



THC Network™ Partners Program

A Cloud-Based Network of Partners

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THC Network™ Partners

We share:

- The common goal of servicing community banks and credit unions
- A common asset/liability management analytical platform
- Revenue

THC is committed to providing community banks and credit unions with the best in class asset/liability management (ALM) analytics to enhance performance. The THC Network™ Partnership Program is established to provide community banks and credit unions access to multiple services. Today, our partners offer solutions including core processing, CALL reporting, strategic consulting, ALM consulting, loan transactions, CD funding, liquidity back stop, and financial block chain technologies.

Benefits to the Partners

has partnered with multiple institutions to deliver quality ALM services to their membership base. THC is the only cloud-based ALM analytical solution that can make this unique partnership possible. The business arrangement is simple:

Share a Common Analytical Platform

Our partners white label our product, THC Network™. THC Network™ is a comprehensive ALM analytics platform that provides interest rate risk, liquidity risk, and credit risk reporting, financial simulations, budgeting, loan transaction analysis, trade simulations, CECL, variance analysis and more. You can leverage the THC financial modeling brand. Financial models are based on the state-of-the-art standards maintained by Thomas Ho, PhD over 35 years of experience. Our partners can use any part of the comprehensive portfolio of balance sheet analytics. We share the same analytical platform to ensure efficiency in supporting partners' clients and relationships.

Share Revenue

A revenue sharing model is utilized to ensure the two companies share common goals. No cost is imposed upon the partner until revenue has been generated.

- With comprehensive THC ALM analytics and proven client support, our partners can license balance sheet solutions to their members a la carte with minimal operational burden. Our partners have the option to provide client support to their customers, ultimately strengthening relationships.
- THC has several door openers, to include a fully implemented CECL solution and contingency funding plan reports. We work behind the scenes to provide you sales and client support.
- Your banks have access to the **THC Loan Transactional Network**, the first network that enables community banks to transact loans with full ALM analytics support. Your members can seek buyers or sellers in our large network of clients and clients of THC partners.

Deepen Your Relationships

No need to share relationship information with THC while servicing your clients.



THC Financial Modeling Brand Value and Business Solutions

About THC

2006 THC was selected as the sole provider of risk report by a Federal Bank regulator for banks of all sizes.
2017 THC has extended the cloud-based ALM solution to offer clients a network of opportunities

<p>Business Mission - to provide community banks, credit unions and intermediaries with a robust Asset Liability Management (ALM) platform to manage: risk, customers, compliance, strategic planning, budgeting, and profitability</p>	<p>What We Do - THC has built a comprehensive ALM system that allows banks and credit unions to meet all regulatory requirements as well as to manage the balance sheet and loan portfolio</p>	<p>Our Network - THC created a single network that connects all participants in loan transactions supported by transactional analytics to enable loan sales/purchases, participation, origination, securitization among banks, credit unions and intermediaries</p>
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Our History

<p>2007</p> <p>Constructed residential mortgage loans prepayment-default models for FHFA, FNMA and FHLMC</p>	<p>2008</p> <p>Assisted bank mergers during the 2008 Financial Crisis</p>	<p>2006 - 2012</p> <p>Sole provider of interest rate risk reports for OTS/OCC for 6 years for all thrifts. Launched the first cloud-based ALM solutions</p>	<p>2014</p> <p>Named by A.S. Pratt as One of the Best ALM systems of the 21st Century. Launch THC Financial Officer TFO™ a loan transactional platform</p>	<p>Today</p> <p>ALM Analytic with CECL incorporated at loan level to drive smart decision to consume assets or divest assets intelligently</p>
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THC Network

 Banks & Credit Unions	 Analytic Performance	 Brokers & Participants
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Community Banks & Credit Unions

Target 2,000 + clients [Asset Ranges: \$30M to \$5B]
Loan Transactions are key to banks profitability

About THC Database

The database consists of detailed loan level data accumulated since 2006. The data includes quarterly or monthly information such as historical payments, performing status, delinquency days and more. Extensive research has been completed on the large data base of loan level data accumulated over 10 years. The database also contains comprehensive market data accumulated since 2004, covering market rates, loan spreads, rate volatility, TBA prices, and loan secondary market prices from THC Loan Desk.

Proprietary research includes all the available regulatory CALL report data, including CRM / TFR data for the thrift banks since 2004, to incorporate interest rate risk analysis. The research data also includes over 10 years of loan back testing for banks, including both prepayment and loss default analysis.

The loan data covers nearly all loan types including construction loans, land loans, 1-4 family mortgages, 2nd mortgage, HELOC, multi-family loans, CRE, farm land loan, agriculture loans, commercial loans, credit card, auto loan, personal loans and other consumer loans etc. The Loan trading data from loan markets, covers 1-4 family loans, 2nd mortgage, HELOC, auto loan, CRE, SBA and multi-family loans and more.

In sum, there are over 60 million loan records with market trend data for 15 years.



About THC Asset-Liability Management Analytics

THC library of analytics have been built since 1987, continually supported and enhanced by Thomas Ho's PhD, founder/president research and business experience.

ACCOMPLISHMENT SUMMARY

- Elected member of the US Financial Economists Roundtable
- Elected selection committee member of the Financial Engineering Award
- Named one of the most prolific authors in finance based on a study by Cooley and Heck, Journal of Finance (2003)
- The Ho-Lee model is the first arbitrage-free interest rate model. The paper is ranked 17th of most cited papers in 20 years by Risk Magazine
- Interviewed in Bloomberg magazine featured article
- Author of key rate durations (the widely used interest rate risk measure), estimated \$14 trillion asset under management using key rate durations. Institutions such as BlackRock, FNMA include key rate durations as their standard interest rate risk measures. Widely used in analytical systems which include Bloomberg Terminals

1979- 1987 Professor, Stern School of Business, New York University

1987 – 1997 Founder/President GAT, a global company

providing ALM solutions to over 200 large financial institutions

1997 – 2006 retained consultant to AIG enterprise risk management

2006 – 2012 sole provider of the risk report NPV for OTS/OCC for the regulated banks