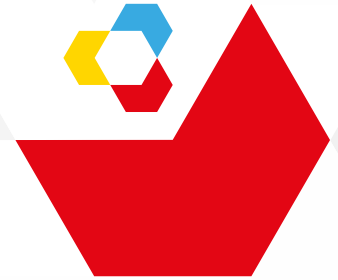




BUREAU VAN DIJK

Rating



Any credit risk model can be integrated in FACT, from simple scorecards, to models with complex financial logic.

Ratings help quantify, aggregate and manage risk across multiple portfolios and regions. You can use your own internal models or external commercially available models together. FACT's flexibility means your models can be kept up to date, helping enforce your internal credit policies. All factors related to your risk analysis are stored in a central database.

Producing ratings in your FACT solution: key features

Supports multiple/various risk models – FACT can run different types of models such as scorecards and counterparty (PD) models for any type of borrower, as well as facility recovery models (LGD and EAD) and pricing models. The FACT team has extensive technical expertise in integrating models from all major third party providers.

Configurable – Configure risk models to include data items, validation, security rights, format, layout, unit or currency. Data items are tagged so you can manipulate them to perform calculations utilising C# coding. Implement your methodology using data from third party sources. Create output templates using FACT's unique report designer tool to display your results in the style and format you choose.

Integrated – FACT is a complete solution that integrates a rating engine, spreading tool and workflow module. Financial and non-financial factors are automatically updated, reducing the need for manual updating.

Ease of use – Your end users will benefit from a flexible and consistent interface. Outputs are easily exported to PDF, Excel and Word so data can be freely shared between users and portfolios. The expert FACT team will guide you through the entire implementation process from development to user training.

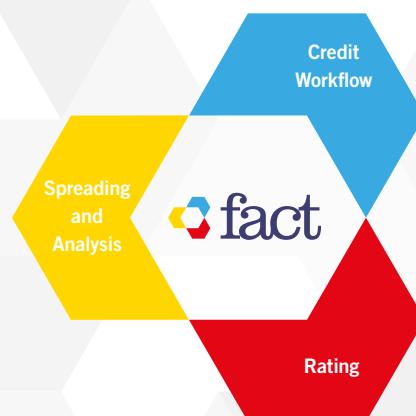
Approval process – Apply internal approval processes and workflows so you can make fast, secure and traceable decisions. FACT's flexibility means your approval processes can be constantly updated to keep pace with your requirements.

Portfolio monitoring – You can run multiple models in batch mode to continually monitor your portfolio. Use automatic alerts to enforce your internal credit processes and keep management informed.

Local versions – Most widely-spoken languages are supported including French, German, Spanish, Russian, simplified Chinese and Japanese.

Benefits

- ▶ Centrally store all your risk models, reducing your operating costs and duplication
- ▶ Configure model logic and outputs to your needs
- ▶ Get model updates live quickly
- ▶ Integrate all your financial data sources into FACT
- ▶ Set up automatic alerts for efficient monitoring of your portfolio



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FACT is a service from Bureau van Dijk



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