

SERVICES

Banking & Finance

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Basle II IBR

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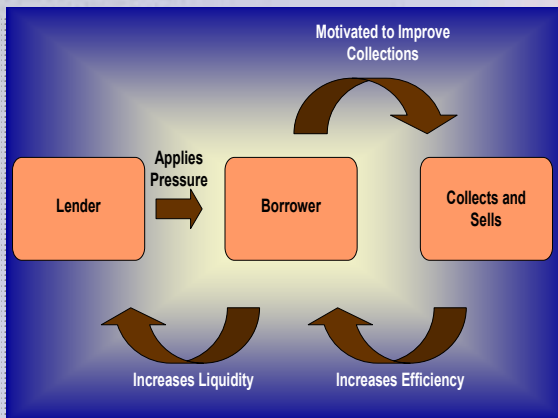
introduces

Floor Plan Targeted Audit System



As a Floor Plan Lender, are you constantly focusing your time and attention on the risk of your borrowers defaulting on their loans? Since Floor Plan Lending involves the use of a trust receipt, your loan officers in this area require special expertise and rely solely upon audits to ensure you are getting timely payments. Analytic Focus can help you optimize the audit process, giving you a better handle on

Risk versus Return!



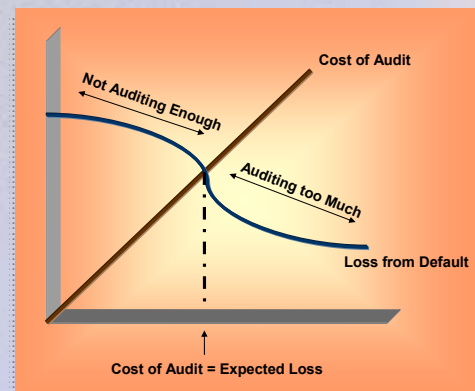
Have you ever asked yourself

- How many audits should we conduct?
- Can we better target audits to improve their efficacy?
- What financial benefits accrue from conducting audits?

Analytic Focus can help you answer these questions by developing a targeted system that relates the cost and timing of audits to the benefits your company can realize.

Default is the most expensive outcome for a loan that you've made. Our Floor Plan Targeted Audit System will:

- Predict the likelihood of a default on a loan
- Forecast the timing of the payments
- Give the actual cost of conducting audits
- Present the order and priority of audits
- Determine the optimal number of audits to conduct
- Tie audits to outcomes
- **Measure the effectiveness of your Audit Program**



With an audit targeting system in place your company will reap the benefits through:

- **A reduction in audit cost**
- **An increase in audit return**
- An understanding of how to prioritize and trigger audits
- Flags on payment delays that would permit you to protect your collateral before it loses its value or in the extreme, was used to pay off other debts held by the borrower
- Options for other lending models, like
 - Risk-based pricing for your Floor Plan Loans
 - Adjusted interest rates for dealers with a history of late payments
 - A strategy for attracting better borrowers!