



# WBEIR

## Behavioural Curve Management Tool



Behavioural curves in WBEIR model the future expected characteristics for both individual loan products and cohorts of loans.

If the behavioural curve adopted for a particular product is inaccurate this can have a material impact on the interest income recognised and period end balance sheet positions.

External auditors typically focus on this area of material judgment and organisations need to validate the curves that have been used against actual customer behaviour.

The introduction of new, or the revision of existing, behavioural curves is a now a matter for considerable executive scrutiny and review.

The review and remodelling of behavioural curves can be a time-consuming manual exercise within Microsoft Excel.

Whistlebrook has introduced a software tool as part of WBEIR version 10.02.02.00 to automate these manual processes.

The WBEIR behavioural curve management tool enables the comparative analysis of actual customer behaviour against expected customer behaviour for each of the behavioural curves used in WBEIR.

The comparative analysis can be executed against all the products that use that curve or by a selection of products. New, or revised, behavioural curves can be automatically deployed from the tool.

### REQUEST A DEMO

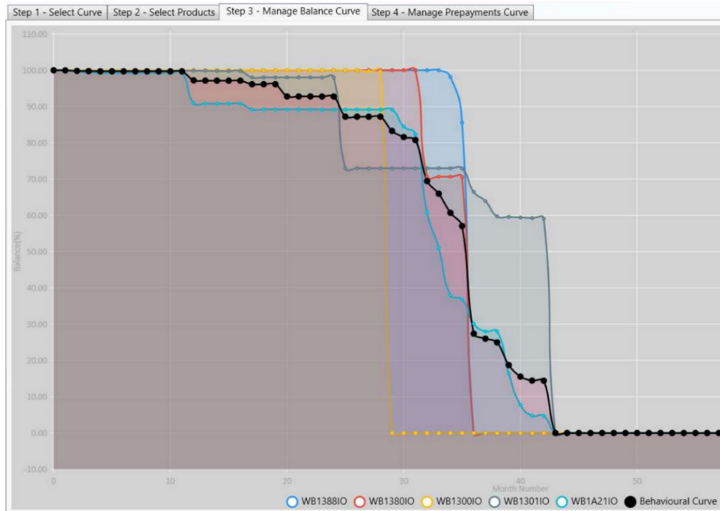
Our live demos are personalised to answer your specific questions and provide insight into how to get the most value from Whistlebrook products.



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The tool will present the actual repayment behaviour for each product against the expected behavioural curve, as shown in Screenshot 1.

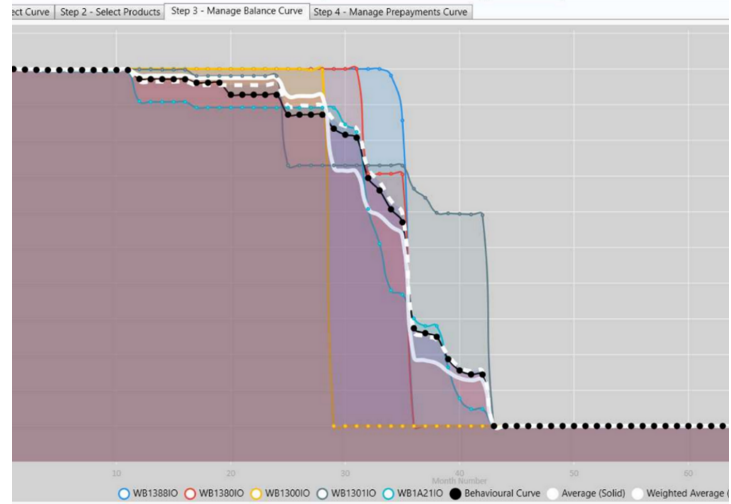


Screenshot 1

The tool then provides the option to calculate an average, and a weighted average, actual behavioural curve. These are compared against the original behavioural curve.

There is also the option to modify the weighting, or eliminate particular products, from the actual curve if they are unrepresentative or contain data invalid for the specific analysis being undertaken.

The average and weighted average curves are then presented graphically as shown in Screenshot 2.



Screenshot 2

The average and weighted average curves can now be saved within the application for analysis immediately or at a later date as Pending Curves.

The Pending Curves can then be refined to obtain the best fit for future use or the average or the weighted average of the actual behaviour selected.

Once satisfied with the revised Pending Curve, the curve can be saved as a Candidate Curve for immediate or future use.

The final step in the process is that the Candidate Curve can be promoted into live either as a replacement for the existing behavioural curve, that was first analysed, or as a brand new behavioural curve available to be deployed on whatever loan product or cohort of loans that the user sees fit.

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