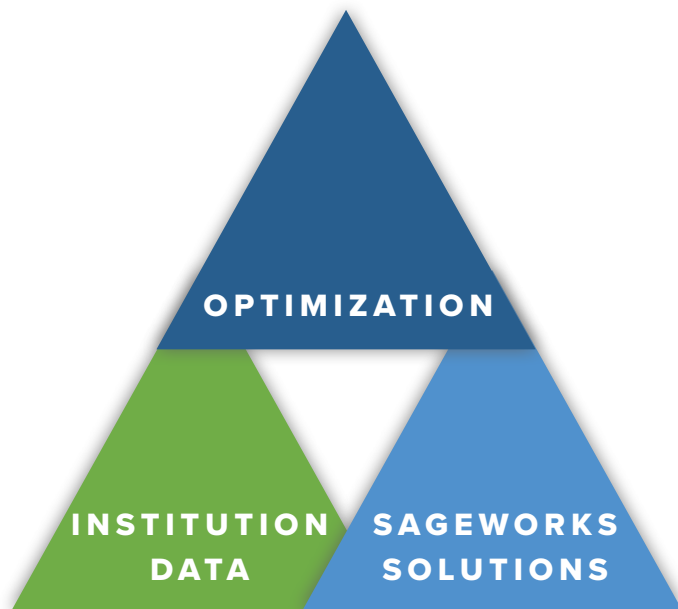


Sageworks Advisory Services

Portfolio analysis, transition assistance & management consulting

Sageworks partners with more than a 1,100 financial institutions, providing not only software designed to help those clients execute their strategies, but also expertise in the formulation of those strategies. From internal processes to the pipeline to the portfolio, see how Sageworks Advisory Services can deliver value.



SERVICES

- Model Transition and Validation Services
- CECL Transition Services
- Profitability Analytics
- Valuation Services
- Prepayment, Curtailment and Funding Analysis
- Risk Rating Policies and Backtesting
- Economic Modeling
- Process Optimization
- Professional Education
- DFAST Support
- ALM Support

FOR SOFTWARE CLIENTS:

INSTITUTION-LED TRAINING & ONBOARDING

Our product specialists will work at your convenience to:

- ✓ Ensure your data integration supports your intended use of the modules
- ✓ Train your end users and executives on product features and outputs
- ✓ Support your configuration of the product for a parallel or initial measurement
- ✓ Enable your report writers to execute Standard Reports and Cross-Tab/Pivot reports

ADVISORY SERVICES TRANSITION ASSISTANCE

Consultants are available to:

- ✓ Validate your intended use case or craft a new use case as desired
- ✓ Perform and document/reconcile parallel measurements as desired in Transition Impact Analyses
- ✓ Leverage peer benchmarks and create indices using our proprietary data

Sageworks Advisory Services

CECL transition options for ALLL clients

Our software allows users to flexibly apply multiple methodologies to different segments under several segmentation elections, with differing modeling parameters for each pool. Some institutions are driving those decisions through internal analysis, others are working with an external provider and many are partnering with Sageworks Advisory Services to navigate their transition to the FASB's CECL model. We design our offerings to provide clarity and drive through the transition; moreover, our prescriptive, reviewed work is not finished until the client has fully internalized it.



INSTITUTION-LED CECL TRANSITION

Our software models, library of web videos, white papers, and archives of your data will support your:

- ✓ Initial preparatory measurements
- ✓ Initial and subsequent stated measurements
- ✓ Ability to implement a variety of measurement scenarios
- ✓ One-on-one software training is available

ADVISORY SERVICES CECL TRANSITION ASSISTANCE

Consultants will structure and lead a project to:

- ✓ Perform a Fit-Gap Analysis and remediate issues with your data
- ✓ Create and support execution of a Transition Project Plan
- ✓ Review segmentation strategy and impact
- ✓ Execute appropriate measurement scenarios and provide a Model Selection Impact Analysis
- ✓ Execute preparatory and transitional measurements
- ✓ Train users on model configuration and execution
- ✓ Analyze portfolio data to provide strongly supported, bottom-up estimations for model inputs
- ✓ Create peer/industry benchmarks for model inputs where institutional loss experience isn't reliable
- ✓ Create statistical models for economic forecasting

CECL TRANSITION TIMELINE

