



Credit risk management

factcreditrisk.com

The credit risk solution for financial analysis, rating, modelling and credit application workflow

Incorporating:

- › Framework
- › Data
- › Models



BUREAU VAN DIJK

FACT is a flexible credit risk solution that you can completely configure to your needs. It has three core elements – framework, data and models.

Framework

FACT integrates efficiently with your existing workflow and systems to incorporate all your internal processes and stakeholders.

Data

FACT can integrate and map data from multiple sources. This can be your own internal data, external data or information from our own BvD products such as Amadeus or Orbis.

Models

Create your own scoring and analytical outputs via FACT's integrated models or your own methodologies.

These three core elements – framework, data and models – give you a **scalable**, **secure** and **reliable** solution for credit risk management.

Benefits

Our expert teams will oversee the project management and configuration of your solution

- › Manage and run all your risk models in a single platform
- › Align your credit processes, capture financial data, set limits and credit approval to your requirements
- › Integrate internal and external data sources and models

Who uses FACT?

Banks, large corporations and financial institutions are all integrating FACT into their credit risk management solutions in the following areas:

- › Credit analysis and management within risk, treasury and sourcing departments
- › Risk infrastructure management
- › Credit risk model development

Configuration and customisation

FACT has an open architecture so you can configure your solution to your needs, choosing from:

- › Financial spreading and analysis
- › Standalone credit rating
- › Integrated credit approval and loan origination

The FACT framework has three toolkits for more advanced configuration. These **Developer, Integration and Administration Toolkits** give you a huge range of functionality and flexibility to tailor almost any part of FACT to your needs.

You can easily create screen layouts or reports using the **Report Designer** - drag and drop information such as items from FACT's **Data Dictionary**, images, diagrams and any qualitative data as you wish into your tailored reports. You can distribute them via common formats including PDF.



A sample workflow in FACT



Spreading and financial analysis

FACT includes a fully customisable spreading tool which allows you to:

- ▶ Add or edit financial statement items and ratios
- ▶ Spread full accounts
- ▶ Change currencies and exchange rates
- ▶ Use complex calculations and Excel style formulas with the financials
- ▶ Produce precise financial projections
- ▶ Provide custom models and forecasting scenarios
- ▶ Analyse counterparty risk profiles to help you make more accurate credit decisions

Standard web services, API protocol or customised imports are used to collate information from external databases to minimise time spent on data capture.

Ratings

FACT's credit risk rating module helps financial institutions and companies to:

- ▶ Quantify, aggregate and manage risk across regions and product groups
- ▶ Independently manage internal rating models for efficient scoring, analysing and archiving
- ▶ Automatically feed external models, whether statistical, score card, structural or hybrid
- ▶ Incorporate any risk model as well as the facility to create your own models

FACT can calculate the economic capital needed to cover your portfolios' credit risk by using model outputs such as **loss given default (LGD)**, **exposure at default (EAD)** and **probability of default (PD)**.

Credit Workflow

With the FACT Workflow Manager you can:

- ▶ Make the approval process more efficient by organising and tracking your tasks
- ▶ Organise independent processes in an integrated, dynamic, automated and secure fashion
- ▶ Optimise your administrative workflow
- ▶ Provide a full audit trail of the completed processes
- ▶ Set up automated alerts

Service and support

The FACT team is focused on providing you with intuitive software solutions to optimise your productivity. Your experienced team will work with you to develop, configure and support your version of FACT on an ongoing basis. You can configure FACT endlessly to interact with internal and third party systems.

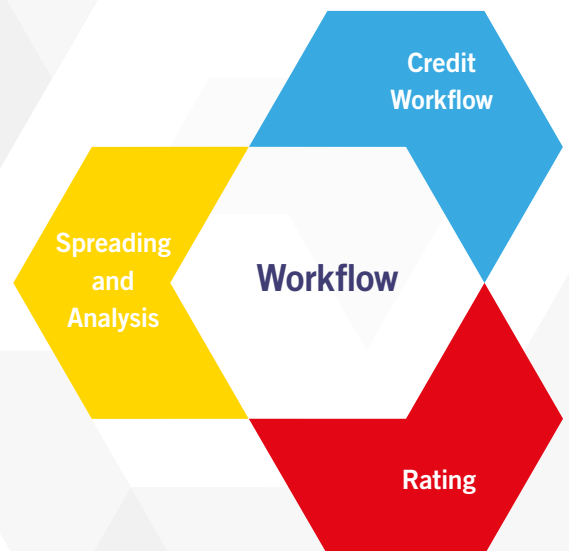
You will have your own dedicated project manager to oversee all aspects of the development and implementation. They're available for:

- › Telephone and email communication
- › Field support
- › System assistance
- › Product training

Credentials

FACT is used by most of the world's top 20 banks and large corporates globally. FACT provides you with:

- › The facility to implement unlimited models. Recently 80 models have been implemented into one FACT solution.
- › Your own tailor-made solution
- › A range of applications from a single rating model to a complete credit risk management solution



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FACT is a service from Bureau van Dijk



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