

ProMSprime

CECL Compliance for CRE Lending

2018

ProMSprime – CECL compliance for CRE loans for \$X,XXX a month

Amortisation Ratios Occupancy Units Scenarios Tenants Grades Risk Stats Rating RAROC Real Returns Profit State At Default

The process

1. See the demo
2. Subscribe and log in
3. Load loan data from Excel or Argus
4. Output PD, LGD, EL by year by loan
5. Download the compliance pack

The technology

- Cloud delivered - login and go
- World class cashflow simulation model
- Pre-calibrated using best market data
- Tuition and documentation on line



ProMSprime – easy to use

1 Enter property and loan data via Argus, Excel or the ProMS User Interface

Building reference: 105545
 Building status: Income Producing
 Address: 122 West Street
 State: NY
 New York
 Zipcode: 10006
 Principal use: Standard Offices
 Market growth - matched: US New York Office
 Market growth - override: No market override
 Most recent valuation: US\$ 10,600,000 (Set (0 if n/a))

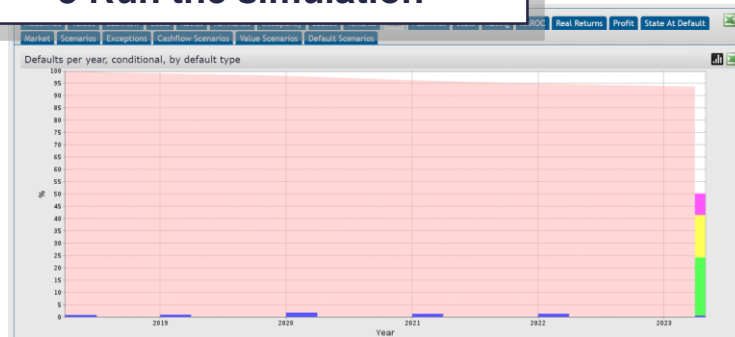
2 Validate the data

There is incomplete or invalid data associated with this enquiry. The deal cannot be graded:

- Building 10006: Unit 1: PRI is required for vacant units.
- There are no facilities attached to this loan. Please create at least one facility
- Has no loans associated with it

Warnings (14) show/hide:

3 Run the simulation



4 Generate the CECL report

Portfolio description: 2017 Test
 Created date: Jan-18-18 2:57AM
 Created by: Chris
 Scenario set: 201702 US Standard v1.0
 Global assumptions set: Globals same - Table Tabs Off
 Sector assumptions set: KB std revised default definition
 Using prime drafts: No
 Includes assumption overrides: Yes
 Includes indices overrides: Yes
 Includes macroeconomic volatility: Yes
 Sub Portfolios: 2017
 Open deals included: Yes

Key statistics for each deal

	Relationship Manager	Team	Obligor Class	Status	Purchase Price as % of face value	Borrower
10040780 - 202017	Narasana	Super Users	Investment - SPV	At Enquiry	100.00%	-
10058344 - 202017	Vikrant	Super Users	Investment - SPV	At Enquiry	100.00%	-
10058562 - 202017	Vikrant	Super Users	Investment - SPV	At Enquiry	100.00%	-
10059283 - 202017	Rini	Super Users	Investment - SPV	At Enquiry	100.00%	-
10059689 - 202017	Narasana	Super Users	Investment - SPV	At Enquiry	100.00%	-
10060220 - 202017	Narasana	Super Users	Investment - SPV	At Enquiry	100.00%	-

**CECL dynamic reporting:
 PD, LGD and EL by year for
 every CRE loan in your
 portfolio**

ProMSprime - risk insights beyond compliance

- Specialist CRE Monte Carlo simulation model used by global banks and insurers in the UK, US and Europe
- Data hosted on secure, customer segregated, US located servers
- Fully outsourced service model
- Quarterly model recalibration
- Construction, semi-stabilized and stabilized lending

