



## **RIISnet: REAL-TIME RISK ASSESSMENT**

Close management of regulatory capital levels has never been of greater importance, as bank regulators mandate ever higher reserves and charge-offs while simultaneously increasing minimum leverage ratios for banks coping with legacy risk asset issues.

RIISnet's patented service offerings prepare banks for regulatory examination and direct negotiations with bank regulatory authorities on asset quality issues. By managing to the best possible regulatory capital outcome, we buy our clients time to work out their loan and REO problems and strengthen their hand for critically important negotiations with regulators and potential capital investors.

RIISnet's patented technology provides innovative solutions for a bank's asset disposition needs. Utilizing RIISnet's Real-Time Marketplace, financial institutions can:

- Determine the level of demand for any stable or distressed property ;
- Mitigate Price Discovery and other realities inherent in reactionary auction-style models; and
- Save transaction time and expense.

Inherent benefits of the RIISnet Marketplace include:

- Real-Time Risk Management;
- Value Optimization;
- Creation of Predictable Outcomes for Non-Strategic Assets;
- The Ability to Manage Future Allocation of Loan and Lease Loss Reserves;
- Curtailment of Further Diminishment of Value;
- Enhancement of Strong Management Practice;
- Increase Shareholder Value;
- Alleviate Operational and Administrative Burdens

FDIC Contracting Firms can utilize RIISnet for gauging current supply and demand for distressed and stable commercial real estate assets and their performance in the market as a whole. The data extracted from RIISnet's qualified participants delivers uncommon depth and breadth that facilitates detailed benchmarking analysis.

RIISNET provides an ongoing ability to monitor an institution's relative exposure to risk in key portfolio segments and to manage policy limits, compliance, and market expectations accordingly.