

- **LOSS PROVISIONING**
- **STRESS TESTING**
- **PRO FORMA FINANCIALS & BUDGETING**
- **COLLECTIONS & REMEDIAL ACTIVITY**
- **PREVENTITIVE ACTIVITY**
- **LIMIT SETTING & UTILIZATION**
- **RETENTION OF PROFITABLE RELATIONSHIPS**
- **CROSS-SELLING & UPSELLING**
- **DEPOSIT CAPTURE**
- **INTELLEGENGE GATHERING FOR NEW MARKETS, SEGMENTS & PRODUCTS**

## **Problem**

**The convention approach manages each initiative independently**

- **Different Data**
- **Different Processes**
- **Little Management Coordination**



### ➤ Founded in 2006

- **Why?**
- We saw an unmet need to utilize **big, unstructured data** and perform **complex statistical analyses** for FI decision-making.
  - The vast majority of FIs (large and small) need to **translate insights** into market action and loan decisions.
  - Verde empowers lenders to make capital flow responsibly and at far greater scale, for the betterment of communities they serve.

## REAL-WORLD SOLUTIONS

### Verde **Corona**™

Browser-based  
Loan Origination  
System

### Verde **Aurora**™

Automated  
Loan Decisioning &  
Offer Optimization

### Verde **Allele**™

Basel III, Account-level  
ALLL Forecasts &  
Stress Testing

## REAL-WORLD EXPERIENCE *(to name a few)*

- AT&T
- Banco Popular
- BMW
- Equifax
- Citi
- Itaú
- JP Morgan Chase
- Mastercard
- RBC
- Wells Fargo
- Visa
- Local & Regional FIs

## COUNTRIES

- Argentina
- Bangladesh
- Brasil
- Canada
- Chile
- China
- India
- Mexico
- Mongolia
- Spain
- U.S.
- Any Market

## SEGMENTS

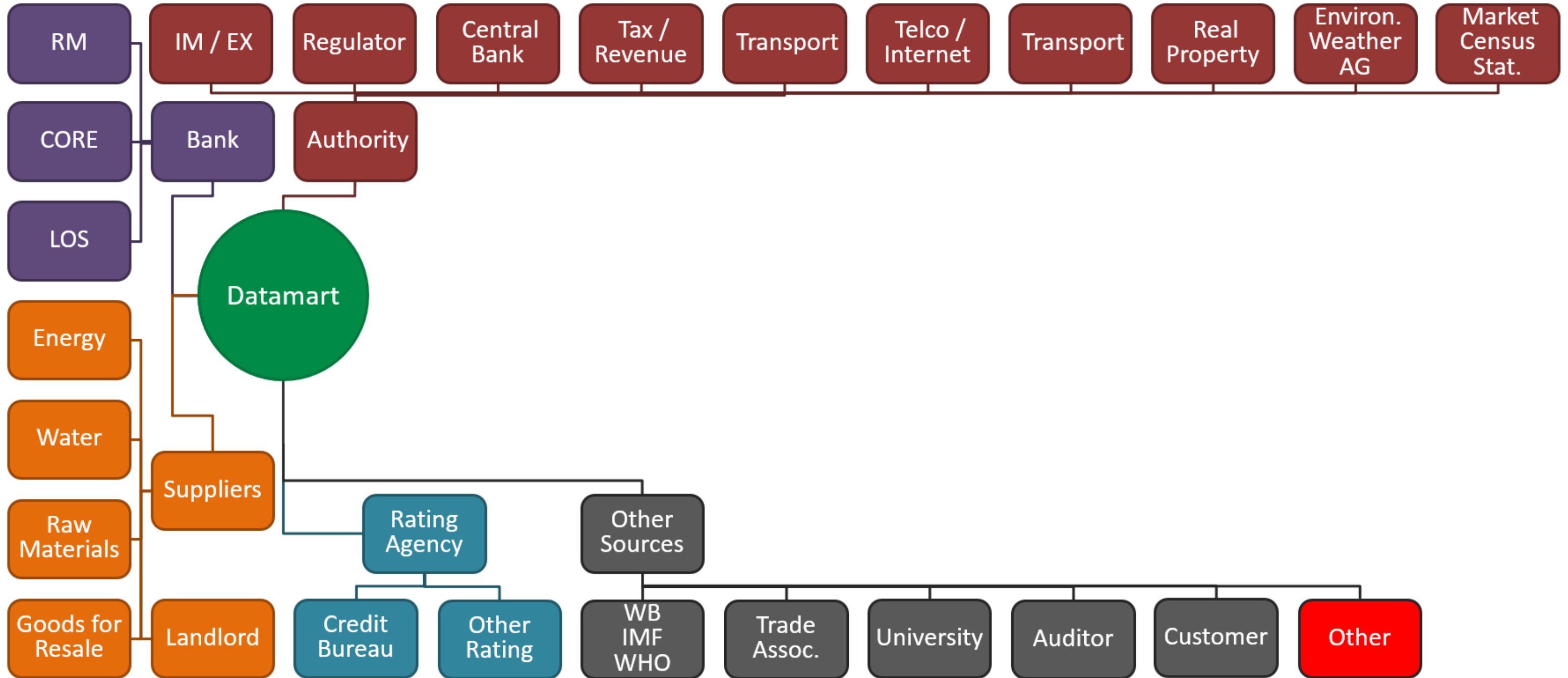
- Administration
- Agriculture
- Automotive
- Government
- Healthcare
- Import/Export
- Logistics
- Manufacturing
- Retail
- Service
- Telecommunication
- Utilities



Underwriting \$1.4 Trillion in difficult markets, for lenders of all types and sizes

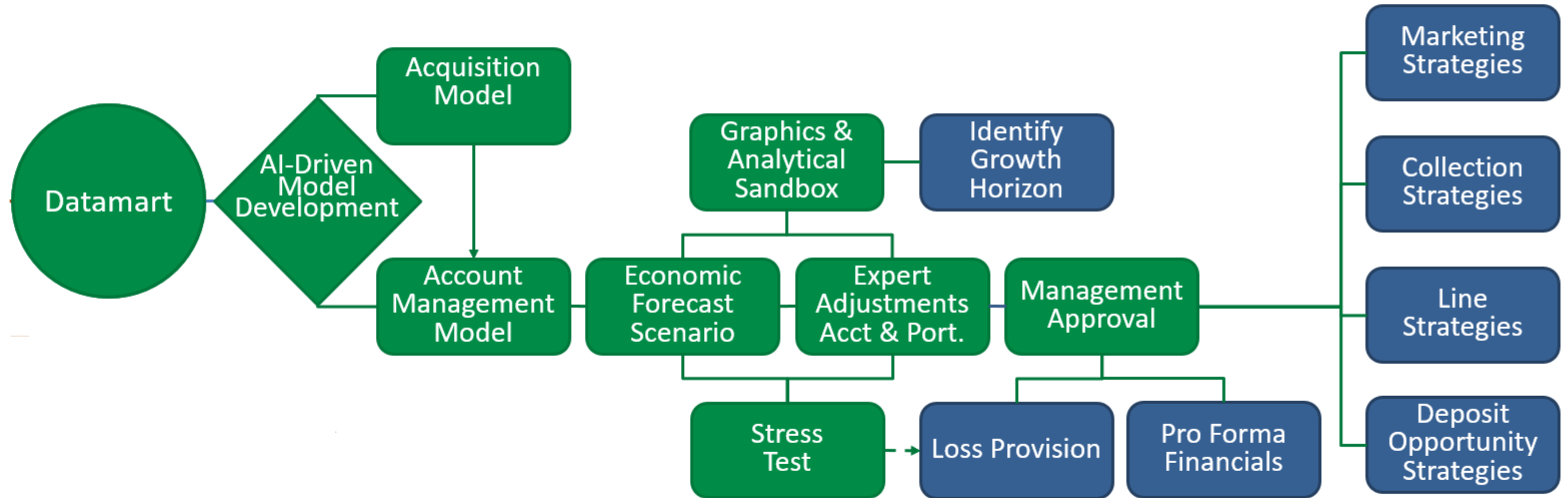
# LOAN MANAGEMENT FUNCTION

#1 Question Asked of Verde: *"Where do you get your data?"*



# LOAN MANAGEMENT FUNCTION

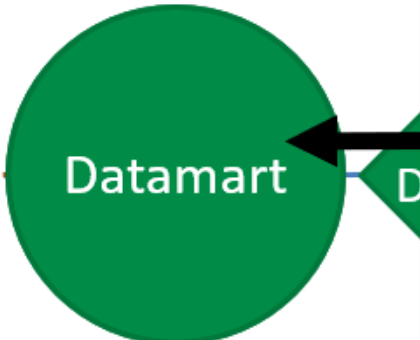
#1 Question Asked of Verde: *"Where do you get your data?"*



#2 Question Asked of Verde: *"What Makes Verde Better?"*

# LOAN MANAGEMENT FU

## #1 Question Asked of Ver



### Upload Data for 1/31/2018

#### Select File

Drop CSV File Here  
-or-  
Click to Upload

#### Required Fields

Order	Header	Data Type	Sample Value	Allele UI	Required
⊖ 1	ReportDt	Date	2015/06/30	June 30,2015	Yes
<p>ReportDt is the "Report date" of the data you're uploading.</p> <p>Think of your upload like a "snapshot" of info on every loan you've ever booked -- ReportDt is the final cut-off date for that snapshot. It includes everything booked up to and on that date.</p>					
⊕ 2	LoanID	Unique Identifier	1048755	Loan 1048755	Yes
⊕ 3	LoanAmt	Numeric	502750.25	\$502,750.25	Yes
⊕ 4	IntRate	Numeric	0.0799	7.99%	Yes
⊕ 5	Term	Integer	48	48 months	Yes
⊕ 6	MonthlyPmt	Numeric	10763.45	\$10,763.45	Yes
⊕ 7	OpenDt	Date	2013/04/17	April 17, 2013	Yes

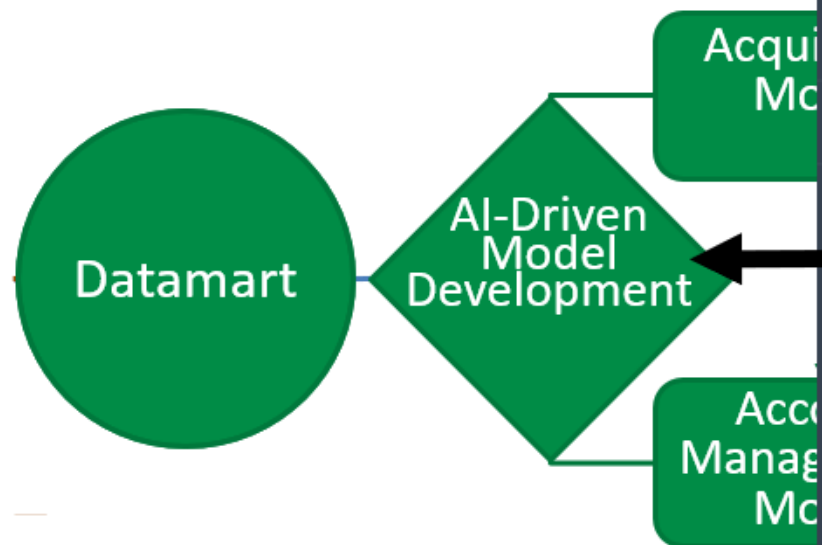


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# LOAN MANAGEMENT FUNCTION

#1 Question Asked of Verde: "Where do we start?"



VERDE ALLELE

## Model Review

Reports / Model Review / December 31, 2016

Executive Summary

Forecast Changes

Asset Changes

Data Changes

### 1 Model Analysis

This report is an automatically generated look at the model presented below. It contains three major parts: the first is a look at the model, its predictiveness and robustness. The second is a per-variable report, it looks at the contribution each variable makes to the model. The third is a look at the outliers in the data, automatically removing any outliers and measuring changes in the model. This represents internal analysis of models by Verde Intl. and does not represent the final product, and should only be used as a preliminary analysis

### 2 Function predicting Defaulted

This function uses 42 terms to explain approximately 74.36% of the variance in Defaulted. To properly predict the probability value, this model uses a logistic regression.

#### 2.1 Model Statistics

Summary Statistics:

AIC: 794.98

Null deviance: 2764.73 on 3206 df

Residual deviance: 708.98 on 3164 df

Efron's Pseudo R-Squared: 0.7436 on 3164 df

#### 2.2 Model Formula

$$\text{Defaulted} = 1 / (1 + \exp(-(-41.316 + -2.0749 * \text{safeValue}(\text{valExists}(\text{LFPrimaryTaxReturnDate}), 0) + -0.7423 * \text{safeValue}(\text{safeLog}(\text{FRACurrentAmountOwed}) - 0)))$$

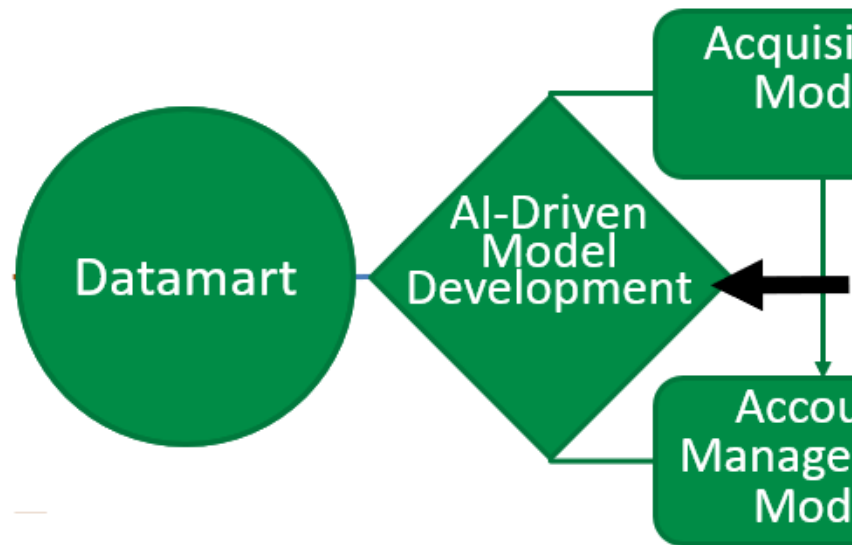

#2 Question Asked of Verde: "How do we scale?"

2014-2017 © Verde Intl.

Patrick Kelly, CEO

# LOAN MANAGEMENT FUNCTION

#1 Question Asked of Verde: *"Where do*



VERDE ALLELE

## Model Review

Reports / Model Review / December 31, 2016

Executive Summary

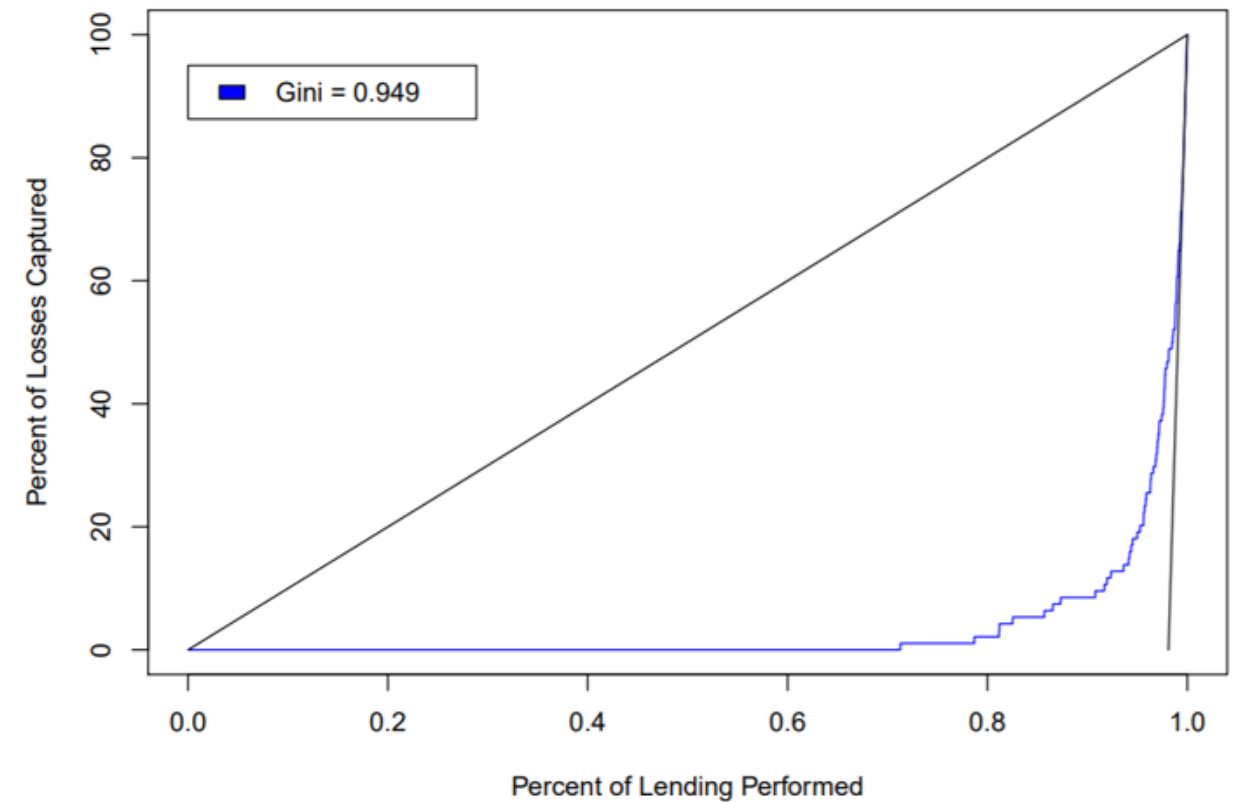
Forecast Changes

Asset Changes

Data Changes

### 3 Lorenz Curve

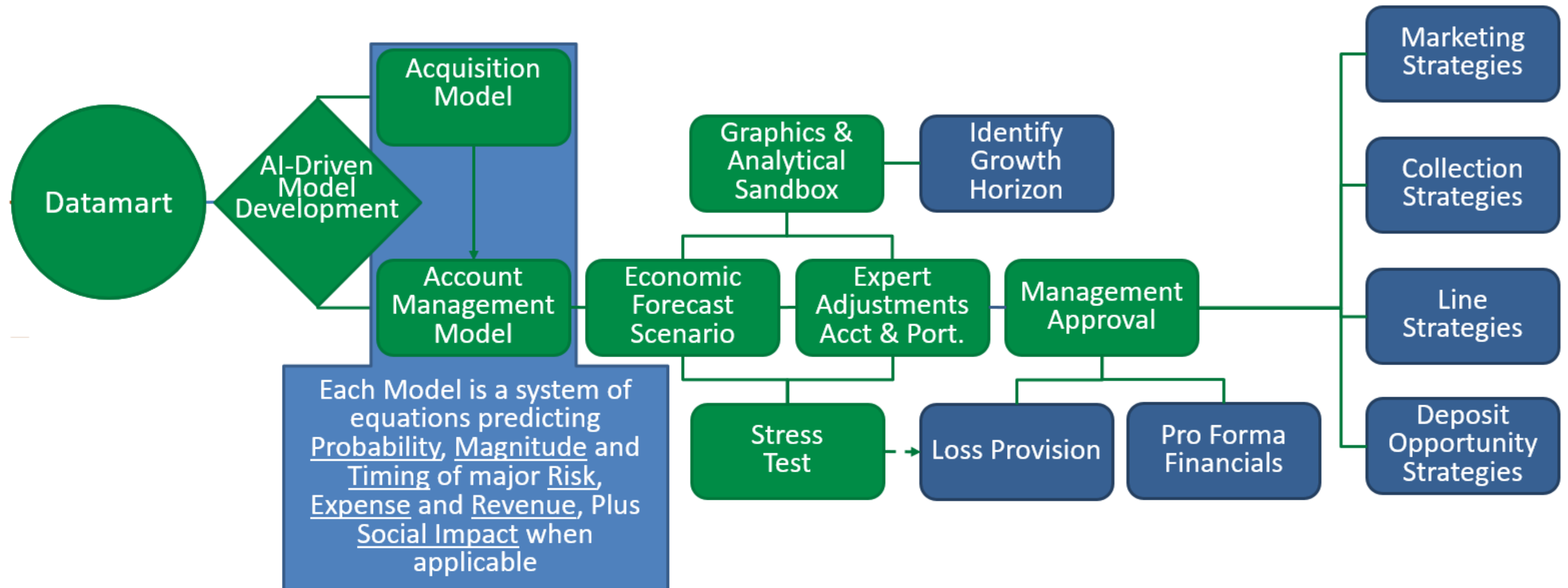
Lorenz Curve for Defaulted



#2 Question Asked

# LOAN MANAGEMENT FUNCTION

#1 Question Asked of Verde: *"Where do you get your data?"*

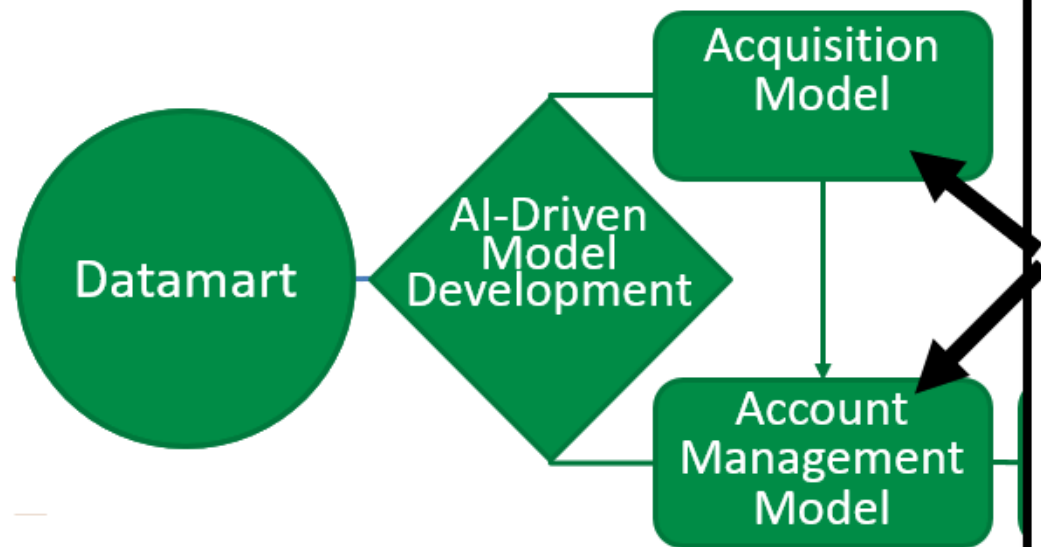


#2 Question Asked of Verde: *"What Makes Verde Better?"*



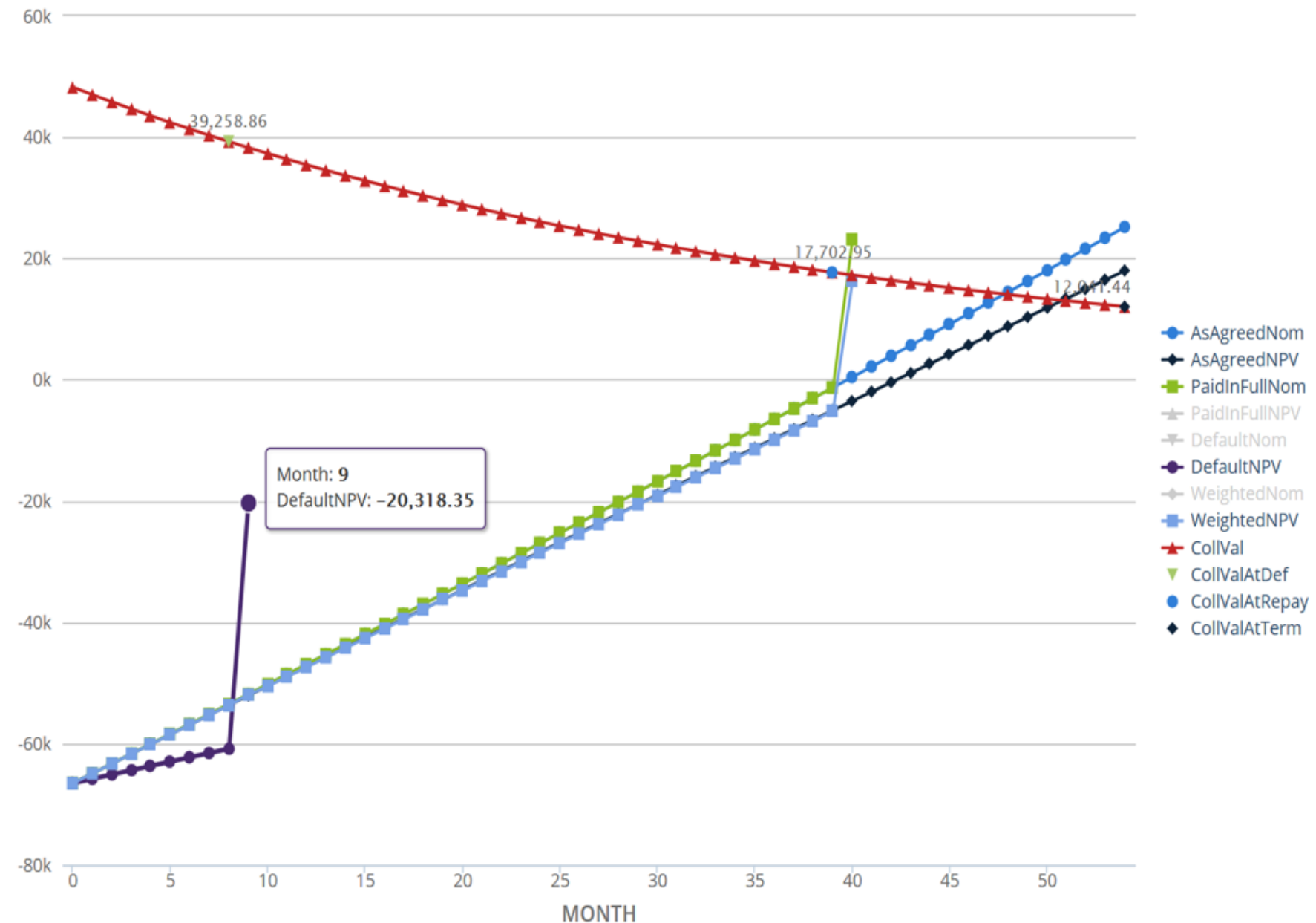
# LOAN MANAGEMENT FUNCTION

#1 Question Asked of Verde: *"Where do you go?"*



Discounted Cash Flows

Graph Financials



#2 Question Asked of Verde: *"What Makes Verde Better?"*



# Scenario Detail



Setup / Scenarios / Scenario Detail

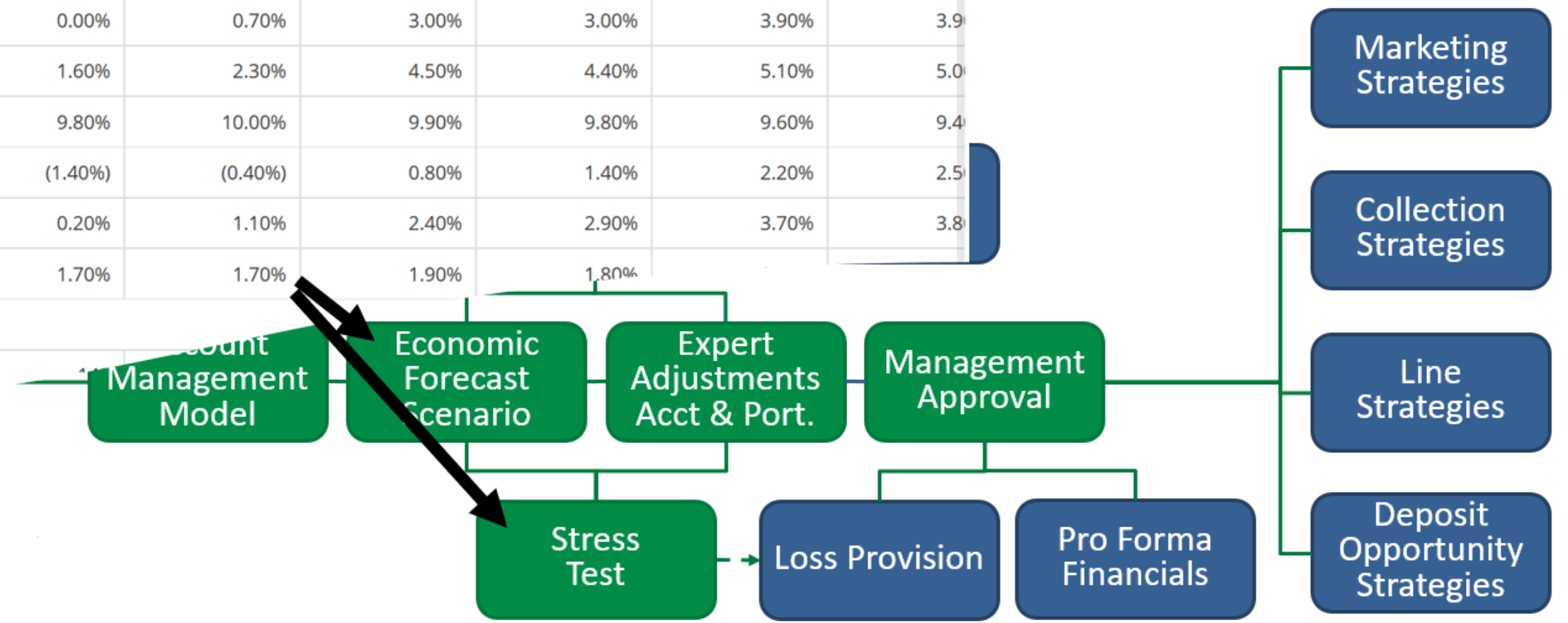
Rename / Save

2017 Q1 - 2020 Q1

	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2019 Q1	2019 Q2	2019 Q3
<b>Economic Activity &amp; Prices</b>							
Real GDP Growth	(3.00%)	0.00%	0.70%	3.00%	3.00%	3.90%	3.9
Nominal GDP Growth	(1.40%)	1.60%	2.30%	4.50%	4.40%	5.10%	5.0
Unemployment Rate	9.60%	9.80%	10.00%	9.90%	9.80%	9.60%	9.4
Real Disposable Income Growth	(2.50%)	(1.40%)	(0.40%)	0.80%	1.40%	2.20%	2.5
Nominal Disposable Income Growth	(1.10%)	0.20%	1.10%	2.40%	2.90%	3.70%	3.8
CPI Inflation Rate	1.50%	1.70%	1.70%	1.90%	1.80%		

## Asset Prices & Financial Conditions

House Price Index	156
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#2 Question Asked of Verde: *“What Makes Verde Better?”*

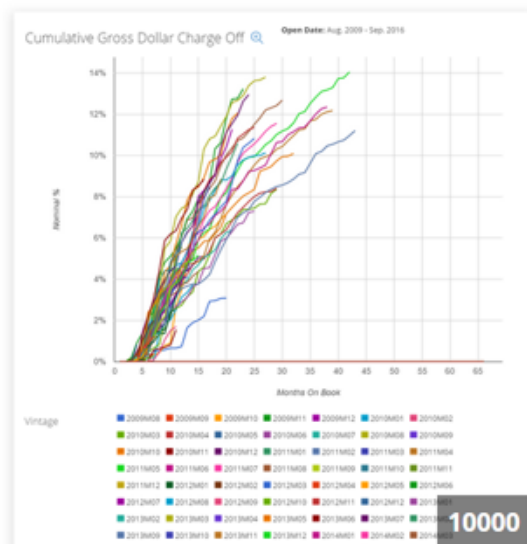
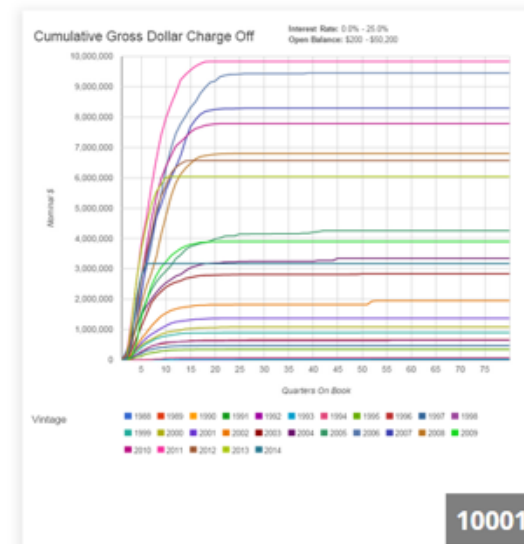
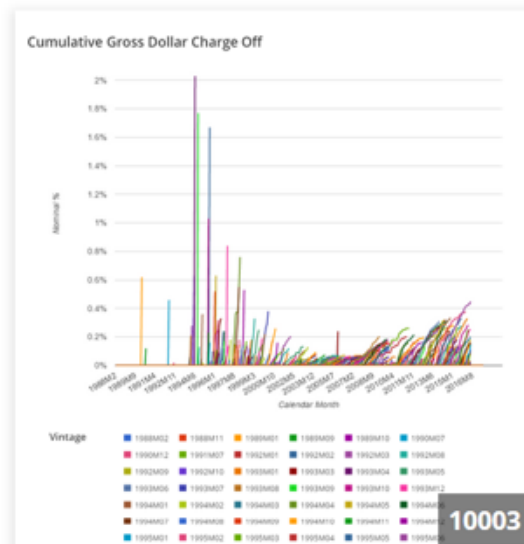
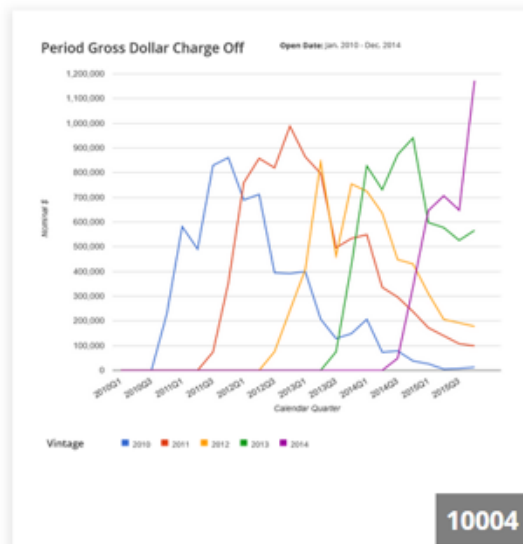
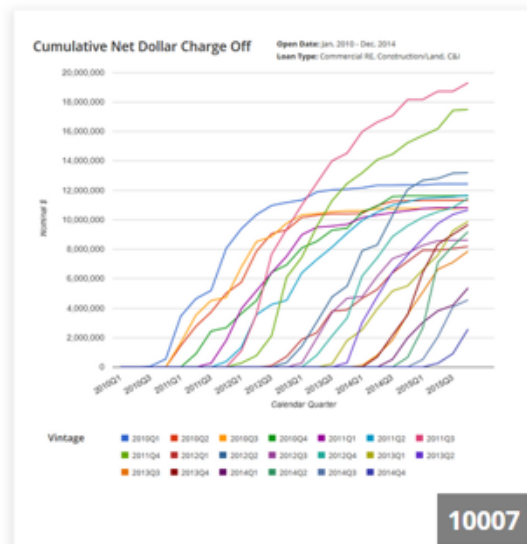
# LOAN MANA #1 Question A



## Saved Graphs

Graph Builder / Saved Graphs

Table **Thumbnail**



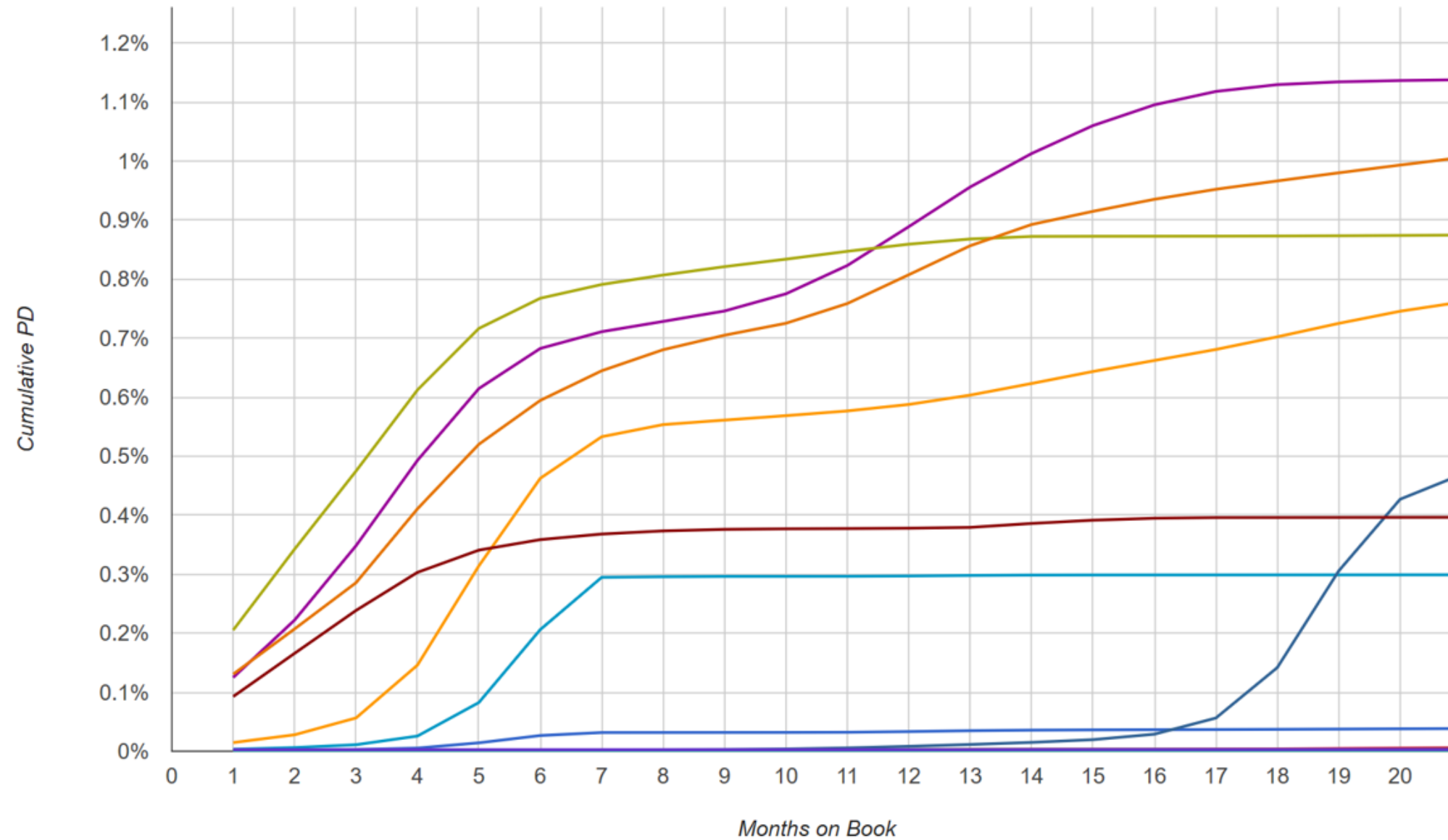
- Marketing Strategies
- Collection Strategies
- Line Strategies
- Deposit Opportunity Strategies



# LOAN MANA

## #1 Question

Cumulative PD   Period PD   Cumulative LGD   Period LGD



Industry

- RIA
- Family Entertainment
- Chickens
- Wine
- Veterinary
- Self Storage
- Insurance
- Government Contracting
- Renewable Energy
- E-Lending
- Capital Resources
- Other
- Pharmacy
- Hotel
- Healthcare
- Deathcare

Marketing strategies

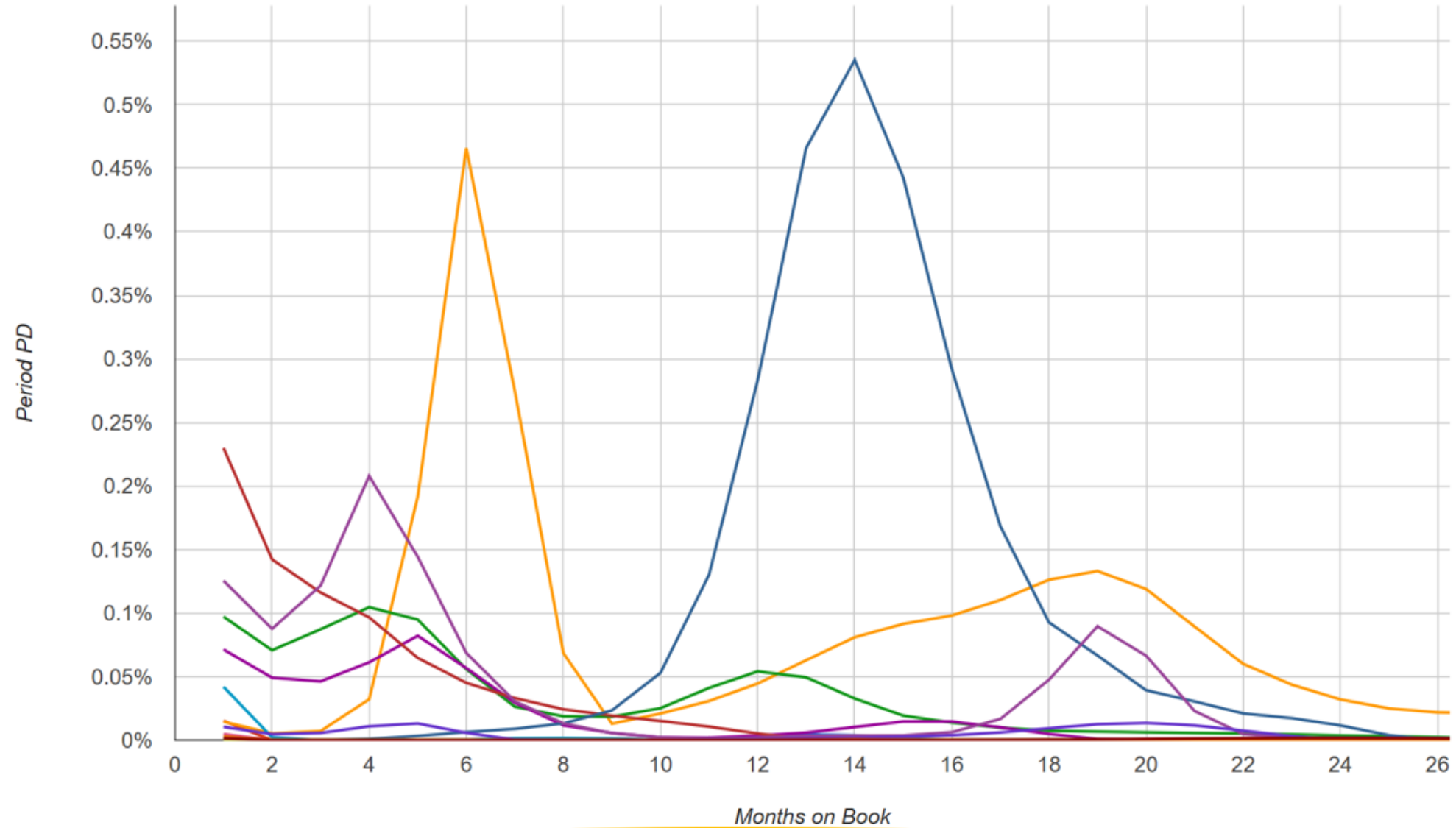
Collection strategies

Line strategies

Deposit opportunity strategies



Cumulative PD Period PD Cumulative LGD Period LGD



- Loan Type**
- Conventional
  - Conventional Line Of Credit
  - Conventional Multi Advance
  - SBA 7a
  - SBA 7a Construction
  - SBA 7a Express Line Of Credit
  - SBA 7a Express Multi-Advance
  - SBA 7a Express Term Loan
  - SBA 7a Multi-Advance
  - SBA 7a Pari Passu
  - SBA 7A Small Loan Advantage
  - SBA-504
  - SBA-504 Construction
  - SLA Multi Advance
  - USDA B&I

Marketing Strategies

Collection Strategies

Line Strategies

Deposit Opportunity Strategies



- ALLL
- Graph Builder
- New Graph
- Most Recent Graph
- Report Builder
- Saved Templates
- Data History
- Setup

Graph Builder

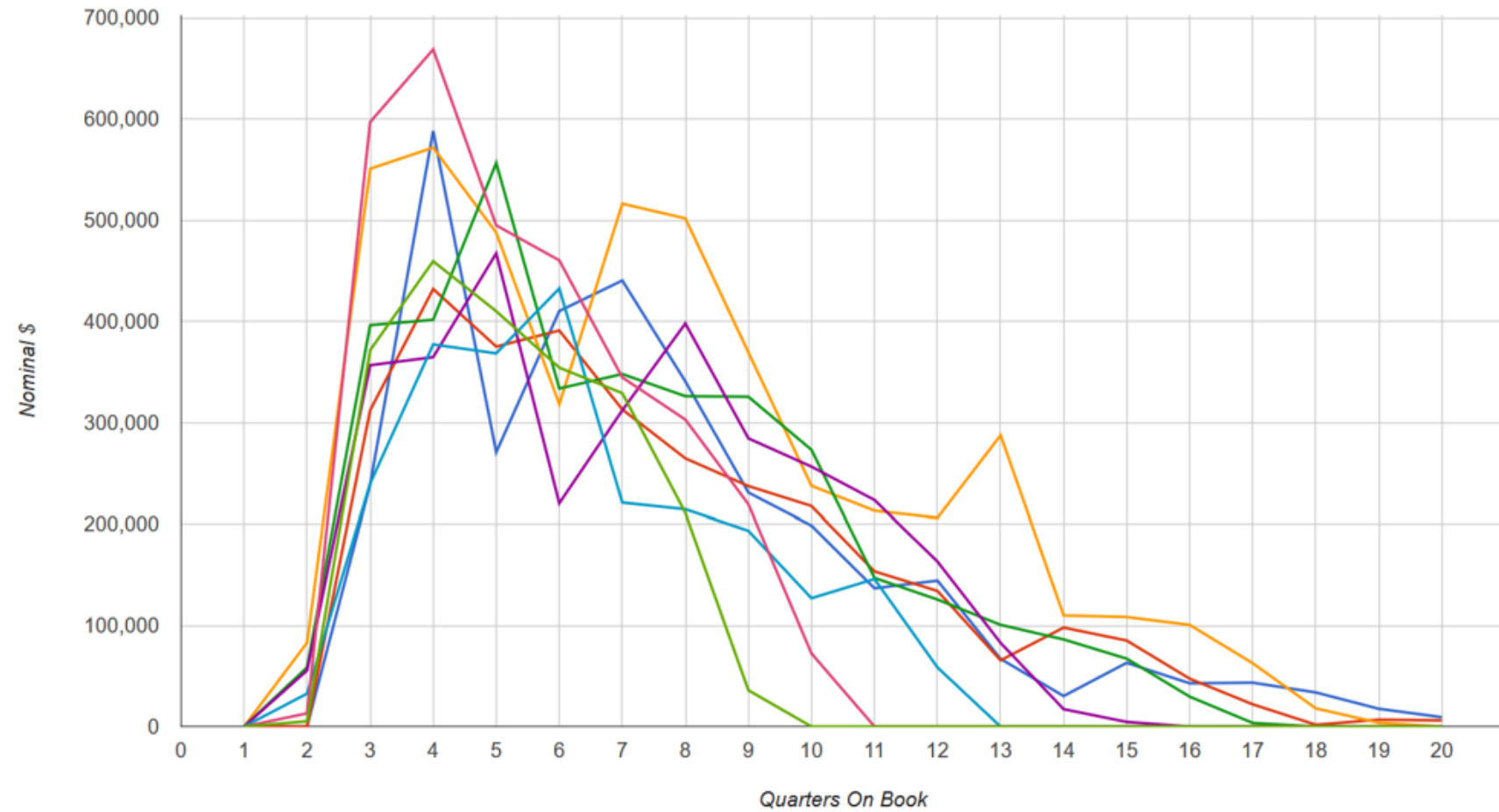
Graph Builder / New Graph

Export Data

GRAPH

Period Gross Dollar Charge Off

Open Date: Jan. 2010 - Dec. 2013  
Interest Rate: 0.0% - 28.0%  
Term: 6 - 120  
Open Balance: \$0 - \$200,000



Vintage

- 2010H1
- 2010H2
- 2011H1
- 2011H2
- 2012H1
- 2012H2
- 2013H1
- 2013H2

Marketing Strategies

Collection Strategies

Line Strategies

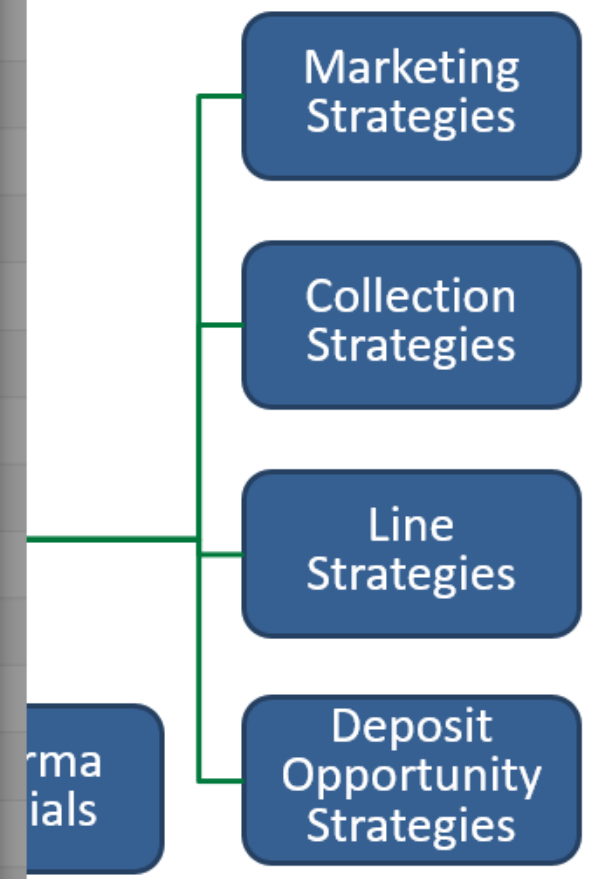
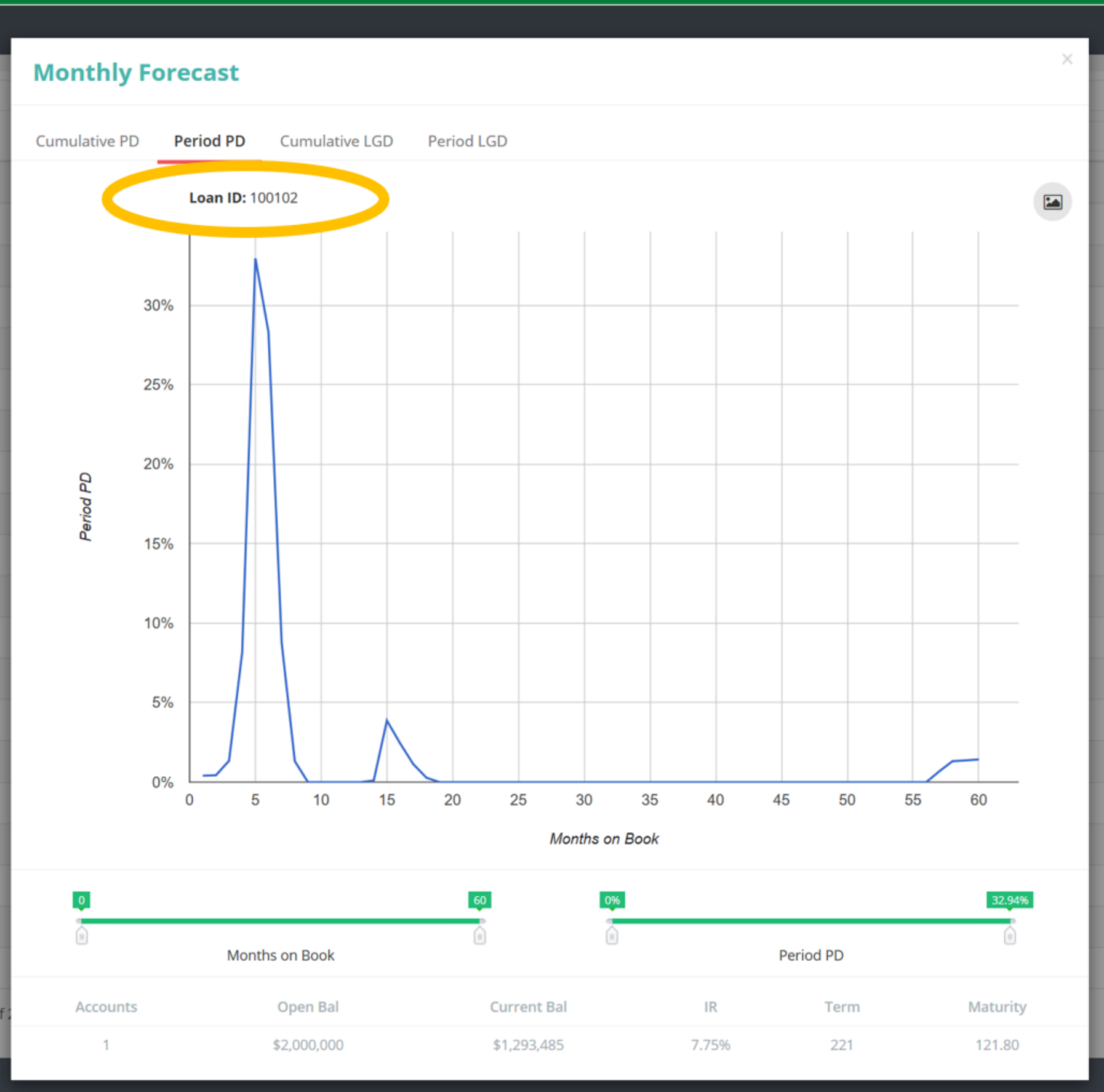
Deposit Opportunity Strategies



# LOAN MANAGEMENT

## #1 Question Asked of V

Datamart



# LOAN MANAGEMENT FUNCTION



## Adjustments

ALLL / Adjustments

Export Data

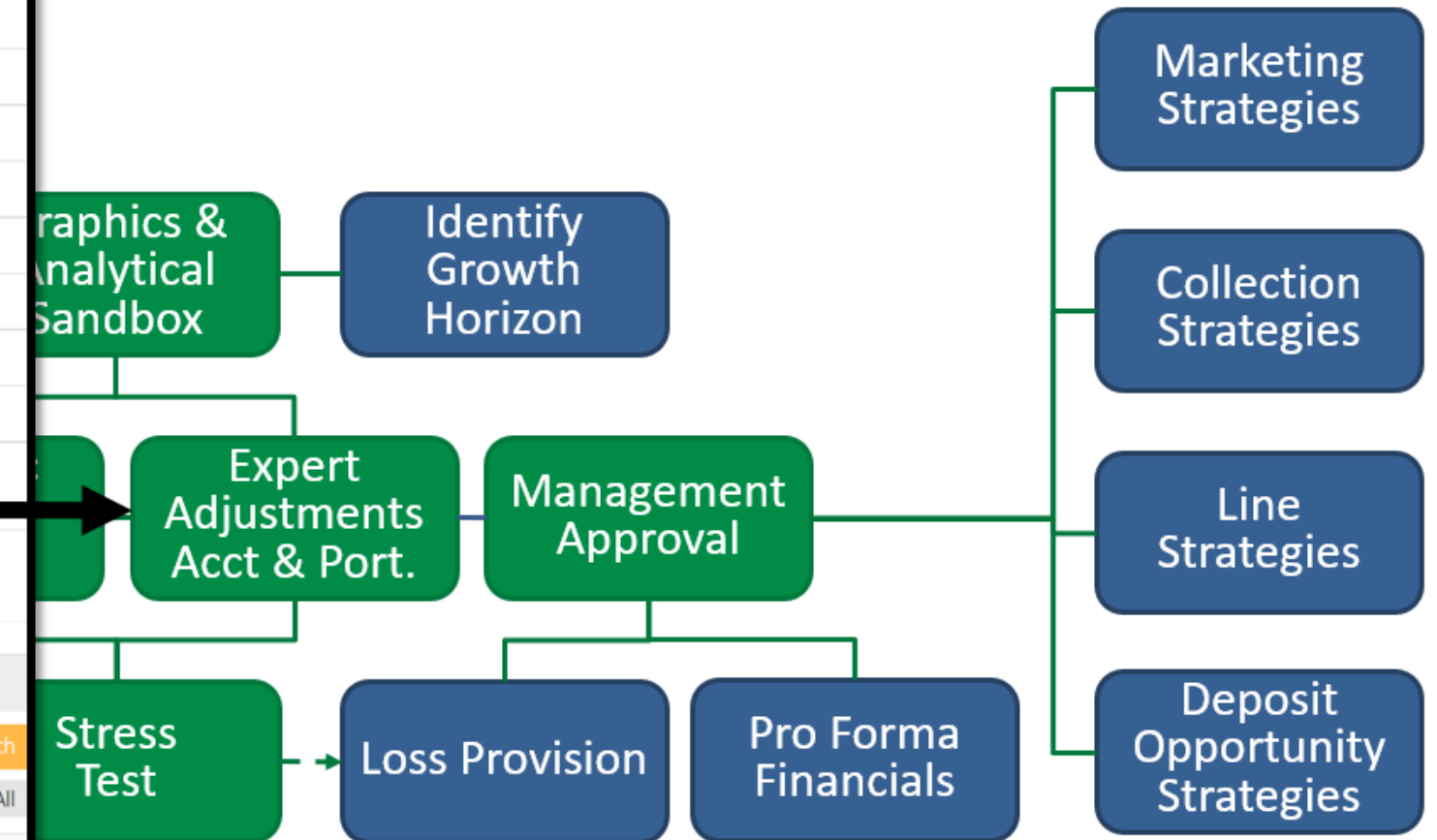
### Summary

Loan Type	Accounts	Balance	Avg. PD	Avg. PD Adj.	LGD	LGD Adj.
Commercial RE	1,825	\$461,230,985	4.07%	0%	\$31,126,075	\$0
Construction/Land	1,683	\$378,011,903	3.75%	0%	\$24,807,331	\$4,201,934
C&I	2,490	\$461,230,985	4.07%	-1.41%	\$31,126,075	-\$135,742
Working Capital	524	\$378,011,903	3.75%	0%	\$24,807,331	\$0
Accounts Receivable	298	\$461,230,985	4.07%	0%	\$31,126,075	\$0
Line of Credit	4,870	\$378,011,903	3.75%	0.83%	\$24,807,331	\$0
Agricultural	2,011	\$461,230,985	4.07%	0%	\$31,126,075	\$508,226
SBA	901	\$378,011,903	3.75%	0%	\$24,807,331	\$0
<b>Total</b>	<b>12,568</b>	<b>\$3,655,272,894</b>	<b>3.94%</b>	<b>-0.07%</b>	<b>\$243,397,055</b>	<b>\$4,846,202</b>

### Loan Select

Loan ID	Open Date	Loan Type	Balance	PD	PD Adj.	LGD	LGD Adj.	Action
3001323	4/27/2012	Commercial RE	\$134,003	2.14%	0	\$5,417	0	
3006195	5/3/2012	Construction/Land	\$440,498	13.89%	0	\$16,703	0	
3007787	5/3/2012	Line of Credit	\$265,828	4.05%	0.5%	\$10,509	\$2,500	
3020200	5/5/2012	Working Capital	\$158,939	5.50%	0	\$60,992	0	
3020394	5/6/2012	C&I	\$50,038	26.36%	-7.00%	\$2,362	0	

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#2 Question Asked of Verde: "What Makes Verde Better?"





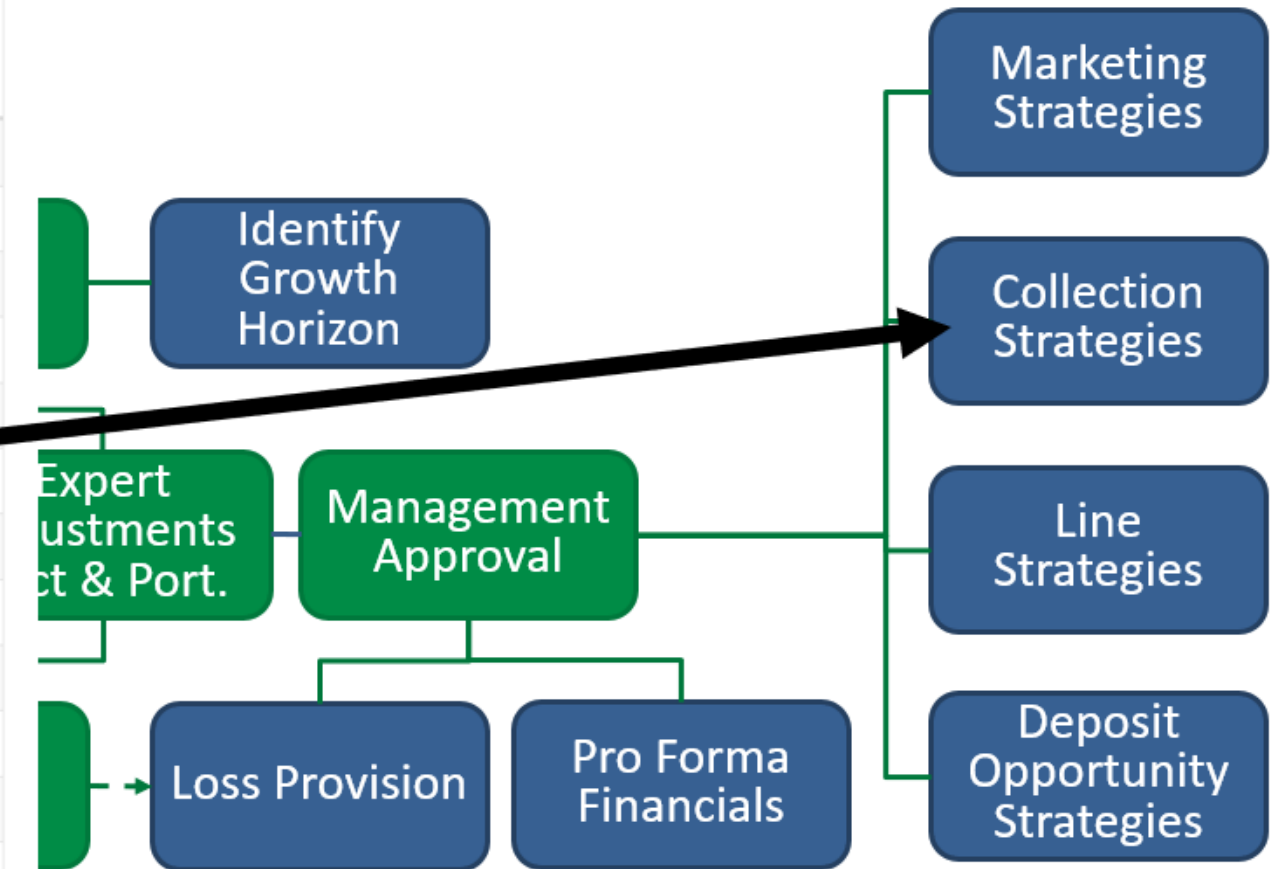
# Collections Queue

ALLL / Collections Queue

Export Data

Page 1 of 205 | View 20 records | Found total 4,087 records

Loan ID	Loan Type	Open Bal	Current Bal	Days Del	Days to CO	PD	LGD	Priority	Action
		Min Max	Min Max	Min Max	Min Max	Min Max	Min Max	Min Max	Q Search Filter Refresh
101454	Construction/Land	\$2,070,000	\$1,423,314	332	96	93.10%	\$1,343,478	139	[Icons]
100039	Agricultural	\$1,880,000	\$1,303,392	1244	122	94.13%	\$1,243,381	102	[Icons]
100013	C&I	\$1,210,000	\$933,726	179	91	93.67%	\$878,630	98	[Icons]
102480	Working Capital	\$575,000	\$398,565	271	82	94.40%	\$379,691	91	[Icons]
101955	Working Capital	\$765,000	\$425,980	210	99	94.39%	\$390,549	87	[Icons]
100674	Vehicle	\$850,000	\$346,783	148	80	94.15%	\$244,604	86	[Icons]
102013	Line of Credit	\$575,000	\$285,204	271	83	94.39%	\$243,765	85	[Icons]
100216	Agricultural	\$1,150,000	\$552,628	57	163	84.56%	\$461,120	82	[Icons]
101659	Commercial RE	\$1,743,000	\$1,428,190	118	93	15.20%	\$218,409	77	[Icons]
100203	Agricultural	\$600,000	\$214,902	1091	103	94.28%	\$199,610	70	[Icons]
102543	Vehicle	\$350,000	\$265,067	118	124	91.97%	\$245,419	65	[Icons]
100550	Line of Credit	\$700,000	\$380,562	148	140	66.83%	\$251,330	63	[Icons]
100611	C&I	\$575,000	\$131,148	392	85	94.16%	\$125,076	62	[Icons]
102203	Construction/Land	\$1,150,000	\$796,286	240	310	53.74%	\$432,916	59	[Icons]
103199	Commercial RE	\$1,970,000	\$1,829,132	179	356	24.52%	\$445,500	59	[Icons]
100898	Line of Credit	\$400,000	\$199,398	179	153	90.72%	\$175,659	57	[Icons]
103198	Commercial RE	\$1,970,000	\$1,524,592	179	346	29.03%	\$332,111	46	[Icons]
101277	C&I	\$2,000,000	\$1,628,505	118	152	6.48%	\$106,515	42	[Icons]



akes Verde Better?"

# LOAN MANA

## #1 Question A

VERDE ALLELE

Allele Admin



### Marketing Queue

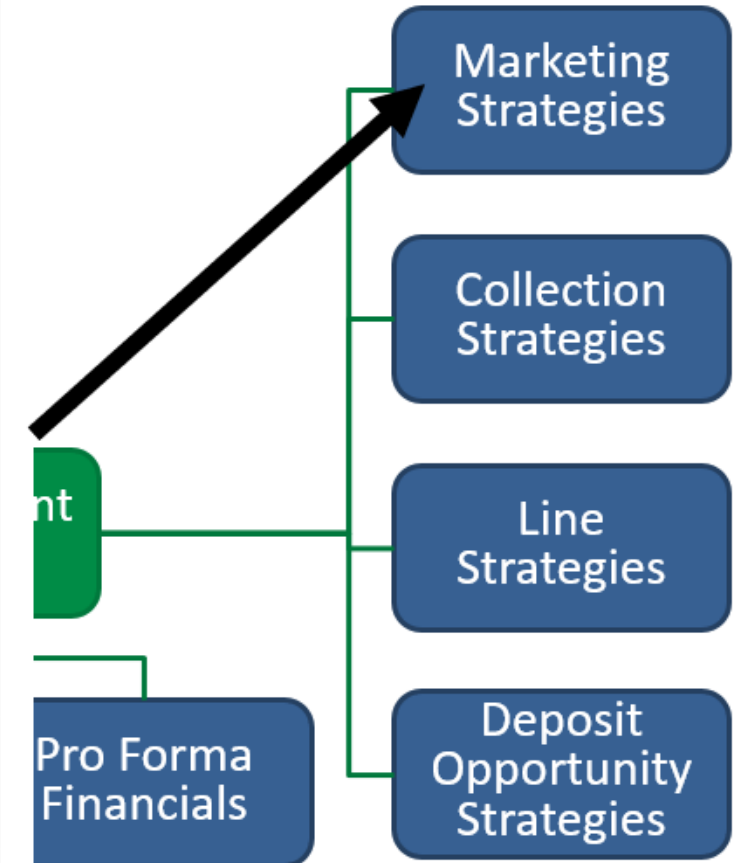
ALLL / Marketing Queue

Export Data

Page 1 of 205 | View 20 records | Found total 4,087 records

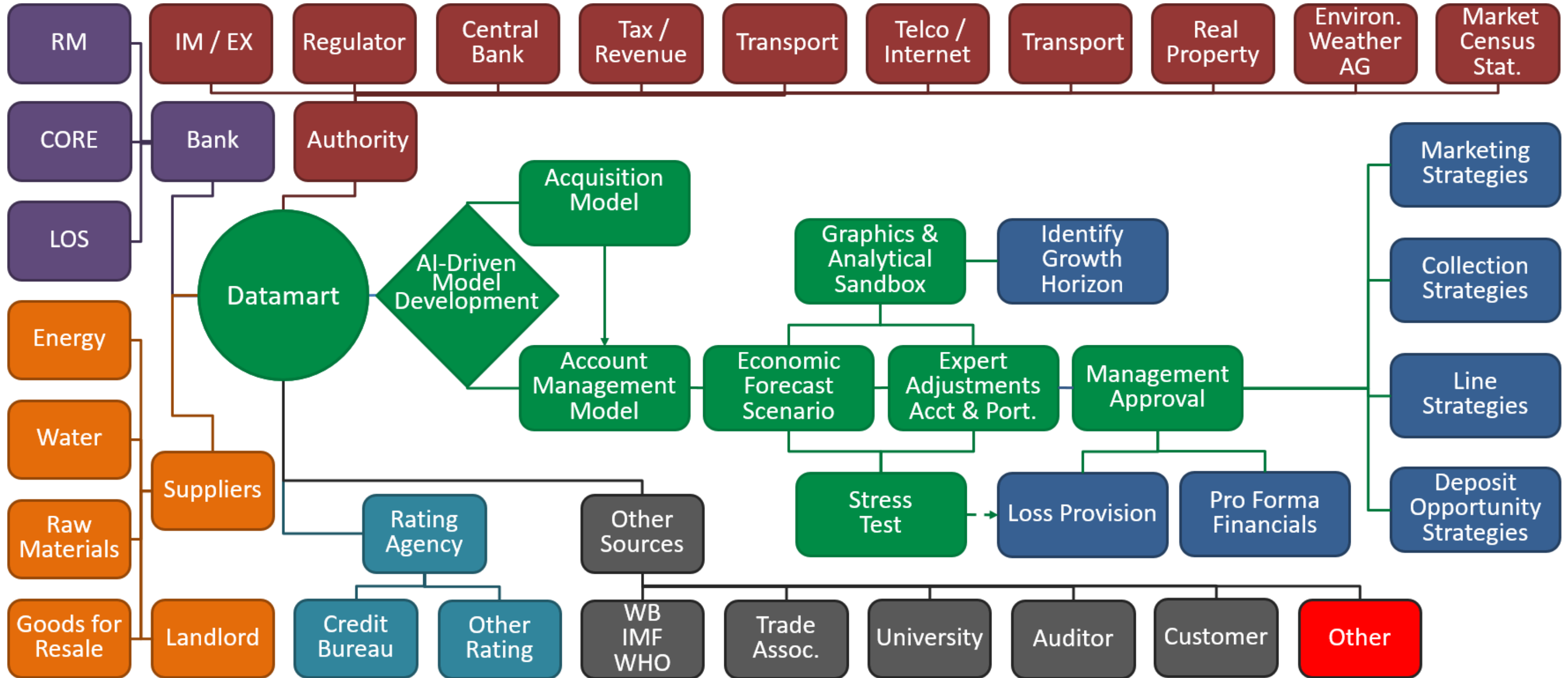
Loan ID	Loan Type	Open Bal	Amount Paid	Mos to Term	Mos to Repay	Value at Risk	Priority	Action
		Min Max	Min Max	Min Max	Min Max	Min Max	Min Max	Q Search T ↻
+ 103840	Commercial RE	\$3,825,000	\$217	242.8	0.2	\$11,995,568	113	[Icons]
+ 100102	C&I	\$2,000,000	\$2,659,516	121.8	0.1	\$1,964,918	110	[Icons]
+ 100099	Agricultural	\$2,100,000	\$2,362,084	188.6	0	\$3,034,124	108	[Icons]
+ 100289	Line of Credit	\$475,250	\$412,660	224.6	0	\$1,121,655	105	[Icons]
+ 100356	Line of Credit	\$475,000	\$580,126	215.7	0	\$1,015,198	103	[Icons]
+ 100501	Commercial RE	\$1,800,000	\$2,906,296	126.6	2	\$2,240,460	101	[Icons]
+ 100535	Construction/Land	\$2,000,000	\$2,488,517	44.6	2	\$1,011,835	98	[Icons]
+ 100637	Commercial RE	\$1,925,000	\$2,359,653	48	1.7	\$1,059,251	98	[Icons]
+ 100634	Agricultural	\$1,200,000	\$1,728,106	108	1.8	\$1,478,972	98	[Icons]
+ 104140	Working Capital	\$2,200,000	\$406	294	1.1	\$8,872,305	95	[Icons]
+ 104340	C&I	\$2,500,000	\$434	235.8	1.4	\$7,249,081	91	[Icons]
+ 104409	Line of Credit	\$500,000	\$82	248.6	2.1	\$1,651,350	90	[Icons]
+ 100668	Vehicle	\$675,000	\$1,098,585	169	2.4	\$1,183,794	84	[Icons]
+ 100697	C&I	\$2,000,000	\$2,563,890	49.8	2.2	\$1,124,005	82	[Icons]
+ 100742	Commercial RE	\$2,000,000	\$2,607,025	51.5	2.2	\$1,187,376	77	[Icons]
+ 100766	Agricultural	\$1,100,000	\$2,006,817	232.5	2.1	\$2,717,369	73	[Icons]
+ 100861	Construction/Land	\$1,600,000	\$2,130,309	55.8	2.4	\$1,033,046	69	[Icons]
+ 100930	Construction/Land	\$1,800,000	\$2,450,466	58.9	2.5	\$1,230,439	68	[Icons]

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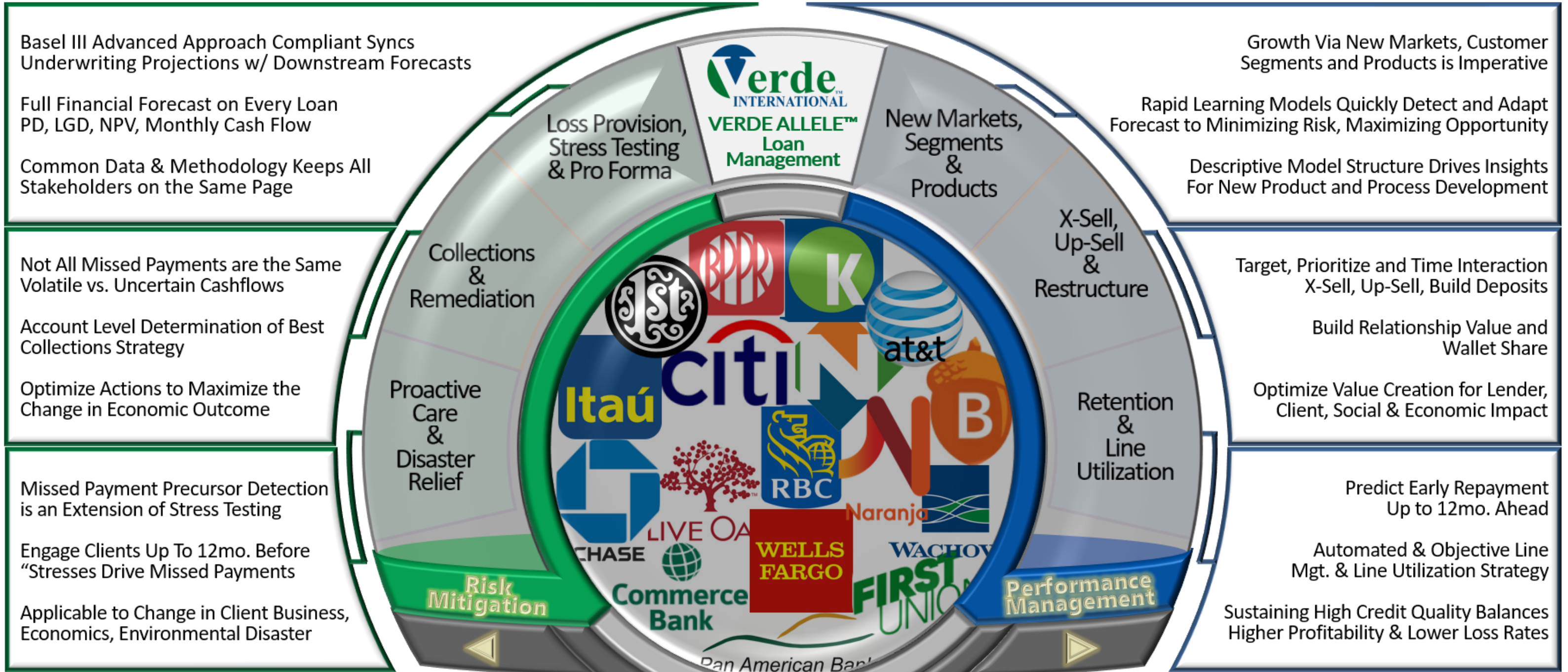
# LOAN MANAGEMENT FUNCTION

#1 Question Asked of Verde: *"Where do you get your data?"*



#2 Question Asked of Verde: *"What Makes Verde Better?"*





**Who:**  
Full Service Bank, LAC Mkts

**Problem:**  
8.5% Loss Rate, ~0% ROA, near C&D  
Many w/ no formal credit experience  
Vital inclusion & development lender

**Solution:**  
Verde Aurora/Corona origination & **Allele - prioritize & clarify collections**  
♦Often Late/Low risk ♦AG volatile ♦Ed. gap ♦Literacy gap ♦Collateral risk, Etc.

**Outcome:**  
Lower portfolio losses by 36% (315bp)

**Who:**  
2<sup>nd</sup> Largest US SB lender

**Problem:**  
0.5% Loss Rate -> 1.75% -> 350%  
Regulator Panics -> Bank Panics  
Add more people to same bad process

**Solution:**  
Allele: Basel III, Stress testing, High precision, customer insights.

**Outcome:**  
Fewer FTE & happy regulators. Uncovered new markets & retention strategies.

**Who:**  
Leading CAC Bank

**Problem:**  
Develop Micro Finance Program  
Largely unbanked w/ informal business

**Solution:**  
**Big data models found nonbank, non Bureau data for underwriting & MGT**  
Data begets data – Credit behavior expressed in prod & service – post boxes

**Outcome:**  
1st time ever profitably MSME @ IR benefitting client & community  
Now 6% of bank book

**Who:**  
Large Canadian Bank

**Problem:**  
New immigrant SME ≠ mainstream

**Solution:**  
Allele identifies outliers profiles & non-bureau attributes for underwriting  
New products & alt data underwriting

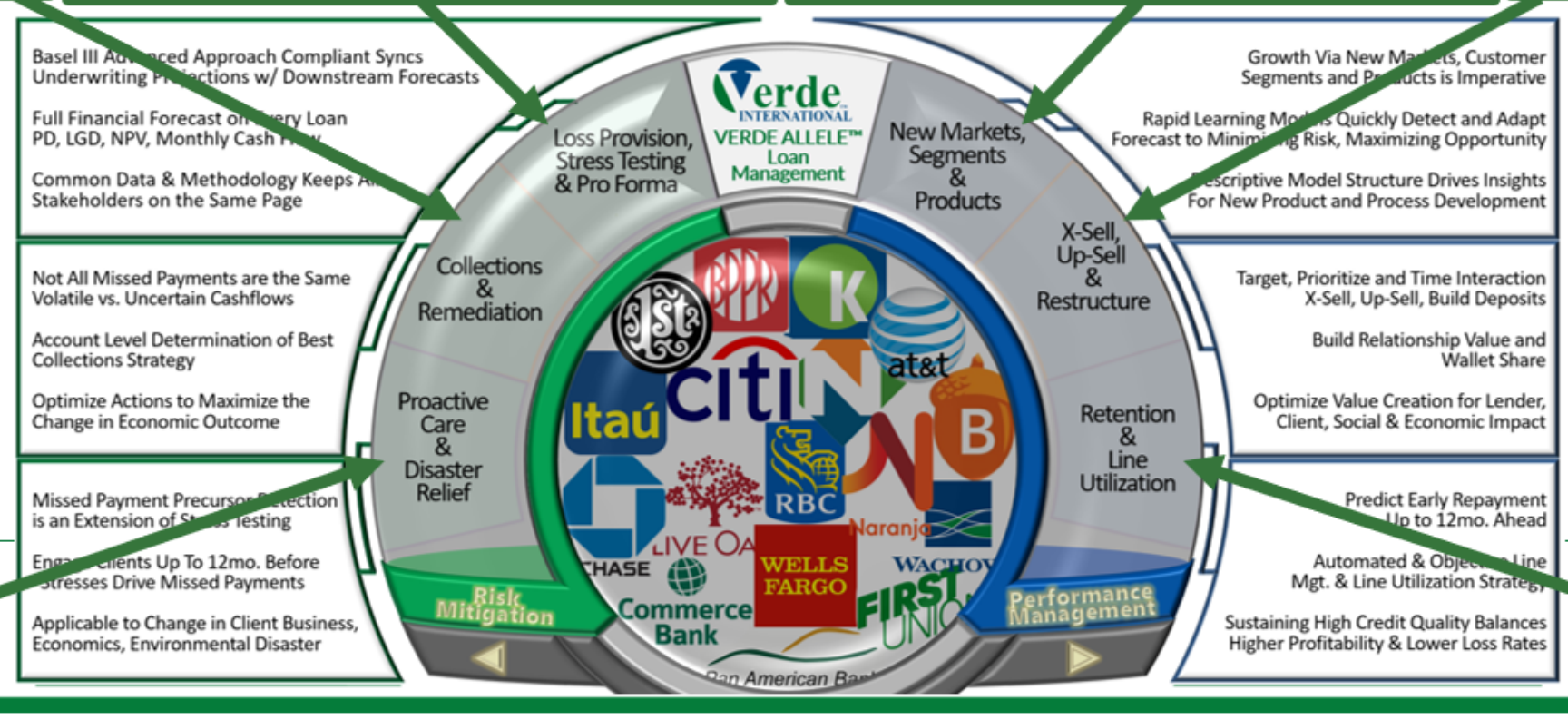
**Outcome:**  
Alt data process profitably approves ~70% of all new immigrant applicants

**Who:**  
Bank: SME & Retail + Trade

**Problem:**  
No disaster mgt. strategy or tactics  
Eco. recovery requires capital flow

**Solution:**  
Allele models: Acct-level & descriptive  
Not: AI-black box or naïve stats  
Answers critical SME client questions:  
♦Already struggling? ♦Growth mode? ♦Risk in crisis & long-term? ♦Cyclic, countercyclic, pro-recovery?

**Outcome:**  
Low losses, high wallet & retention



**Who:**  
\$100B+ National Lender

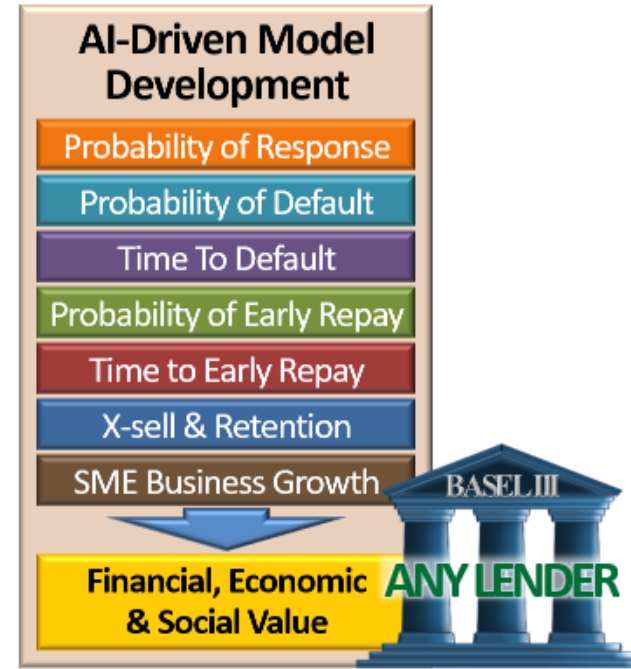
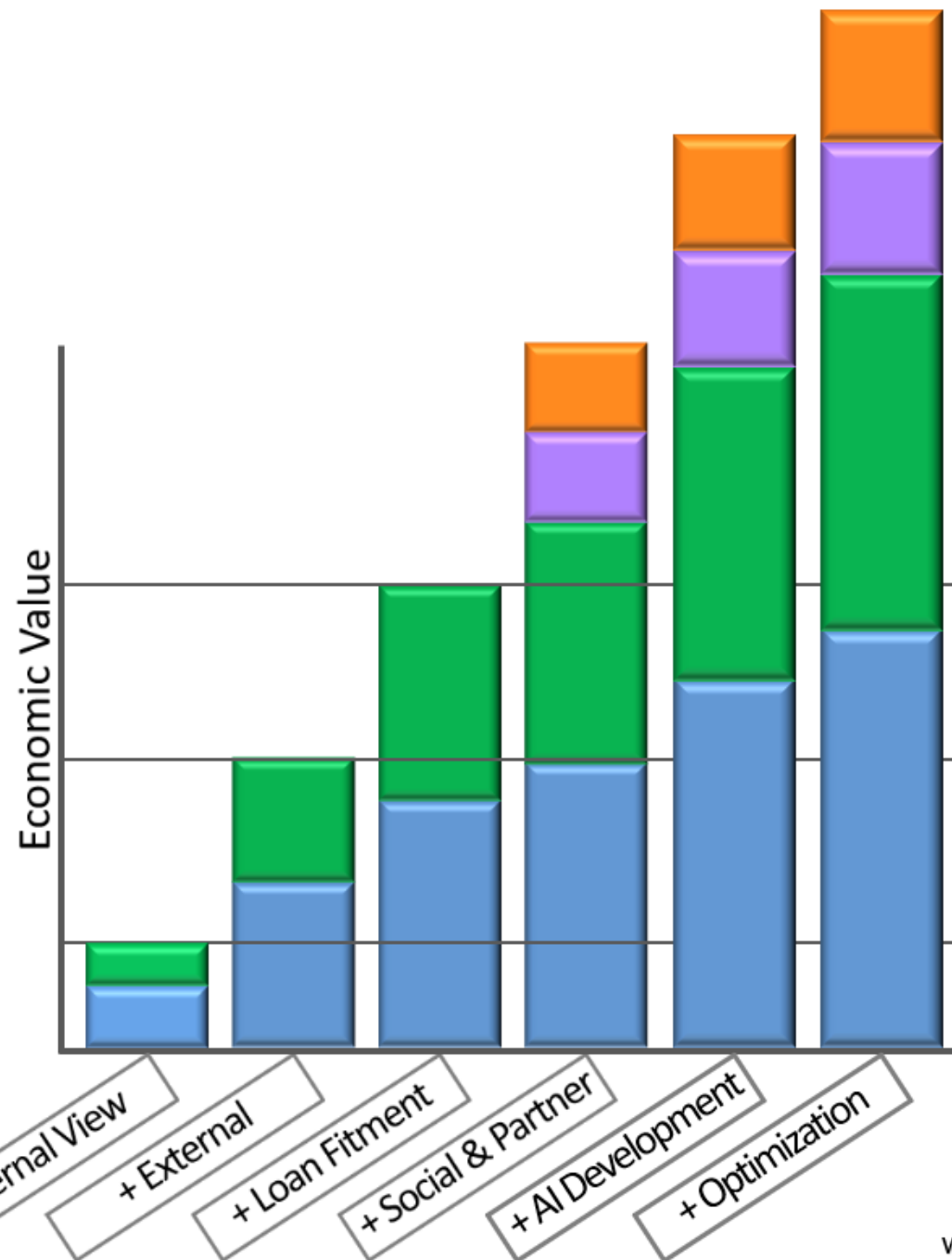
**Problem:**  
Attrition: most valuable SMEs = 18%/yr. (>\$20KNI/Yr./SME)

**Solution:**  
Verde Allele predicts attrition +-1mo. 12mo. ahead, enabling highly targeted Prod. & service learning experiments  
Tailored retention strategies to clients

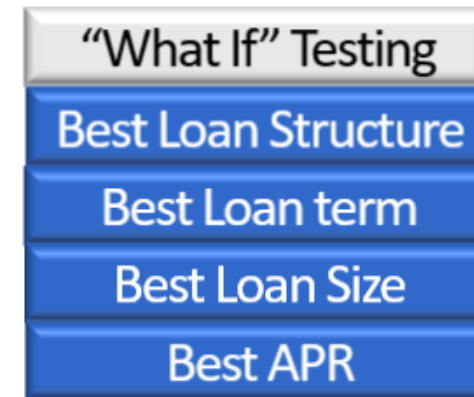
**Outcome:**  
Cut attrition in half  
Profit improvement \$65million/Yr.

# VERDE LENDING SOLUTIONS

## A Systematic Approach to Underwriting & Loan Management

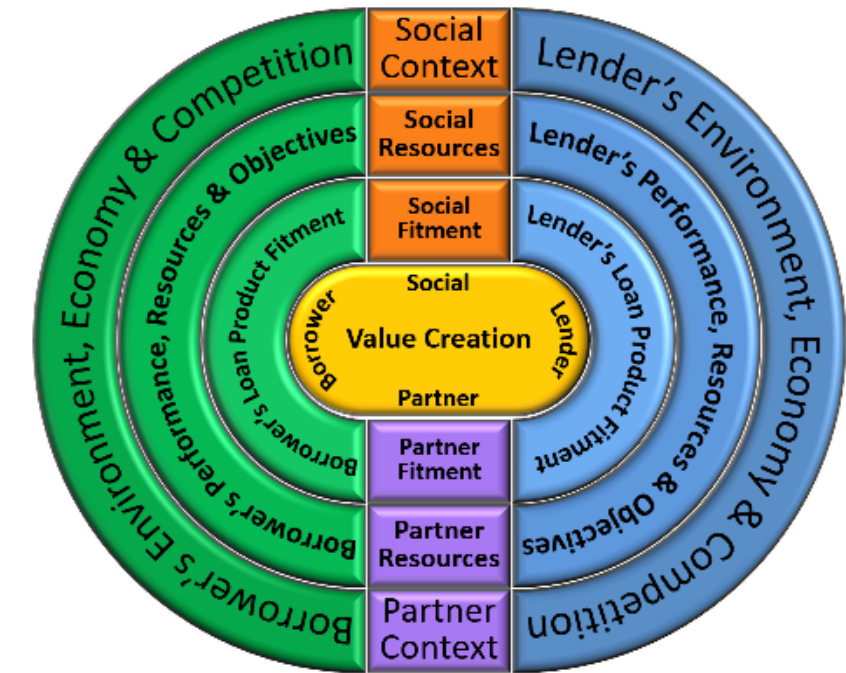


2: Model Development & Form  
AI-Driven **Reviewable** Econometric & Behavioral System



3: Loan Optimization & Stress Testing  
w/ Economic & Loan Attributes, AI Systems Price, Structure & Stress Test Each Loan

<b>Internal View:</b> Popularized by credit bureaus, FICO & Like Borrower & Lender are assumed to be unchanging	<b>+ External:</b> Recognizes Borrower & Lender performance behavior and objectives are influenced by the world around them	<b>Loan Fitment:</b> Borrowers and lenders adapt behaviors based on loan pricing & packaging	<b>Social &amp; Partner:</b> Community, Capital Partners & 3 <sup>rd</sup> Parties with development, inclusion and other objectives are considered
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1: Big Data & Model Design  
Predicting Behavior is Key to Predicting Value



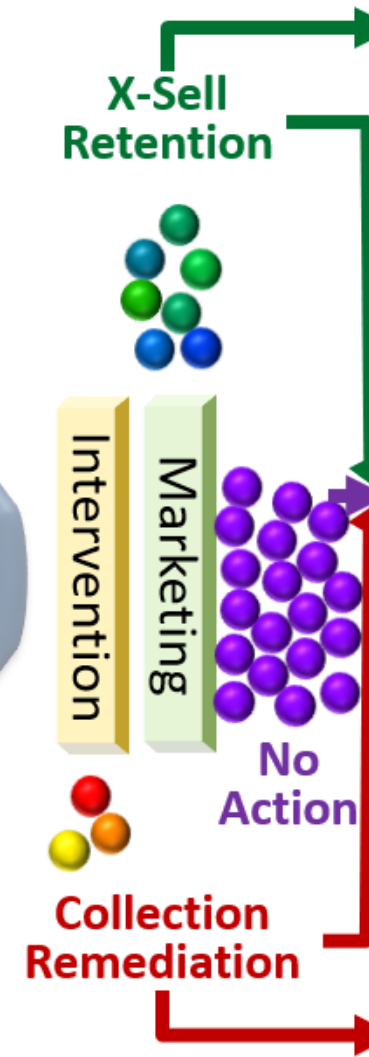
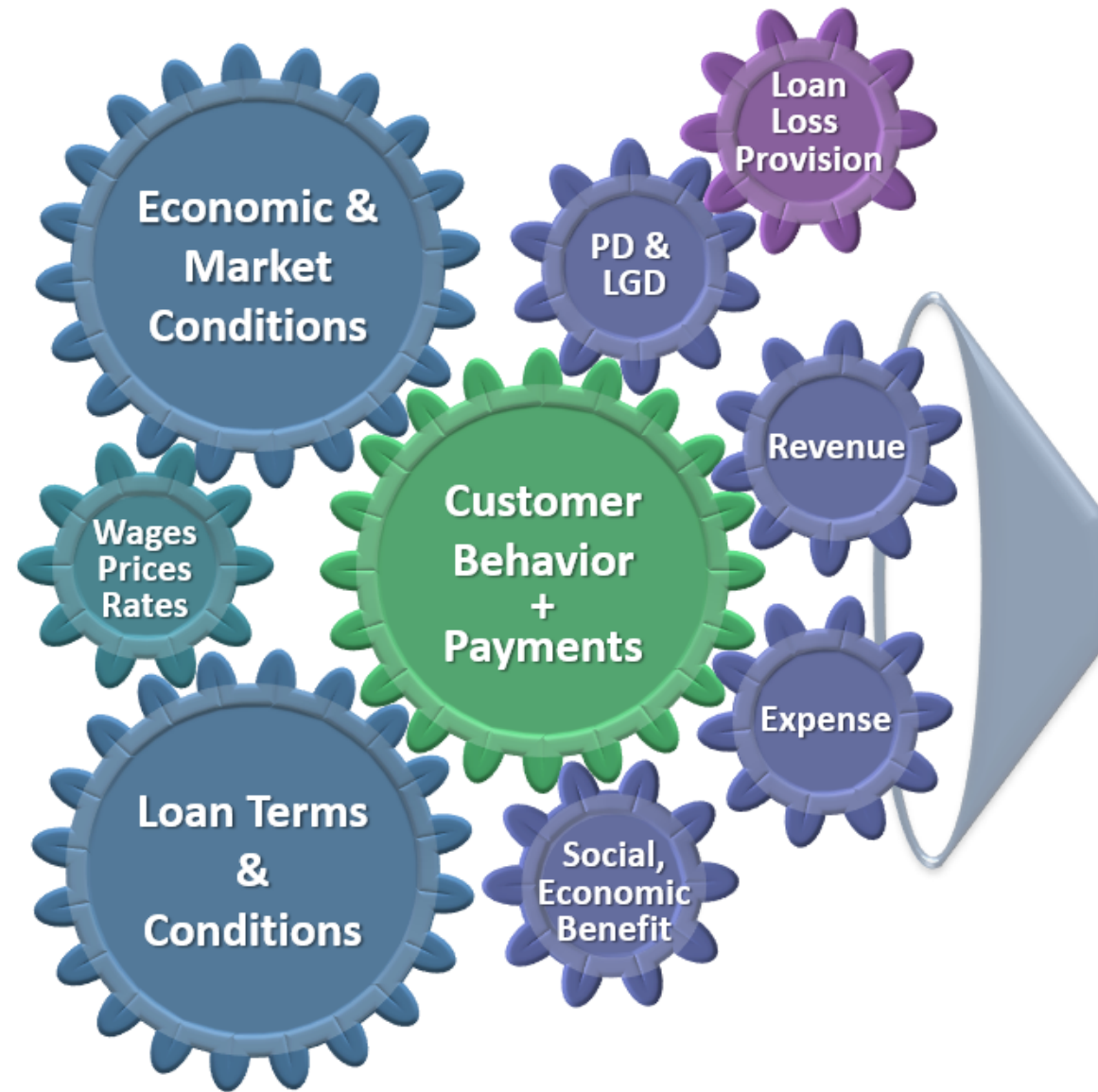
# VERDE ALLELE™ Loan-Level Forecasting & Account Management

## Make the Most of Existing Loan Relationships

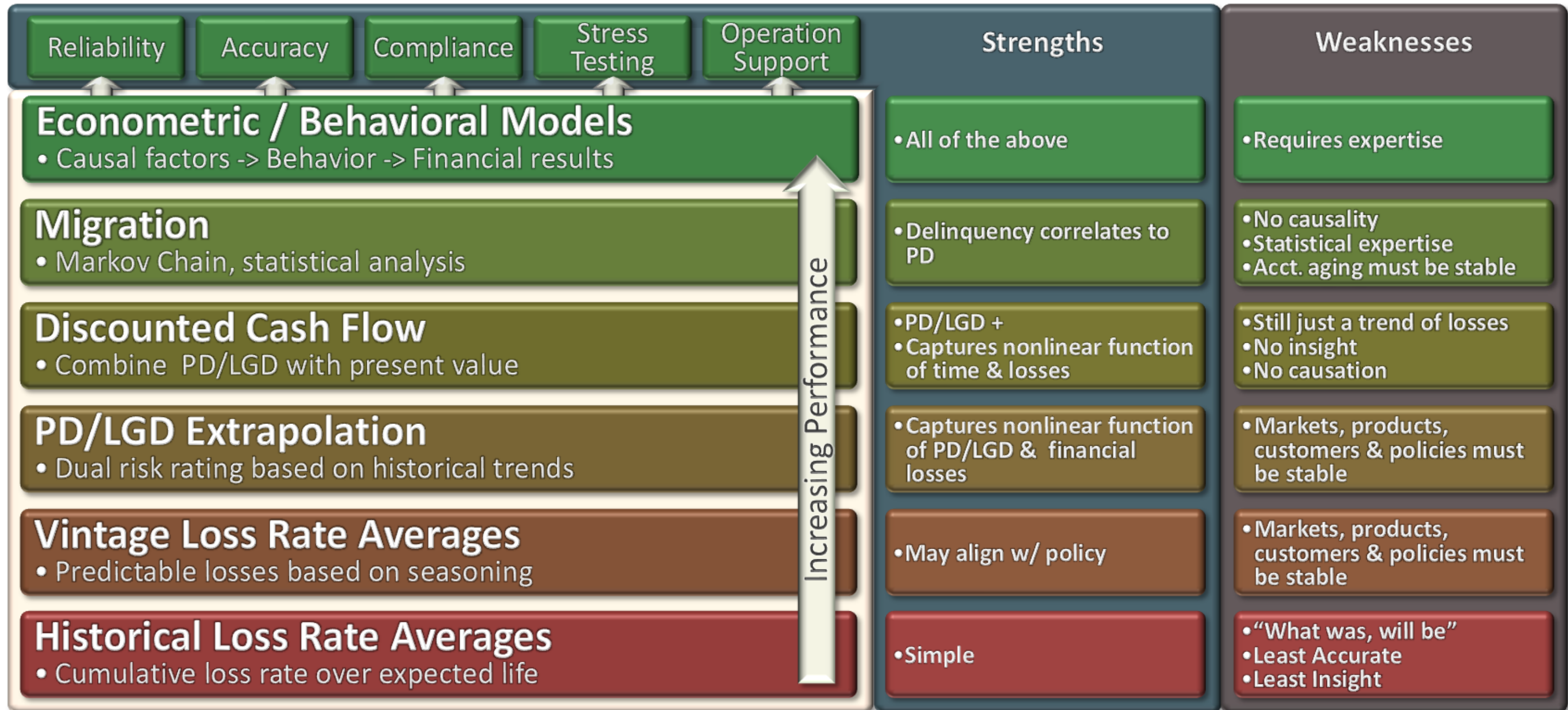


- **Loan Loss Provisioning**
- **Continuous Customer Monitoring, Valuation & Stress Testing**
- **Targeting for Customer Management, Marketing, Collections**

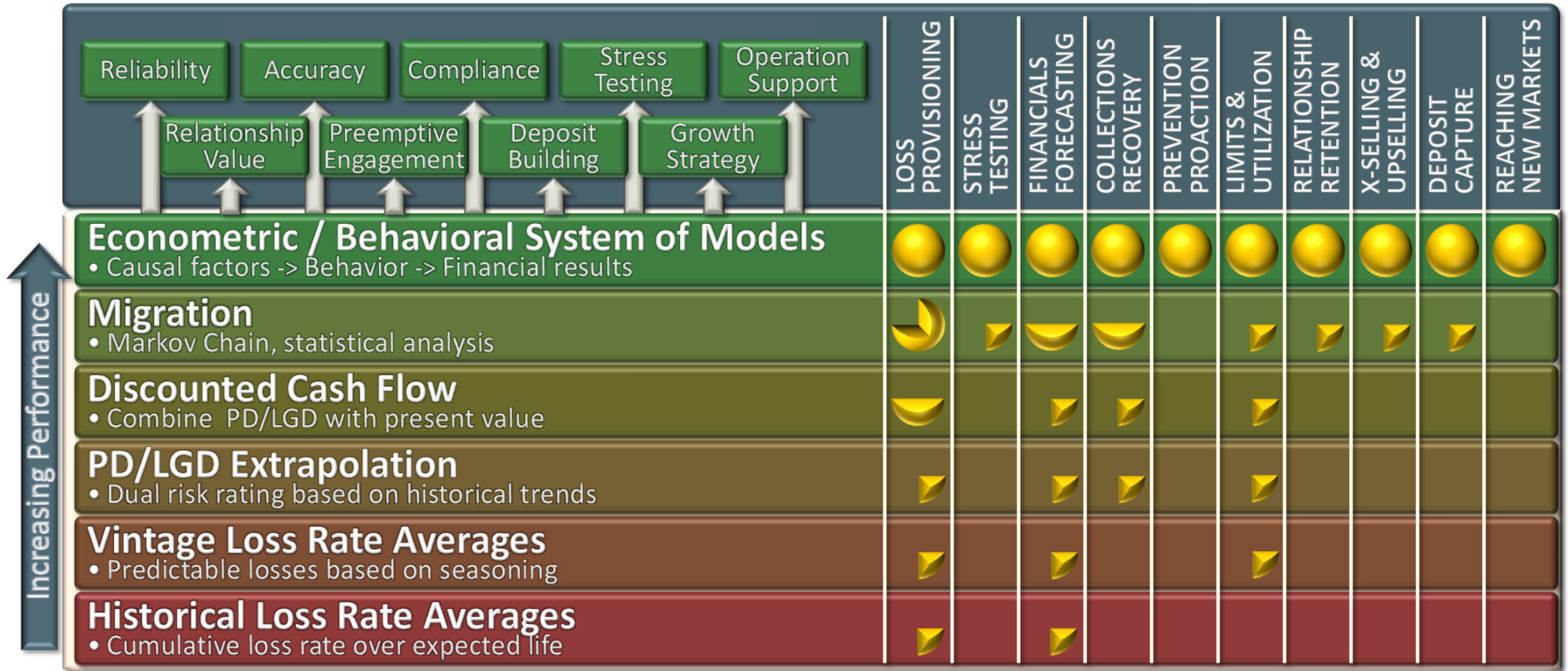
### Verde Allele™



The software interface is shown in three main sections. The top section displays a "Marketing Queue" table with columns for Loan ID, Loan Type, Open Bal, Amount Paid, Days to Term, Days to Maturity, Days to Delinquency, Priority, and Action. The middle section features several data visualization charts, including line graphs and bar charts, used for monitoring and forecasting. The bottom section shows a "Collections Queue" table with columns for Loan ID, Loan Type, Open Bal, Current Bal, Days Del, Days to Default, PD, LGD, Priority, and Action.







### Ecosystem Perspective

**Borrower's Economic World:** Trends and Measures from Macro to Very Local

**Borrower Behaviors:** Determination, Resourcefulness, Resilience, Goal Attainment, Self Sacrifice, Tenacity, Obligation

**Loan Purpose & Collateral:** Practicality, Goal Fitment, Vested Interest, Efficiency, Realized Value, Confidence

#### ECONOMIC CONDITIONS

- Market Demand & Competition
- Local Market Conditions
- National & Global Conditions

#### REGULATORY EXPECTATIONS

- Safety & Soundness
- Fairness & Inclusivity
- Competitive Practice
- Economic Development

#### CAPITAL PARTNER INTERESTS

- Financial Performance & ROI
- Soundness & Reporting
- Development & Inclusivity

#### LENDER GOALS, COST & OPERATIONS

- Financial Performance
- Capital Optimization
- Operational Efficiency & Scalability

#### BORROWER GOALS, ABILITY & BEHAVIOR

- Goals & Economic Opportunities
- Financial Performance & Plasticity
- Financial Behavior & Resourcefulness

- **Roadways & Transportation**
  - Roadway KM
  - Traffic Counts
  - Construction
  - Transit Counts
  - Ubiquity
- **Mobile Data Detail**
  - Tower
    - Capability
    - Capacity
    - Utilization
  - Phone Ownership
  - Phone Usage
  - Data Usage
  - Mobile Payments
- **Collateral**
  - Valuations
  - Details
- **Population**

- **Labor Statistics**
  - Employment
  - Unemployment
  - Wages
  - Other Income
  - Employers
  - Occupations
  - Strike & Stoppage
- **Government**
  - Spending
  - Regulation
  - Permitting
  - Zoning
- **Weather**
  - Temperature
  - Precipitation
  - Air Quality
  - Inclemency
  - Pestilence
  - Migration

- **Commercial Statistics**
  - Production
  - Bus. Financials
  - Sales
  - Consumption
  - Pricing
  - Imports
  - Exports
  - Tariffs
  - Competition
- **Housing**
  - Home/Apt Pricing
  - Foreclosures
  - Permitting
  - Construction
  - HH Size
- **Community**
  - Tenure
  - Affiliation
  - References

- **Banking & Finance**
  - Interest Rates
  - Deposit Detail
  - Loan Detail
  - Equity Markets
  - Debt Markets
  - Payments & Flows
- **Bankruptcy**
- **Health & Education**
  - Attainment
  - Literacy
  - Facilities
  - Economics
- **Other Demographics**
- **Occupancy Rates**
  - Residential
  - Commercial
- **Internet**
  - Access
  - Usage



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### Potentially Useful Data Is More Plentiful Than Most Imagine.

For example, in **India:**

Verde analyzed nearly **2 billion data series** in a recent study for predicting lending behavior.

And, in **Bangladesh:**

Verde has amassed **over 60,000 data series**, and we expect the number to quickly double.

Throughout our relationships, we continually **identify new sources** and **work to build access.**



**What's Not Useful? -- Data That's Not Repeatable, Reliable, Projectable, and Inclusive**