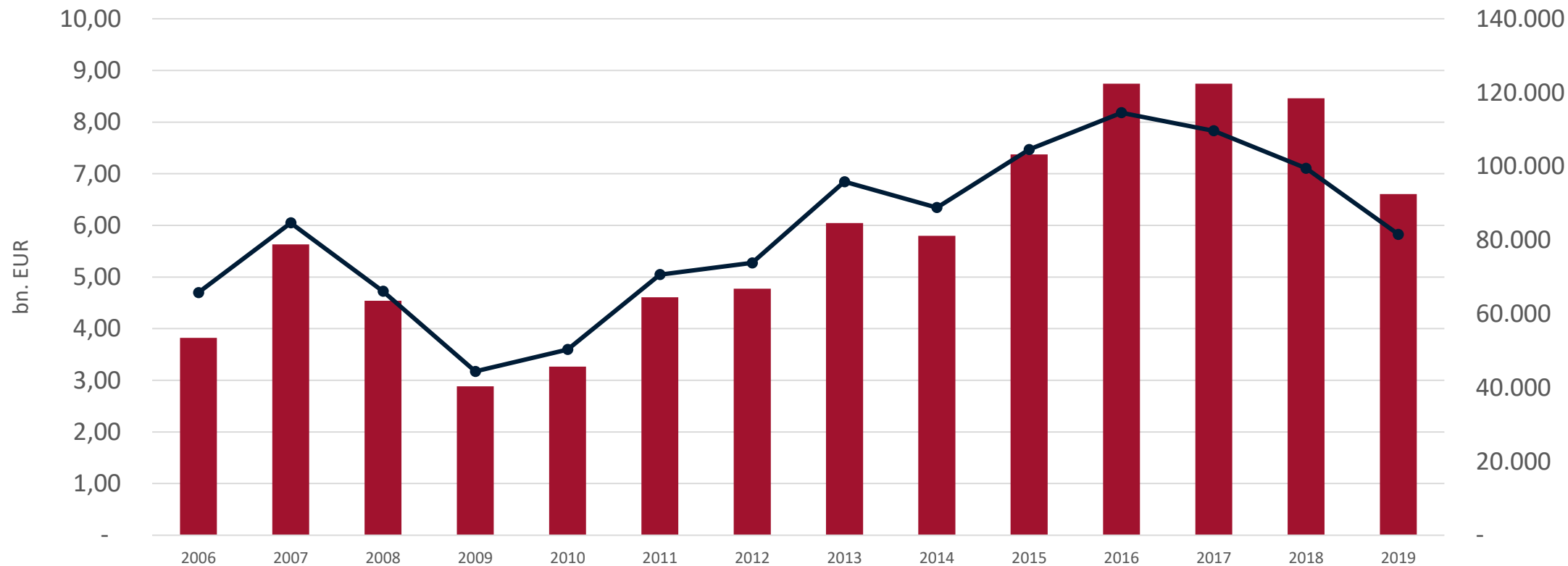


THE DIGITAL MORTGAGE: opportunities and limits

18th October
Jan Brejl, Ján Labant

CZECH MORTGAGE BUSSINES

MORTGAGE SALES (BANKS)

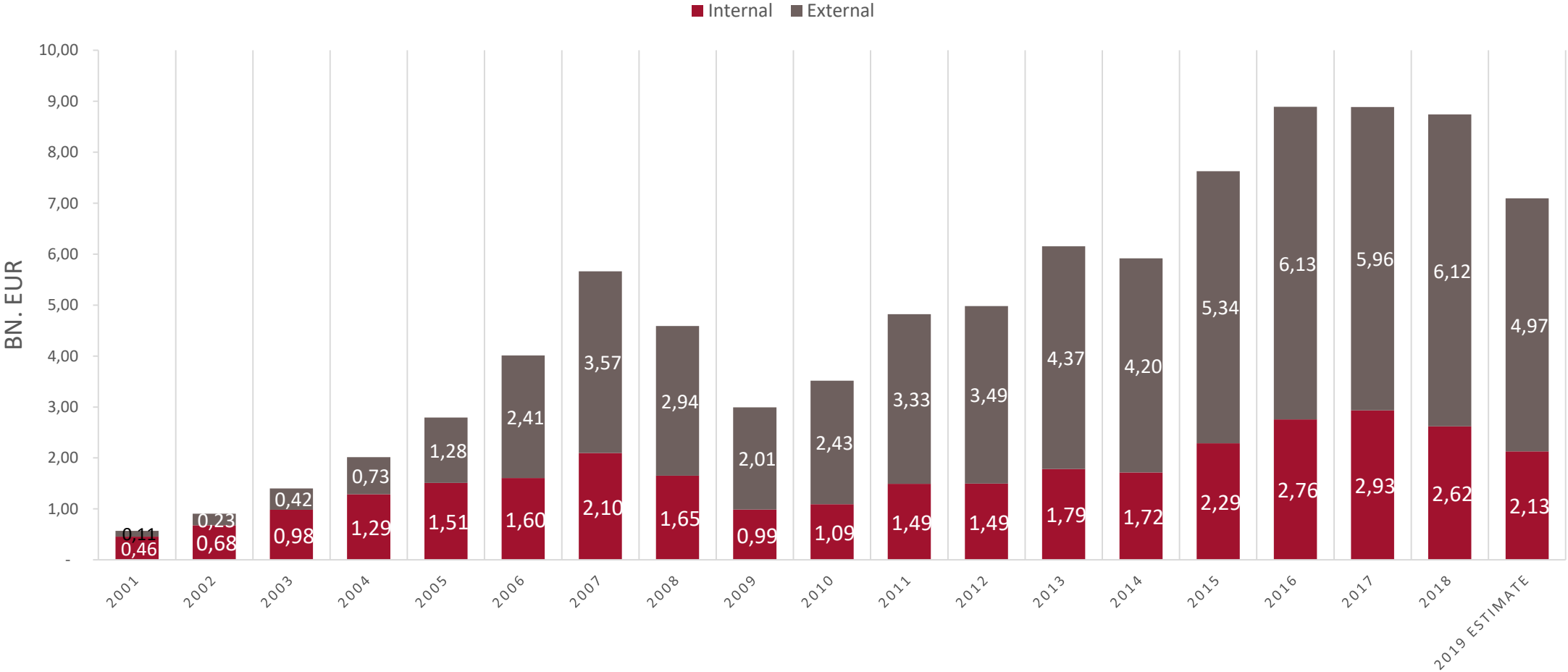


	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
■ Volume	3,82	5,63	4,54	2,88	3,26	4,61	4,77	6,05	5,80	7,37	8,75	8,75	8,46	6,61
● Units	65.770	84.668	66.113	44.402	50.338	70.633	73.832	95.834	88.810	104.58	114.55	109.61	99.477	81.571

Source: Hypoexpert

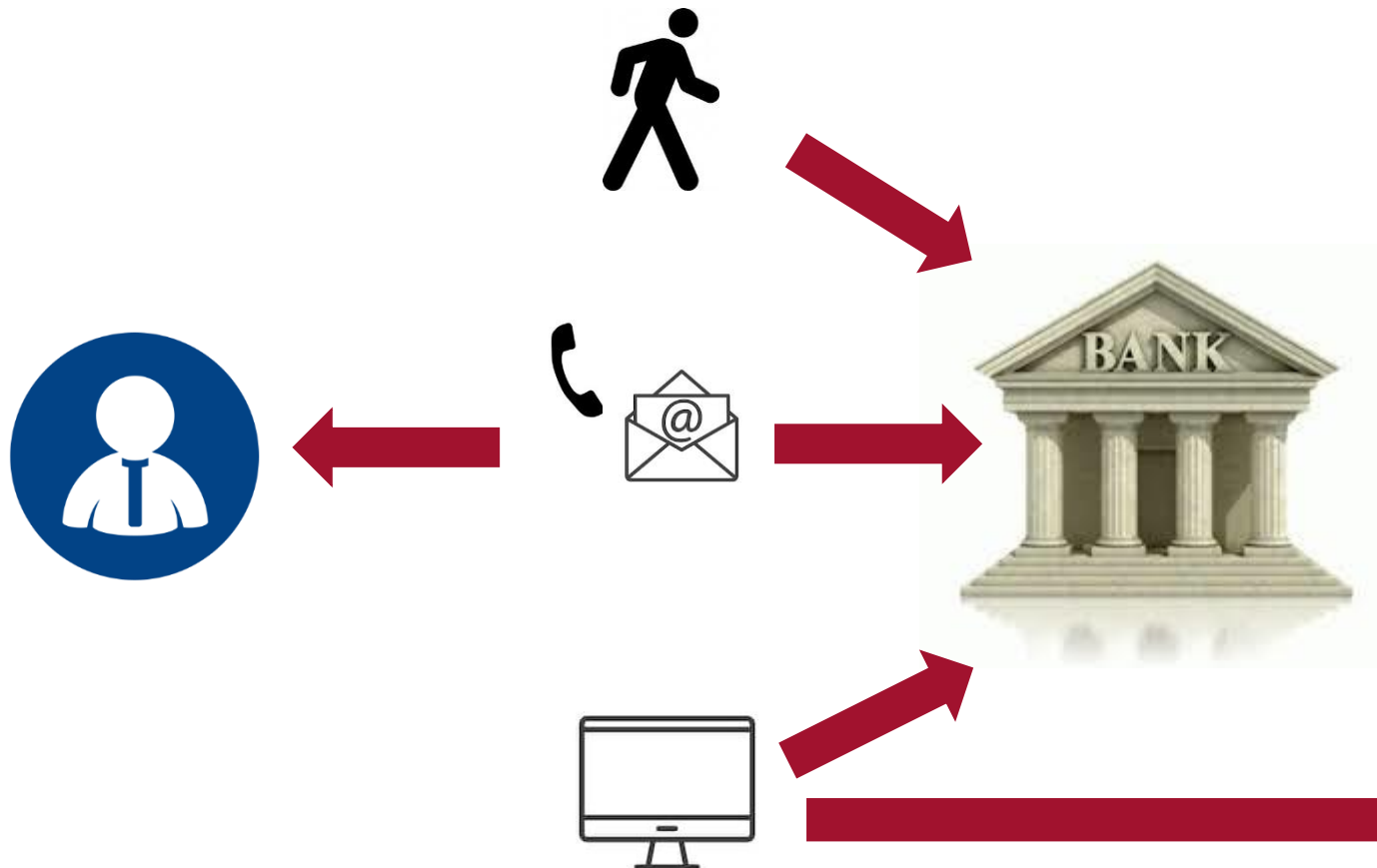
CZECH MORTGAGE BUSSINES

SPLIT INTERNAL/EXTERNAL PRODUCTION



Source: Hypoexpert

INTERNAL PRODUCTION



+

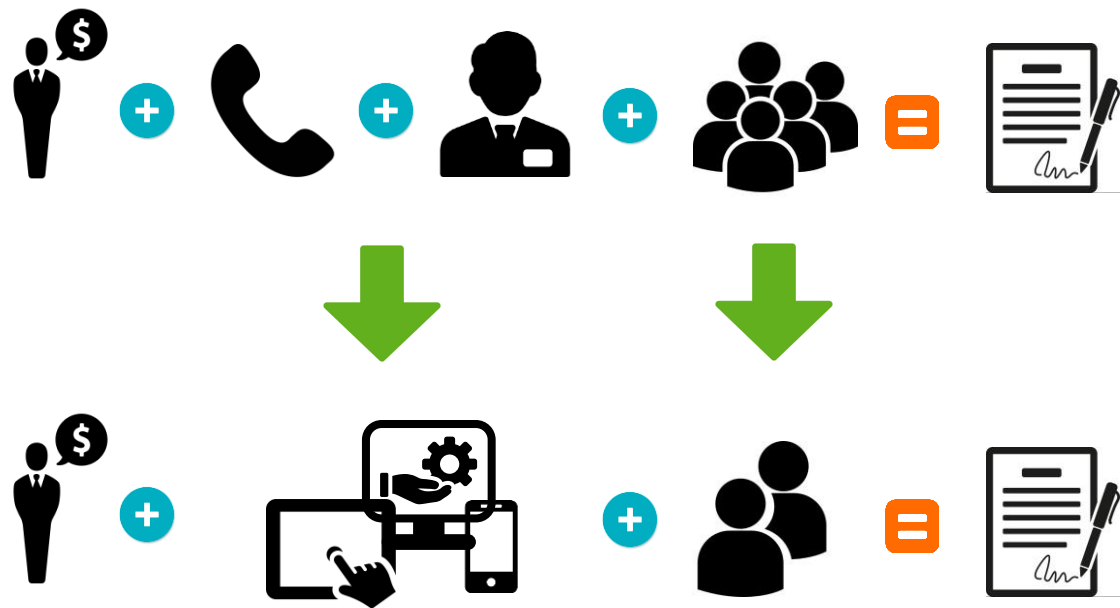
- quick
- direct
- paperless
- automatized
- cost effective
- data

△

- new
- adoption
- client verification
- purpose range
- comparison

 **Refinanso**
od  **MONETA** | MONEY BANK

EXTERNAL PRODUCTION

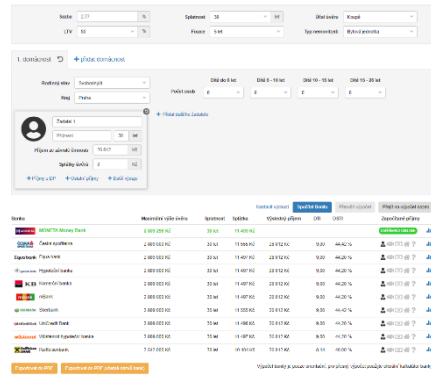


- quick
- direct
- paperless
- cost effective
- methodology optimization
- process control
- data

- new
- adoption
- distribution model
- market standard
- multiple providers
- IT development
- security

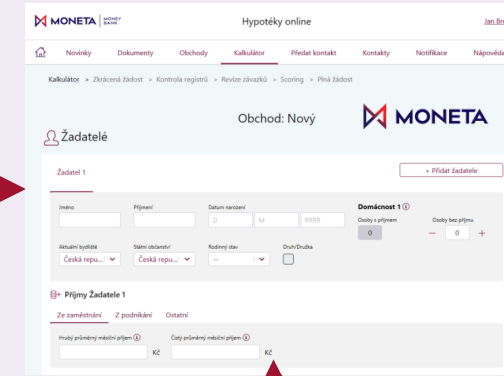


ARCHITECTURE – CURRENT TARGET STATE



Broker Internal System

2. Broker Identity handover (simple login), session transfer



3. Personal information of Client

1. Credit worthiness and Interest Rate simulation

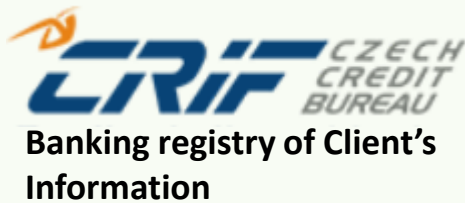


External API Layer

Property Price Estimation



5. External Data Sources – Check client's information in registry. Provide automated property price estimation

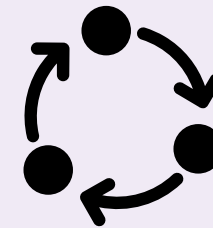


Banking registry of Client's Information

6. Mortgage approved



7. Mortgage signature



4. Scoring Engine

NEXT STEPS

simplification

trust

legislation

responsibility

data source

API – unified platform

availability of technologies

BankID

FUTURE?

