incol
INTELLIGENCE

An Analytical, Reporting, and Risk Management SaaS Platform
for
Residential Mortgage Stakeholders

Meeting the needs of the ever-broadening user base with interests in the mortgage markets

In a market where mortgages are more transferable than ever, the need for reliable analytics is critical. *InCol Intelligence©* has been designed to address the increasing need for versatile and focused analytics across the ever-broadening user base including mortgage lenders, originators, mortgage warehouse providers, purchasers of mortgages under forward flow agreements, securitisation, covered bond, Significant Risk Transfer (SRT) investors, and asset managers.

InCol Intelligence© addresses cross-functional inefficiencies and duplication by replacing multiple spreadsheets and establishing a single source of data truth. The platform has been designed to combine proprietary data with third-party and public data to facilitate optimal credit, climate, and physical risk analysis together with ESG, funding, regulatory and capital management reporting.

Why use *InCol Intelligence©*?

InCol Intelligence© is an interactive management information, analytical, and reporting platform for mortgage stakeholders. Data capture and upload is easy-to-use and is based on the ECB/BOE RMBS and ESMA Templates. Upload of the user's data can also be facilitated through an API. It is simple to set up and requires no integration to a client's internal systems.

The platform is designed to give push-button clarity internally to Finance Directors, Risk Officers, Treasurers, Credit Departments, and externally to relevant parties, such as funders, investors in securitisations, covered bonds, significant risk transfer (SRT) transactions, regulators and potential purchasers of mortgage portfolios. It takes care of complex data manipulation and analytical processes. This easy-to-use system delivers information through 50+ interactive dashboards in graphical, tabular, and granular detail from a range of input cells on the ECB/BOE RMBS and ESMA Templates.

Furthermore, *InCol Intelligence©* eliminates weaknesses around key-man risk and over-reliance on spreadsheets. Using an intuitive graphical output, this single representation of the truth ensures a comprehensive business overview, is available for internal and external stakeholders and can be used to enhance your existing MI systems.

In summary, *InCol Intelligence©* produces a highly efficient and rapid procedure that has turned a complex manual business analysis, encompassing many staff hours, into a process taking a few minutes at most.

InCol Intelligence provides the relevant business stakeholders with:

- A clear and concise overview of the current mortgage business or specific mortgage portfolios at the touch of a button.
- The ability to focus on and interrogate the risk profile of a mortgage lender's different product offerings.
- The confidence to fully understand the nature and risks within a business.
- The platform to assess the business profile against strategic objectives.

What does it do?

InCol Intelligence© delivers mortgage analytics like never seen before.

The platform accommodates current and future analysis of Owner Occupied, Buy-To-Let, Bridging, Self-Build, 2nd Lien etc. mortgage portfolios based on the following:

- Detailed analytics to include interactive analysis by Region, Product, Arrears, LTV and Indexed LTV, Repayment, Fixed Maturities, Borrower, Postcode Concentration, Origination, and Inception information.
- 5-year scenario projections (across different asset classes).
- Pillar 1 & Pillar 2B Capital Analysis.
- Time series Variance allowing MoM, QoQ, YoY comparison and monitoring of loan portfolios.
- Fixed-rate maturity profile (including broker introduction and arrears exposure).
- Comparison of fixed-rate maturing mortgages with an entity's current credit policy to highlight any outliers.
- Rental analysis for a given BTL back-book including DSCR Stress Test, Rental Income Statistical Mean Price (area specific), last listed for sale, and last sold.
- AVM and Loss Given Default Valuation.
- ESG factors affecting the portfolio (ideal for preparation for a securitisation), including;
  - Climate Physical Risk Assessment, including Fluvial, Pluvial, Tidal and Erosion information;
  - Green Asset Ratio; and
  - EPC Transition.

Through the *Portfolio Creator*, mortgages with outlier/specific features can be highlighted, and an existing or future portfolio can be ringfenced. These assets can be tagged e.g. to create a Green Portfolio. This functionality allows for the creation and pre-positioning of portfolios in preparation for securitisation, covered bonds, pledging to a central bank, portfolio sales, or Significant Risk Transfer transactions and for management reporting during the lifecycle of such transactions. Specific access can be given to external stakeholders (warehouse line providers, rating agencies, forward funders, investors, corporate servicers, etc.) to easily allow for, and complement their third-party analysis.

InCol Intelligence© can seamlessly add third-party data to a client's back-book using an API which is designed to be regularly updated in the future at a frequency and data attributes of the client's choosing. It can watch each property in the portfolio through the full credit lifecycle to identify any material change to value or risk.

This removes the need for internal resources having to spend time trying to match third-party data to internal loan details. The platform also portrays many other third-party attributes, e.g., Cladding, Erosion Assessment, Historically Flooded Properties, Properties with/without/claimed Flood Insurance, AVM, Rental Analysis, Google Maps location, etc.

It allows for the output to be segregated by reference to Applications, Approvals, Completions and Rejections, allowing the user to also monitor its pipeline and assess mortgage originations.

Reports are available on-screen, are exportable to Excel and can be sent as PDFs, images, or in PowerPoint.

InCol Intelligence© delivers the following benefits for mortgage stakeholders:

Speed and automation

The full cycle of data to detailed analytics for a mortgage portfolio can be a very extensive and time-consuming activity. *InCol Intelligence©* has produced a highly efficient and rapid process that has turned a complex manual business analysis, encompassing many staff hours, into a process taking a few minutes at most.

Simplicity of construct

In delivering the required number of the ECB/BOE RMBS Template cells per loan portfolio, the process can be repeated on an ongoing basis (monthly/weekly/daily) for upload to *InCol Intelligence©.*

Data validation and consistency checks

Ensuring that input data is adequately checked for formatting, type, and consistency is vital to building confidence in overall portfolio analysis. *InCol Intelligence©* has embedded all these checks in a rapid seamless data upload process.

Single source of the truth and overall analytics information management

Highly material datasets (loan data) tend to be replicated by different functional teams for different purposes (risk, product design, business development etc.). This creates ambiguity, even duplication, in analyses and reporting. A single statistical and reporting repository is important in maintaining analytical and reporting integrity. *InCol Intelligence©* is this repository.

Elimination of end-user computing risk

The creation of complex analysis is always possible with spreadsheets. However, there is a recognised significant key-man risk and significant "end-user computing" risk associated with non-validated (or poorly replicated) complex spreadsheets. *InCol Intelligence©* eliminates this risk.

Consistent and high-quality reporting outputs

The generation of graphical reports leveraging underlying data is non-trivial and fraught with risk. An accurate, consistent, and reproducible report generation tool is critical for effective stakeholder reporting and portfolio management. *InCol Intelligence©* is the remedy for this.

MoM/QoQ/YoY variance analysis

Time series variance analysis is a key requirement in general reporting and overall performance monitoring of loan portfolios. *InCol Intelligence©* provides this.

Agility for the creation of new output and descriptive dashboards

The platform's end-to-end analytical process enables rapid extensions of the current views and analysis. The versatility of *InCol Intelligence©* meets the agile and changing demands of different business stakeholders in today's everchanging financial services and regulatory environments.

Product definition refinement

The *InCol Intelligence©* data model is fully extendable based on a client's specific needs. It can cope with complex or nuanced product definitions and unique client specifications as required.

We would be pleased to provide you with a demo to show how your business could benefit from *InCol Intelligence©*.

Please contact InCol at the following address:
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Check out InCol's explanatory video on:
https://www.incolintelligence.com/