

Service Offerings



Enterprise Risk Management	Analytical Model Development	Predictive Solutions
<p>Model Risk Management Program</p> <ul style="list-style-type: none"> ERM Model Governance Policy development Model Inventory and Risk Rating method Model Development Standards Model Documentation framework Model Validation Custom Designed Analytics Stress Testing analysis Gap Analysis to best practices <p>Independent Model Validation</p> <ul style="list-style-type: none"> Independent Examination Fully regulatory compliant with FDIC/OCC/Fed/FHFA guidance Rigorous test-case design and execution Seven (7) sections cover key regulatory focus Fifty (50+) test-cases covering all details Comprehensive report and recommendations 	<p>Analytical Model Development</p> <ul style="list-style-type: none"> CECL Life of Loan Expected Loss Analysis Loan performance risk analysis with advanced statistical modeling techniques for interest rates, prepayment, and credit risk. Scorecards for loan underwriting Stress Testing BASEL loss modeling Economic Capital simulation modeling <p>Benchmarking</p> <p>Independent proprietary model comparisons</p> <p>MBS/ABS Data Warehouse</p> <ul style="list-style-type: none"> Tracking 2,500 MBS/ABS deals and 12.7 million of loans spanning 15 years. Vast data warehouse enables development of loan performance and behavioral models. 	<p>Quantitative Modeling</p> <ul style="list-style-type: none"> Origination Decision Models Credit Scorecards <ul style="list-style-type: none"> Consumer credit, Auto, Mortgage, Line, Loan, Heloc Loan performance behavior models <ul style="list-style-type: none"> Prime, Subprime, Alt-A, 1st/2nd Lien, Cash Flow, prepayment and valuation CECL and ALLL Modeling Loss Exposure Analysis Point in Time and Life of Loan Analysis Economic Capital modeling Repurchase Exposure Analysis Loss Mitigation Analysis Security Performance Review Security Predictive Forecast Residential Housing Analytics Statistical risk ranking

Asset Classes	<p>Consumer - Retail</p> <ul style="list-style-type: none"> Consumer credit, loans, Auto, credit cards, student loans, installment loans, Lines, HELOC <p>Commercial - Wholesale</p> <ul style="list-style-type: none"> Commercial Real Estate (CRE), Commercial and Industrial (C&I), Construction and Development, Auto, Lease Finance <p>Mortgage</p> <ul style="list-style-type: none"> Single family residential (fixed, ARM, prime, subprime, Alt-A), pay-option ARM, multi-family, reverse mortgages, HELOC, CRE <p>Mortgage Backed Securities (MBS)</p> <ul style="list-style-type: none"> Single class MBS, multi-class MBS (strips, CMOs, CDOs, CMBS), servicing rights <p>Asset Backed Securities (ABS)</p> <ul style="list-style-type: none"> Auto, credit cards, student loans, installment loans, HELOC, CLO, CDO <p>Miscellaneous Assets</p> <ul style="list-style-type: none"> Deposits, Derivatives, Corporate and Muni Bonds, Treasuries, FHLB Advances, leases, personal loans, installment loans, Lines
----------------------	---