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## Credit Model Validation

### OVERVIEW



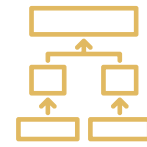
#### CHALLENGE

A financial institution sought independent fair lending testing of a third-party proprietary artificial intelligence model for originating subprime indirect auto loans, requiring an assessment of model outcomes and attributes for all protected classes, along with advisory services for implementing ongoing fair lending monitoring.



#### SOLUTION

Treliant conducted independent fair lending testing of the AI model, assessed model outcomes and attributes, and provided advisory services to support the implementation of ongoing fair lending monitoring using the client's fair lending tool.



#### APPROACH

Treliant's team carried out a thorough analysis of the third-party AI model used for originating subprime indirect auto loans, focusing on the model's outcomes and attributes for all protected classes. They worked closely with the client to ensure compliance with fair lending regulations and provided advisory services related to the implementation of ongoing monitoring using the client's fair lending tool.

### RESULTS

- ✓ The financial institution gained a comprehensive understanding of the AI model's performance and its impact on protected classes.
- ✓ This process enabled the client to identify and mitigate potential fair lending risks, ensuring compliance with fair lending regulations.
- ✓ The advisory services provided by Treliant also supported the successful implementation of ongoing fair lending monitoring, further strengthening the client's overall fair lending compliance posture.