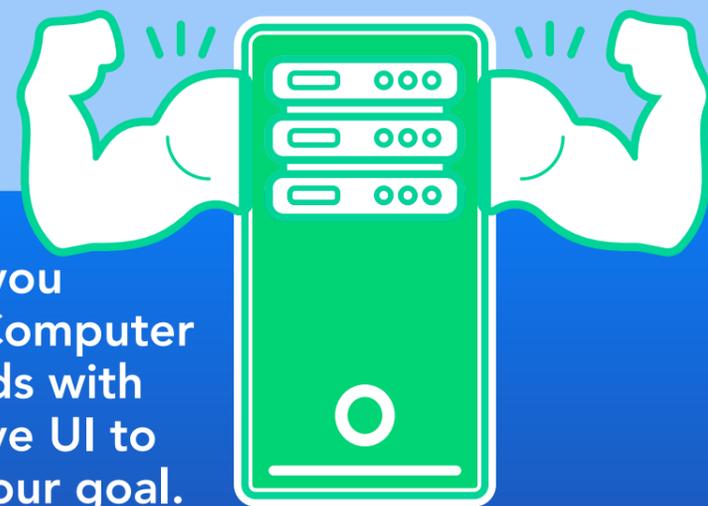




You have an origination goal.



We give you a Super Computer on steroids with an intuitive UI to exceed your goal.

How It Works

We pull in **YOUR** transaction level origination and competitor data from **ICON**.



We enhance your data to create a home equity **DATAMART** for analysis.

Nomis helps you...

15%

increase in volume without loss in NIM



You add data elements (privately) that help improve the predictive models.

WEEK 1

WEEK 4

RESPONSE MODELS



COMPETITOR MODELS

WEEK 2-3

We build predictive models.

WE TELL YOU WHO IS:



Totally Elastic Somewhat Elastic Inelastic

Regional Bank with \$2BN+ in originations
Increased Booking \$ by

9%

as well as increased Net Interest Income \$ by 4%



WEEK 6

You enter your goals.

PROFIT VOLUME



PROFIT

GROWTH

You decide the tradeoff of profit versus volume.



WEEK 8

You exceed your origination goals!

Nomis helps you make more optimal pricing decisions for your Home Equity Business.



Regional Bank with \$1BN+ in originations
Increased NIM by

11 bps

while increasing booking volume by 2%



Regional Bank with \$2BN+ in originations
Increased NIM by

20 bps

without losing booking volume

Nomis helps you...



Nomis processes over **\$1 trillion** in transactions annually resulting in over **\$300 million** returned to banks every year.