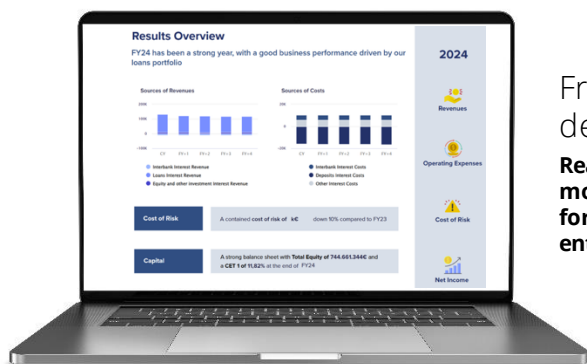


Deloitte's Mortgage Planning Solution powered by Anaplan

Transform your bottom-up mortgage models into an automated, accurate and data-drive planning tool providing real-time insights to Business teams and Executive Management

The Mortgage Planning solution enables complex scenario modelling at contract and portfolio levels with real-time reports and ability to conduct what-if scenarios:

- Conduct **scenario planning** (e.g., interest rate movements, market growth) with **instant results** to support decision making
- Join **'top-down' objectives** with **'bottom-up' data-driven** forecasts
- Connect mortgage planning with Front-office, Risk and Treasury teams to drive **integrated planning in your organization**
- Enable real-time **market-driven modeling** to understand & outsmart your competitors
- Collaborate with large data sets in real-time through a **cloud-based** infrastructure



From data to decisions

Real-time mortgage planning for the modern enterprise

- 1 Bottom-up planning:** Leveraging contract level detail to predict mortgage payments, maturities and defaults with accuracy.
- 2 Market-driven Frontbook:** Estimate potential sales on market size and impacts from external indicators (e.g., GDP, unemployment).
- 3 Cost of funding:** Create a connected planning process with your Treasury department to optimize cost of funding.
- 4 Scenario-based planning:** embedded what-if scenarios including modeling the impact of yield curves, market size, increased prepayments across front and backbook.
- 5 Embedded Risk modeling:** Extend planning to understand impact on your Risk Weighted Assets, Expected Credit Losses and Provisions.

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