

HELPS SOLVE ANALYTICAL CREDIT, RISK & CAPITAL TASKS

An umbrella application dedicated to support specialists in solving analytical tasks and reporting related to managing credit, risk and capital effectively. It automates manual and ad-hoc tasks to perform them systematically and fast.

FEATURES

- Helps solve a wide array of analytical tasks related to credit, risk & capital adequacy
- Provides deep new insights into credit, risk and capital adequacy matters
- Provides easy-to-use applications for solving complex analytical tasks
- Results are always readily available for decision-making

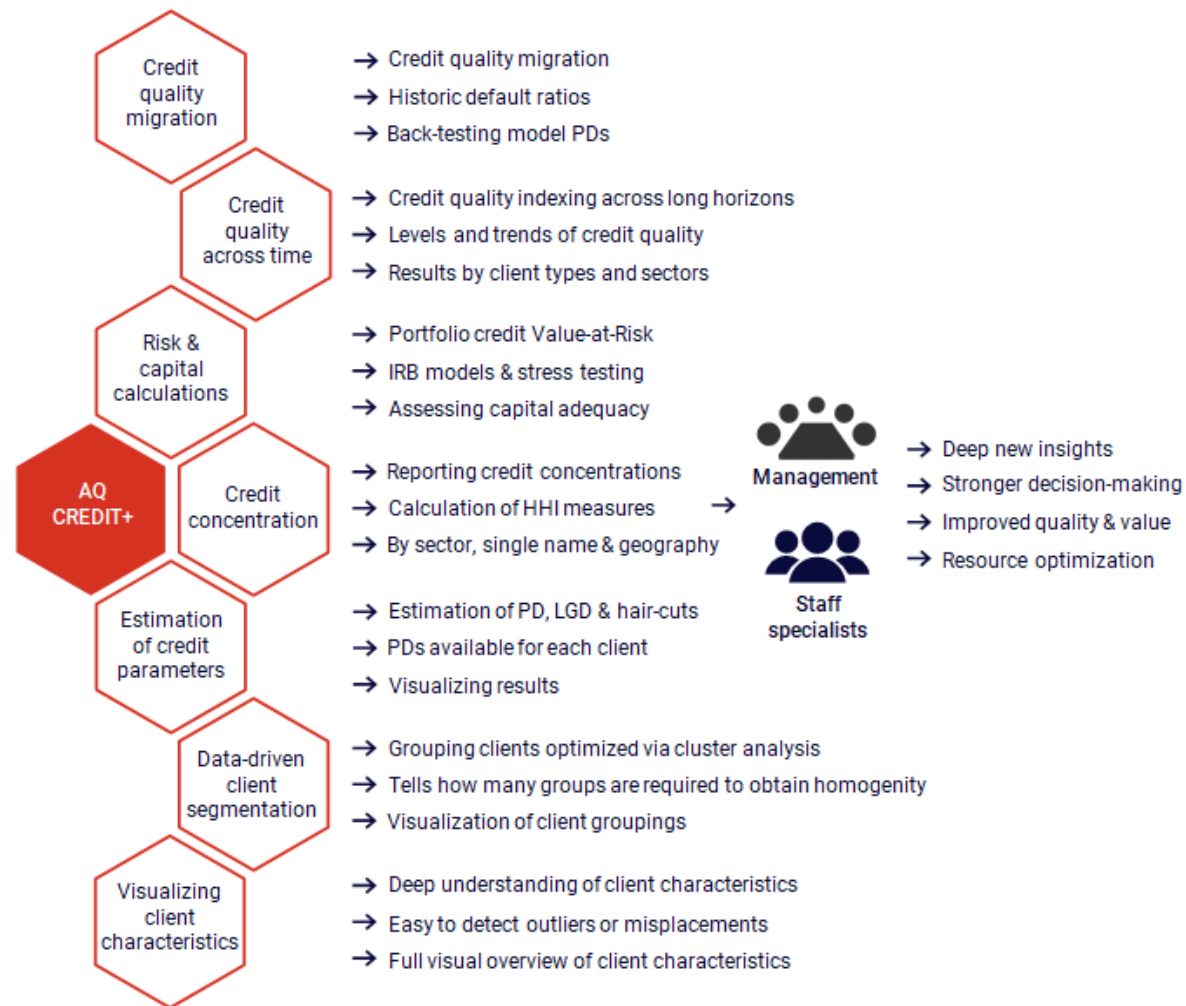
SPECIALISTS KEY BENEFITS & TASKS SOLVED

- In the applications all that is needed is an upload of one or more input files, then all the analyses are available in seconds – specialists/staff can spend time analyzing right away and Management have foundation for decision-making readily available.
- **Credit quality migration** – full break-down of migrations across client type, sectors, transition matrices and historic loss ratios. Back-testing of model PDs.
- **Credit quality across time** – breaks down portfolio level evolution in credit quality long-term. Helps understand development and trend in overall credit quality.
- **Risk & capital calculations** – full blown and flexible monte-carlo simulation credit VaR and stress framework. Includes internal capital adequacy models and regulatory IRB models.
- **Credit concentrations** – full break-down of credit concentrations across sectors, single names and geography. Calculation and reporting of regulatory HHI measures and more.
- **Estimation of credit parameters** – Estimation of PD, LGD and collateral hair-cuts.
- **Data-driven client segmentation** – Helps break-down client portfolios into rational segments based on user-defined client characteristics and cluster analysis.
- **Visualizing client characteristics** – helps break-down, visually, client similarities and differences across many thousands or even millions of clients

BANK LEVEL VALUE CREATION

- Improved quality and systematic analyses for specialists and Management
- Stronger decision-making due to better foundation and deep new insights
- Resource optimization – results always readily available
- Resource optimization – no internal BI development or maintenance required

→ SOLVED TASKS & STAFF SPECIALISTS KEY BENEFITS



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