

FAIR VALUE DISCLOSURES

Easily navigate disclosure requirements surrounding reporting on financial instruments not recognized at fair value under an “Exit Price” application using our dynamic model that is utilized to value billions of dollars in loans and deposits on an annual basis.

VALUCAST™

ValuCast can help your financial institution:

- **1.** Value loans, deposits, and debt at a fair value exit price using our dynamic model
- **2.** Leverage your current specific review process in your ALLL or CECL and additional credit risk modeling processes
- **3.** Provide quarterly (or annual for non-SEC Filers) deliverables which include quarterly iterations of disclosures, loan level support files, and analytical reports that detail assumptions utilized in developing fair values and comparisons to prior period modeling

METHODOLOGY

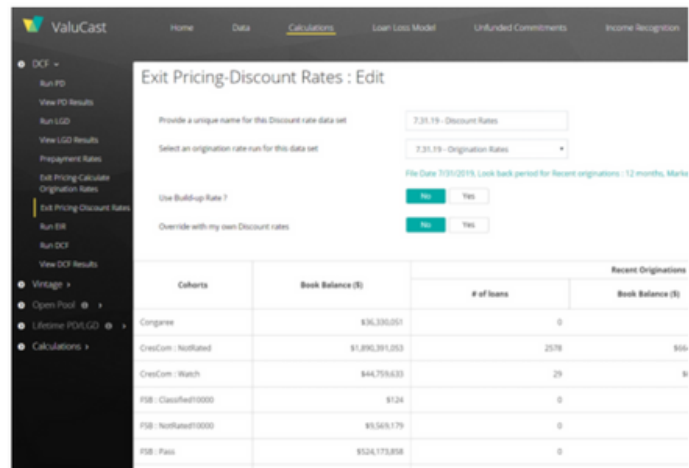
ValuCast™ calculates the total fair value adjustments by explicitly applying a credit loss assumption and calculating an additional fair value adjustment mark which contemplates interest rate and liquidity assumptions under an “exit price” application as outlined in ASC 820.

Our proprietary software achieves this objective through individual loan cash flow projections that can be generated for the entire portfolio within seconds allowing the user maximum transparency and flexibility.

DYNAMIC FEATURES

Assumptions including default and loss rates, prepayment speeds, etc. can be applied based on bank specific inputs and calculations or by utilizing our proprietary index developed through valuing billions of dollars in loans with calculations performed at a loan level in an efficient manner.

Apply market rate assumptions based on a dual factor approach considering a “build-up” method utilizing various premiums contemplated in your loan pricing model and market rate assumptions based on recent issuances/market offering rates.



Collateral	Book Balance (\$)	# of loans	Recent Origination Book Balance (\$)
Cmgres	\$36,390,051	0	
CresCom - NotRated	\$1,890,391,053	2578	\$16
CresCom - Watch	\$44,759,633	29	\$
FSB - Classified10000	\$124	0	
FSB - NotRated10000	\$5,545,179	0	
FSB - Pass	\$24,173,858	0	

QUESTIONS?

Contact Us!

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