IRIS

Here is something you couldn't do before.

Your models, understood. Your investment judgment, remembered.

Financial model intelligence for Claude in Excel.

---

1. Your model, understood

You have a bank model open in Excel with Claude beside it when your PM stops by with the question PMs ask.

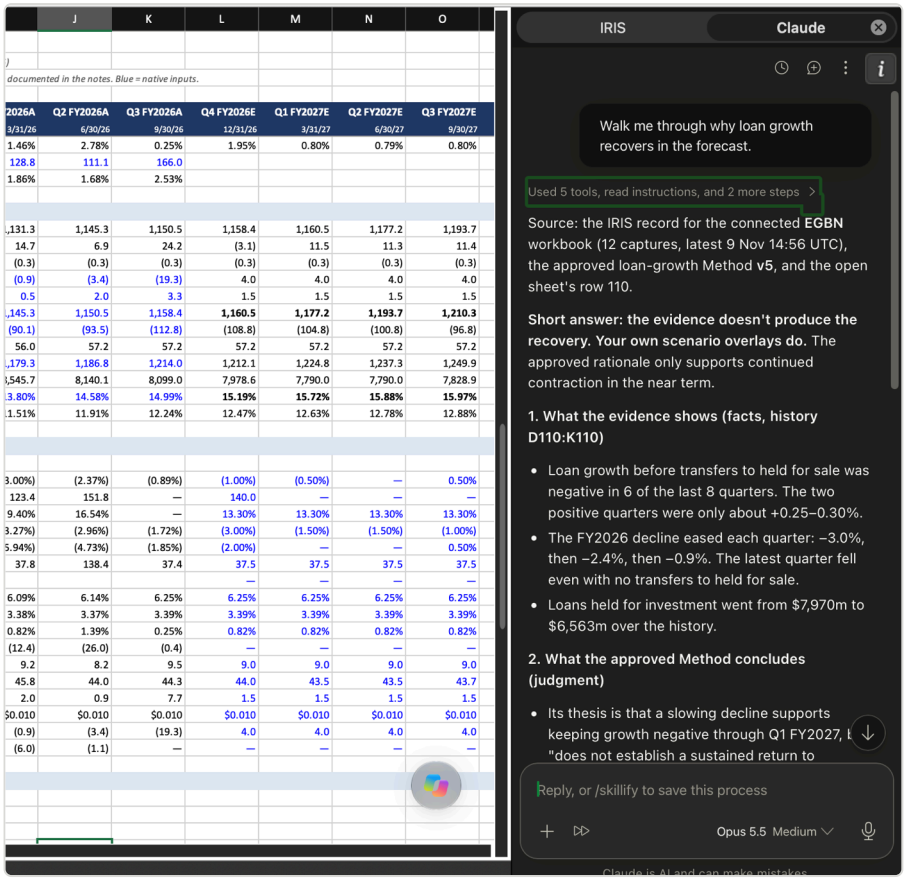
> Walk me through why loan growth recovers in the forecast.

The spreadsheet gives you the numbers, while the reasoning behind them is spread across your head, your old emails and the note you wrote three quarters ago. IRIS keeps that reasoning beside the model as a Method for each forecast line you care about, which records the thesis behind the line together with the evidence that supports it and the rules that turn them into numbers, and which stands once you have approved it. Claude reads that reasoning from IRIS first and then turns to the cells.

Its answer is that the recovery comes from three half-point scenario steps you layered on between 6 and 10 November, each recorded as your own judgment, and it quotes your notes back to you.

> "Your notes say loan demand is firming and the contraction is easing faster than the Method allows."

It then gives the thesis as the Method records it, that a slowing decline supports keeping loan growth negative through the first quarter of FY2027, and it cites the evidence behind that view, six negative quarters out of the last eight and an FY2026 decline that eased from -3.0% to -2.4% to -0.9% while loans held for investment went from $7,970m to $6,563m. Along the way it separates your judgment from reported fact, and the sheet stays exactly as you left it.



Claude beside the EGBN model in Excel, answering the PM's question from the recorded reasoning. The reply separates what the evidence shows from what the Method concludes, and it names the capture of the file it worked from.

2. Your judgment, preserved

You want to test a different view of loan demand.

> What if loan growth were half a percentage point higher than the approved forecast in every forecast quarter? Show me the exact before and after, but change nothing yet.

IRIS answers with the exact proposal, quarter by quarter, showing the forecast as it stands today and the scenario value beside it with the change between them, while the workbook stays as it was.



Make this scenario the model's forecast for Loan growth before transfers to held for sale (q/q) on Model model_c4bf115c8b794f51b6cc94bd229ba7be, and run the model.

Your direction, saved as a Note on the model as the first step: Use that scenario as the model's forecast and run the model. My reason: loan demand is firming faster than the approved method allows for, and I want the model to carry that view.

What this scenario changes, per forecast period:

The approved forecast: the values Run run_f0b2a0a7f4034fd8accd25b015d9b40e recorded for Loan growth before transfers to held for sale (q/q) at HEAD Version d3c0ed95. Every before value below is this forecast; the imported assumption the Method was formed against is shown beside it for reference only, and the open workbook's cells are compared separately, never adopted.

Loan growth before transfers to held for sale (q/q) shifted by +0.005 across 9 forecast period(s): .

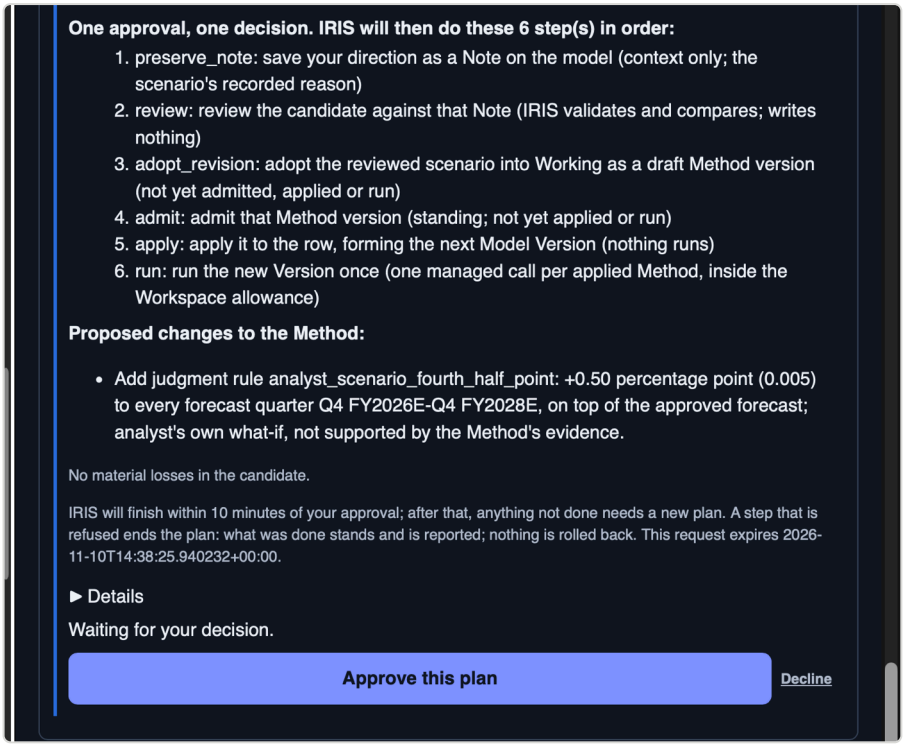
Period	Imported assumption (reference)	Approved forecast (before)	Scenario (after)	Change	Direction
Q4 FY2026E	-0.015 (-1.50%)	**0 (0.00%)**	**0.005 (0.50%)**	+0.005 (+0.50 pt)	higher (growth increases)
Q1 FY2027E	-0.01 (-1.00%)	**0.005 (0.50%)**	**0.01 (1.00%)**	+0.005 (+0.50 pt)	higher (growth increases)
Q2 FY2027E	-0.005 (-0.50%)	**0.01 (1.00%)**	**0.015 (1.50%)**	+0.005 (+0.50 pt)	higher (growth increases)
Q3 FY2027E	0 (0.00%)	**0.015 (1.50%)**	**0.02 (2.00%)**	+0.005 (+0.50 pt)	higher (growth increases)
Q4 FY2027E	0 (0.00%)	**0.015 (1.50%)**	**0.02 (2.00%)**	+0.005 (+0.50 pt)	higher (growth increases)
Q1 FY2028E	0.005 (0.50%)	**0.02 (2.00%)**	**0.025 (2.50%)**	+0.005 (+0.50 pt)	higher (growth increases)
Q2	0.005 (0.50%)	**0.02 (2.00%)**	**0.025**	+0.005	higher (growth

The proposal as IRIS shows it in its pane inside Excel, each forecast quarter with the standing forecast, the scenario value and the change between them. Your reason is kept with the model, and IRIS saves the change only when you decide.

When you decide, you say so in your own words and you give the reason.

> Use that scenario as the model's forecast and run the model. My reason: loan demand is firming faster than the approved method allows for, and I want the model to carry that view.

IRIS turns that request into one proposal in its pane inside Excel, which states the change in a sentence and shows every quarter before and after, with your reason kept beside the model as the rationale of record. One click approves it, IRIS revises the Method and recalculates the model once, keeping the result as a record you can return to, and Claude reports what changed.



The same proposal, further down, with the steps IRIS will take listed in order and the ten minutes it has to finish them. The one decision is the button Approve this plan, or Decline.

The gain shows up in earnings and the cost shows up in capital, since faster loan growth adds risk-weighted assets, and Claude read every figure from the two saved calculations, the one before your change and the one after it, and said so.

> "I read the figures from those saved runs, not from your workbook."

Q4 FY2028, quarterly	New forecast	Previous	Change
Net interest income	$67.21m	$65.18m	+$2.04m
Net income	$15.00m	$13.88m	+$1.12m
Diluted EPS	$0.485	$0.449	+$0.036
CET1 ratio	14.75%	15.36%	-61 bp

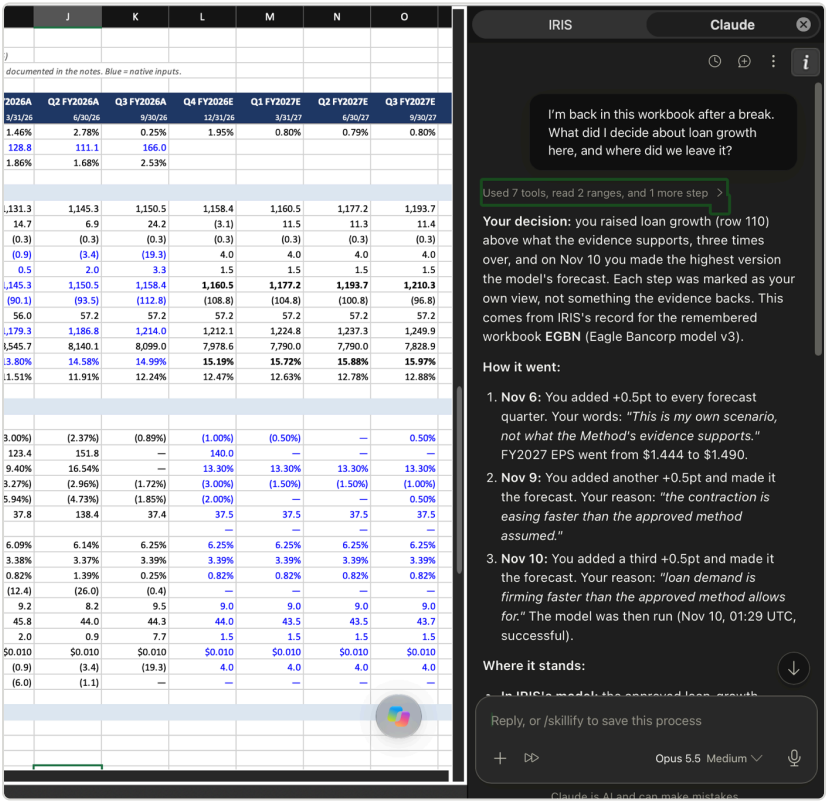
3. Pick up where you left off

Days later you open the workbook, or a copy of it under a new name, and start a fresh conversation.

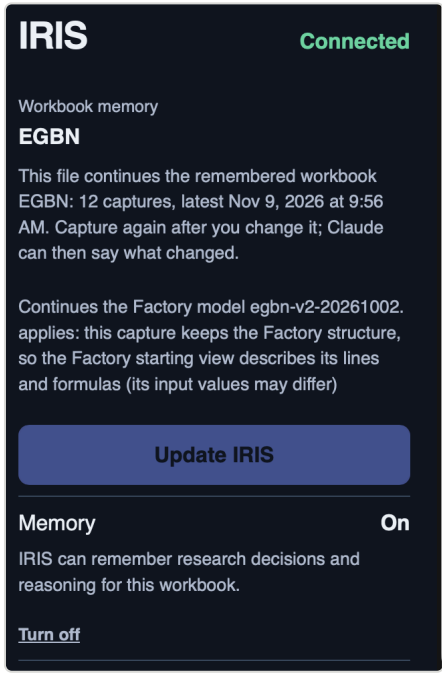
> I'm back in this workbook after a break. What did I decide about loan growth here, and where did we leave it?

Claude answers from IRIS's record for this workbook, telling you that you "raised loan growth (row 110) above what the evidence supports, three times over, and on Nov 10 you made the highest version the model's forecast." It then gives each decision with its date and in your own words, with the effect on FY2027 EPS, and it ends with the line every analyst wants to hear.

> "I haven't changed anything in the workbook."



A fresh conversation in a renamed copy of the file, where Claude recalls the three decisions in your own words and confirms the workbook is as you left it.



The IRIS pane on the same file, recognising it as the remembered workbook EGBN from a reference IRIS saved inside the file, so the memory follows the file whatever it is called.

IRIS remembers your actual reasoning and the evidence behind it, along with the effect on the numbers, and it recognises a renamed copy from the reference it saved inside the file, so the file name can change and the memory follows.

IRIS works with the Claude account and the Excel you already have. Your models and everything IRIS remembers about them stay in your own workspace, and anything that leaves it does so with your approval.

Request access at irisos.dev