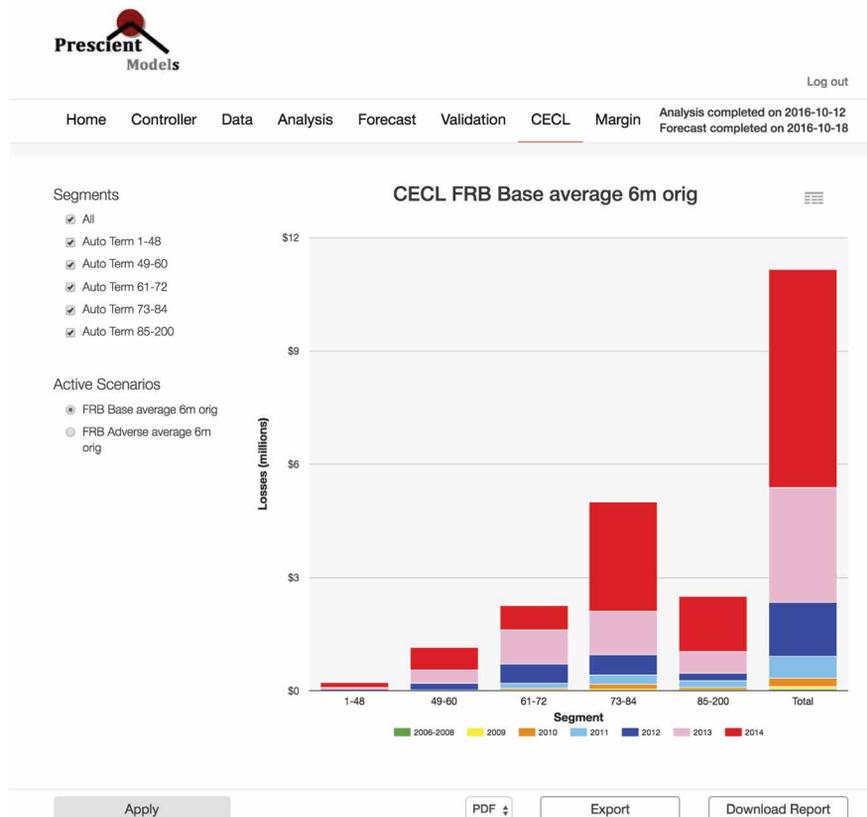
- Rich experience validating models and explaining to auditors and regulators
- Analytics that answer the “How did we get here” question with easy to read waterfall charts
- Complete documentation of the modeling methods and validation process.

VINTAGE ANALYSIS FOR CECL? We wrote the book on it. Literally.

- 20 years of creating vintage time series 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 gachas like no one else.

CECL STRATEGY

Putting CECL to work with pricing optimization, scenario-based calculations, and portfolio strategy optimization





STRESS TESTING: CCAR & DFAST

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

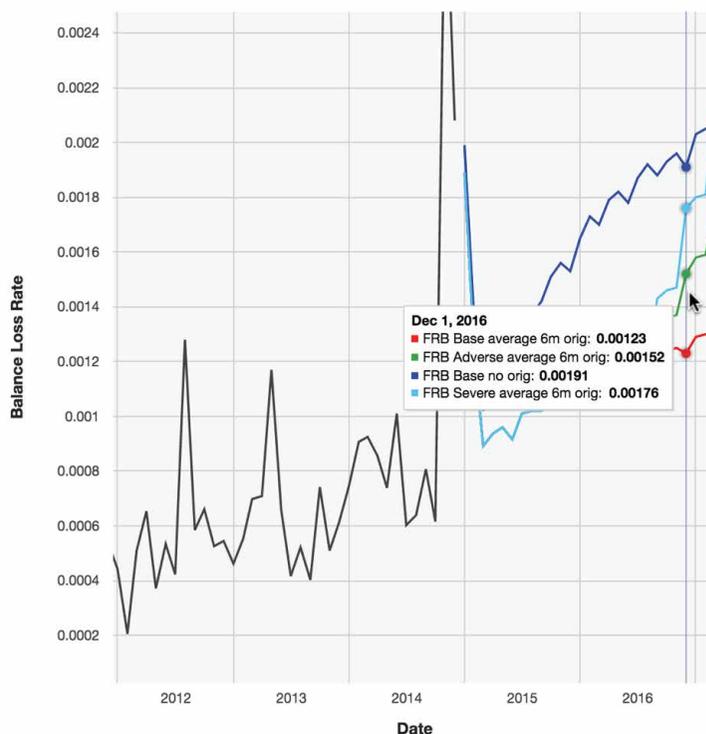
- Development of a broad range of model types
- Model validation to provide an expert second-opinion on models built in-house or by others
- PrescientManager™ model maintenance system for maximum usefulness with minimum effort

All Loan and Deposit Types

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

Predicting Key Portfolio Metrics

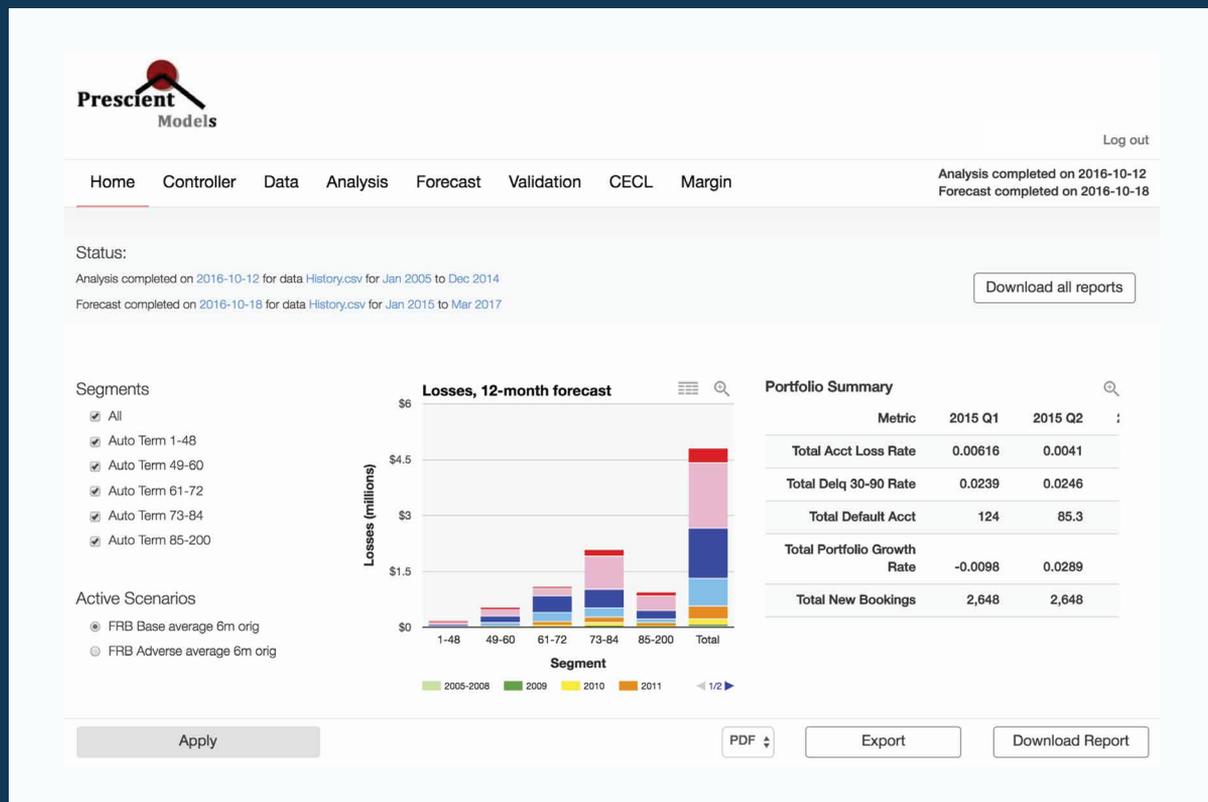
- Delinquent accounts and balances
- Account attrition and balance pay-down
- Default (Charge-off) accounts and balances
- Recoveries
- Revenue
- Net Margin
- Net present value



PrescientManager™ Software

PrescientManager™ 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, **PrescientManager™** has pretty plots and tables, but managers and analysts need more than a pretty face. **PrescientManager™** 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
- Margin: Projected margin with user-supplied rate sheets, economic scenarios, and CECL loss estimates