ANALYTIX BOUTIQUE | SMARTER RISK SOLUTIONS

A True North Partners Company

CreditPrecisor

Our solution provides a fully controlled, high precision and efficient process for **borrower's credit creditworthiness** and loan risk-based **pricing**. It first calculates an accurate client *rating* grade and corresponding *PD.* Then, the loan pricing is calculated based on the PD and incorporating *LGD*, *EAD*, *financial* and *operational* costs and detailed *transaction characteristics*

Additionally, client and loan performance status is tracked to permit an effective management of assets and clients

CONFIGURATION TO BANK'S PORTFOLIO

Loan PRICING **CreditPrecisor** can be configured to the bank's portfolio of lending assets, supporting any type of exposure including retail, SME, specialised lending and corporates

Features that can be configured include:

- Credit rating/scoring factors and weights specific to the loan type and segment
- Credit risk cost: PD, LGD, EAD, expected loss (ECL/IFRS9) and economic capital/regulatory capital
- Cost structure: funding costs, operating and administrative costs, and more
- Income structure: loan balance projection and interests, fees and more
- Loan and client life cycle workflow

VALUABLE RISK MANAGEMENT OUTPUTS

CreditPrecisor provides multiple valuable risk management metrics:

- End-to-end web platform for loan origination, rating, PD calculation, pricing and post approval facility management
- Loan **scoring/rating** grade and PD
- Loan **risk-based pricing**: spread and reference rate
- **Scenario simulation engine** for estimating the impact of changes in the rating/pricing underlying variables into the final rating or value add of the loan
- Borrower/application compliance evaluation: **ESG, AML, CFT and other**
- Transaction profitability: RAROC, EVA, expected loss, interest rates paid, present value from economic and accounting views, transaction cost structure and more
- Model validation data for the backtesting of PDs, evaluation of loan pricing precision, rating/scoring models validation and recalibration and more
- Loan portfolio's ratings, PDs, LGDs and EADs for capital requirement calculations
- Strategic reports defined based on two sources:
  - Portfolio composition: reports on any information captured or calculated during the rating and pricing including ratings, statuses, expected loss, profitability metrics (NPV, average RAROC and other) and so on
  - Log of actions: reports on the activity and/or activity quality by user/group. i.e., the number of loans transacted by user/group, or the average PD assigned by user/group, or the number of rating iterations by user and more
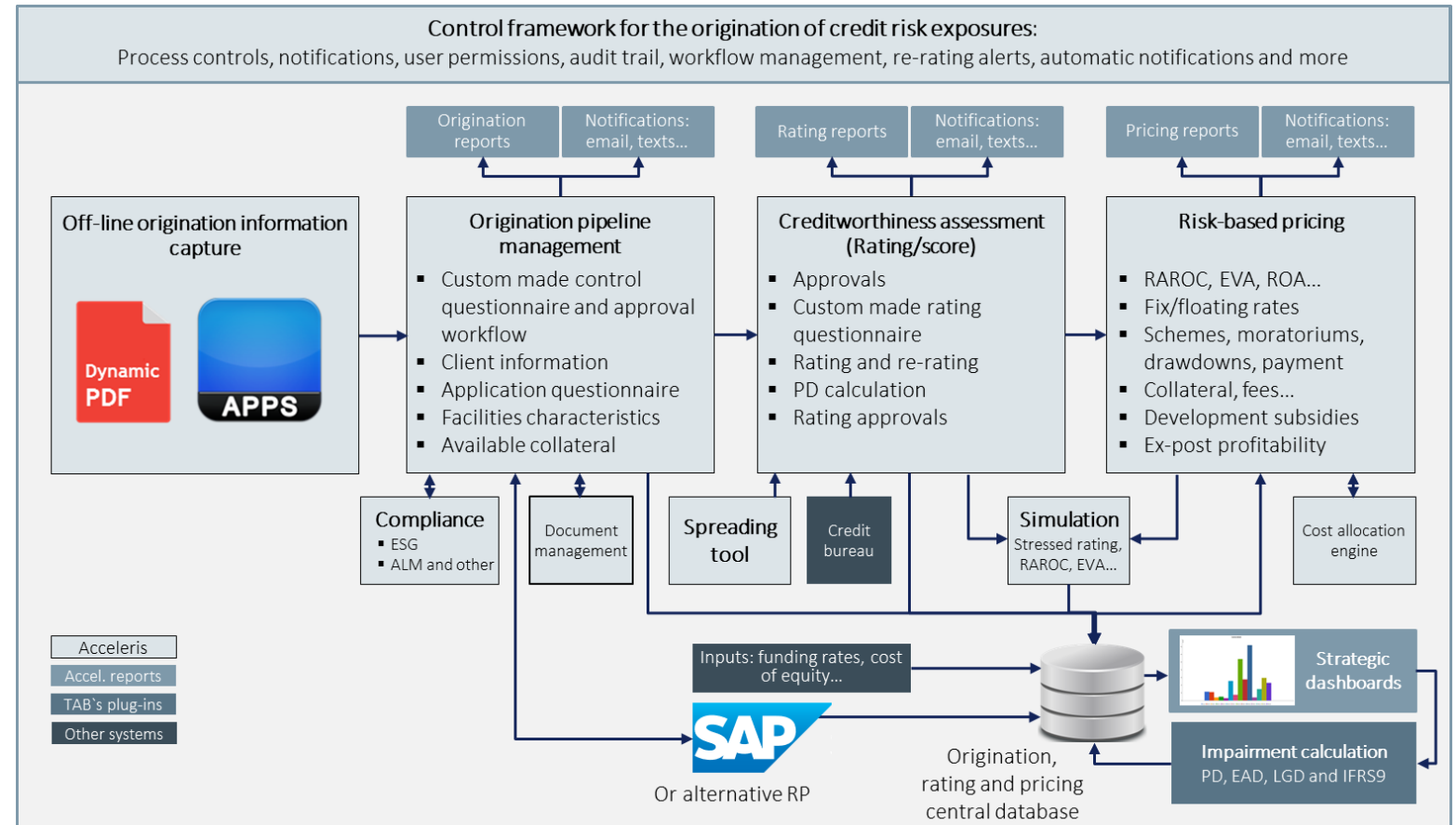
CreditPrecisor FACT SHEET

BRINGING PRECISION AND CONTROL INTO YOUR LENDING PROCESS

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End to end loan management system

CreditPrecisor provides a flexible framework to manage any type of loans in an organization:

- **Origination**: front-end to capture all data to trigger the loan application, on-line and off-line, for submission

- **Credit costs**: fully flexible module to define rating, rerating and PD, LGD and EAD calculation processes for any type of loan

- **Risk-based pricing**: fully flexible module to price any type of loan, including debt, guarantees, equity, project finance etc.

- **Strategic dashboards**: portfolio composition, credit analysts and risk department performance, credit risk parameters, rating biases, exception reports and other defined by user dashboards

- **Loan approval documentation**: generation of rating and pricing reports for loan submission

- **Origination to disbursement workflow**: workflow, controls and approvals during origination pipeline until disbursement

- **Compliance evaluation: ESG**, AML, CFT and other

- **Control framework**: notifications, user permissions, audit trail, automatic alerts and notifications, workflow to manage facilities all along its life cycle: under review, life, default, quarantine, workout and so on

Control framework for the origination of credit risk exposures:
Process controls, notifications, user permissions, audit trail, workflow management, re-rating alerts, automatic notifications and more

| Origination reports | Notifications: email, texts… | | Rating reports | Notifications: email, texts… | | Pricing reports | Notifications: email, texts… |

Off-line origination information capture

Dynamic PDF — APPS

Origination pipeline management
- Custom made control questionnaire and approval workflow
- Client information
- Application questionnaire
- Facilities characteristics
- Available collateral

Creditworthiness assessment (Rating/score)
- Approvals
- Custom made rating questionnaire
- Rating and re-rating
- PD calculation
- Rating approvals

Risk-based pricing
- RAROC, EVA, ROA…
- Fix/floating rates
- Schemes, moratoriums, drawdowns, payment
- Collateral, fees…
- Development subsidies
- Ex-post profitability

Compliance
- ESG
- ALM and other

Document management

Spreading tool

Credit bureau

Simulation
Stressed rating, RAROC, EVA…

Cost allocation engine

Acceleris
Accel. reports
TAB`s plug-ins
Other systems

Inputs: funding rates, cost of equity…

SAP
Or alternative RP

Origination, rating and pricing central database

Strategic dashboards

Impairment calculation
PD, EAD, LGD and IFRS9

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Fully flexible creditworthiness assessment

CreditPrecisor provides a highly flexible environment to create credit debtor rating and loan instruction process allowing the configuration of almost any rating model.

It permits the creation of any type of questionnaire and analysis:

- **Any type of client**: individuals, micro-companies, SMEs, corporates, financial institutions and more

- **Any industry**: agriculture, services, manufacturing and others

- **Rating dimensions**: qualitative, financial, other numerical data and more

- **Spreading** tool for financials and others

- **Non financials considerations**: environmental, social, industrial and economic development questionnaires

- **Risk analytics**: calculation of Probabilities of Default term profile

- **Strategy**: rating process can be defined for efficiency lending or to deep analysis with strong governance and anything else in between

- **Loan instruction documents storage and management**: financial statements, property titles, identification, others, as defined by user

Configurable input sheets for loan rating and instruction

Financial spreading functionality

Compliance on ESG and other (ALM, CFT or else)

CreditPrecisor flexible mask creation engine permits to add additional evaluation forms to comply with the different regulations:

- It provides the appropriate **ESG questionnaires** to identify, evaluate the climate-related and environmental risks of borrowers
- CreditPrecisor provides a **sufficient granular ESG classification** of client exposures to correctly assess climate-related and environmental risks, and the assess the portfolio exposures to these risks
- It permits to control and implement institution's **risk appetite framework and to manage ESG** related risk, through (sub-)sector, geography, sovereign, businesses or other lending limits
- Accordingly, it permits to include **climate-related and environmental ris**ks in all relevant stages of the credit-granting process and credit processing and to capture the opinion on how climate-related and environmental risks affect default risk
- CreditPrecisor can be configured to consider climate-related and environmental risks in the co**llateral valuations** and to give benefit to environmental compliant assets, and consequently adjusting prices of collaterals exposed to those risks
- The risk-based loan pricing algorithm can be configured to deploy an **ESG sensitive pricing framework**: funding, RWAs, economic capital, expected loss
- **Simulation engine** can be used for the evaluation of ESG scenarios and their impact on the portfolio credit worthiness, EVA, RAROC or else
- Any other **compliance topic such as ALM, CFT** or else can be easily configured and integrated into the borrowers or loan evaluation
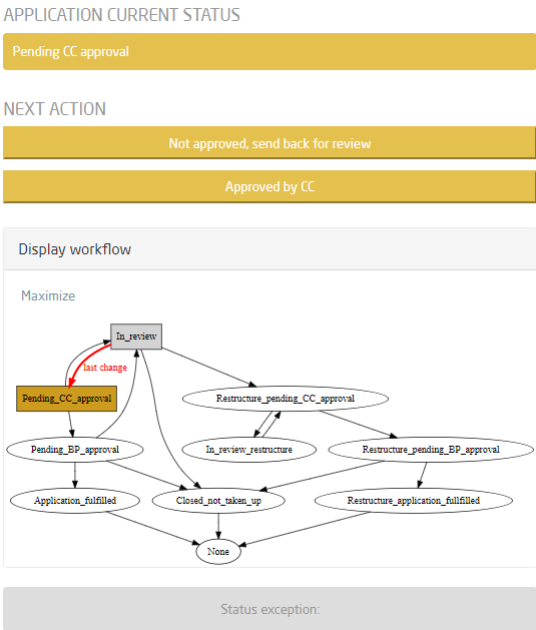
ESG questionnaire integrated in loan/lender evaluation

| ESG Questionnaire | DEEP dive |

DATA	DATA INPUT		
DT01	Data Input		
DT02	Total Revenue last fiscal year		EUR
DT03	EBITDA last fiscal year		EUR
DT04	EBITDA carbon price scenario		Eur/ton Co2e
CLI05	Renewable energy / Fossil fuel footprint reduction	☐	RISK EVENTS ⊟
Risk events	- Adopts / invests in renewable energy infrastructure and technology - Reduction initiatives in the use and production of fossil fuels - Resource & energy efficient buildings		
DT05	GHG Scope 1		CO2 equivalent emissions in tons
DT06	GHG Scope 2		CO2 equivalent emissions in tons
DT07	GHG Scope 3		CO2 equivalent emissions in tons
DT08	Waste & Pollutions in tons		
DT09	Water Use		COMENTS: ⊞
DT10	Compliant with ESG policy?	------------------ ⇕	COMENTS: ⊞
DT11	Automotive ?	☐	COMENTS: ⊞
DT12	CO2e information not available	☐	COMENTS: ⊞
DT13	Is the client covered by CSRD?	☐	
RISK	RISK DRIVER		
OBJE	ENVIRONMENTAL		
CLI	CLIMATE CHANGE		
CLI01	Carbon footprint	☐	RISK EVENTS ⊞
CLI02	External ESG Rating	☐	RISK EVENTS ⊞
CLI03	Aligned to EU-Taxonomy / Paris Agreement	☐	RISK EVENTS ⊞

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Creditworthiness assessment adapts to institution's strategy

CreditPrecisor permits maximum flexibility in defining credit approval processes for all sorts of transactions, such as efficiency oriented lending or, alternatively, complex, large, customised long term transactions in need of strong governance and detailed analysis

Efficiency oriented lending

Transactions in need of detailed analysis and approval strong governance

And everything in between

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Creditworthiness and RAROC simuation engine

Simulation of the institution portfolio under multiple scenarios

- **Definition of macroeconomic or business scenarios:** based on the rating model inputs, it will be possible to define multiple scenarios and re-rate each loan of the portfolio under such scenario to easily analyse the impact of the scenario

  The definition of the new scenarios will be done by defining flexible rules to transform original rating inputs into the new rating inputs

- **ESG scenarios:** environmental events affecting rating and collateral values such as borrower income and asset value

- **Re-evaluation of the portfolio under the new scenarios:** all portfolio assets will be revaluated under multiple defined in an automatic manner and be available for the analysis

- **Strong analytics:** the impact in the portfolio health of the different scenarios will be easily analysed permitting a deeper understanding of portfolio for the purposes of informed management actions

- **Reporting:** CreditPrecisor robust reporting features will be available for the analysis and report generation of the portfolio simulation engine

Portfolio creditworthiness scenario analysis

Definition of macroeconomic scenario → Configure rules to transform rating variables → Revaluate portfolio rating under multiple scenarios → Revaluate portfolio's value add, expected loss, RAROC… → Management reports

Customer name	Credit Grade after Overrides (Foreign Currency Rating) FL		Credit Grade after Overrides (Foreign Currency Rating) HS		Credit Grade before T&C assessment (Local Currency Rating) FL		Credit Grade before T&C assessment (Local Currency Rating) HS		Final PD (TTC) FL		Final PD (TTC) HS	
	Simulation	Original	Simulation	Original	Simulation	Original	Simulation	Original	Simulation	Original	Simulation	Original
Customer 1					B+	B+	B+	B+	0.015	0.014	0.0159	0.014
Customer 2					B	B	CCC+	B-	0.0243	0.0249	0.0616	0.037
Customer 3					B-	B-	0			0.035	0.035
Customer 4	B	BB	B+	BB-	B	BB	B+	BB-	0.0239	0.0076	0.0176	0.0104
Customer 5	B	BB	B+	BB-	B	BB	B+	BB-	0.0239	0.0076	0.0176	0.0104
Customer 6	B	BB	B+	BB-	B	BB	B+	BB-	0.0239	0.0076	0.0176	0.0104
Customer 7	B	B+	B	B+	B	B+	B	B+	0.0237	0.0186	0.0288	0.0199
Customer 8							B	B	0		0.0344	0.0308
Customer 9							B	B-	0		0.0263	0.0387
Customer 10					B-	B-	B-	B-	0.035	0	0.035	0
Customer 11	B-	B-	B-	B-	B-	B-	B-	B-	0.035	0.035	0.035	0.035
Customer 12					CCC+	CCC	CCC	CCC-	0.0641	0.1314	0.1047	0.2054

Scenario simulation results

Original results

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Highly configurable pricing model

CreditPrecisor supports the pricing of multiple products and has a customizable modular cash flow projection structure that allows to include any product. It also permits to select from the following options:

- **Products:** term loan, working capital loan, syndicated loan, CRE loan, letter of credit (import), commercial discount, factoring, leasing, overdraft, commercial paper, guarantees, equity and more

- **Main facility features:** debt seniority, currency, contract amount, contractual tenor and more

- **Interest calculation and capital repayment schedule:** repayment schedule, interest calculation, capital repayment frequency and more

- **Fees and commissions:** commitment fee, drawdown fee, restructuring fee and more

- **Collaterals:** mortgage bond, physical collateral, notarial bond, third party guarantees and more

- **Credit risk cost:** LGD, PD, EAD, eco./ reg. capital

- **ESG adjustment**: funding cost, RWAs, economic capital, Rating, collateral value and more

Detailed configuration of loan pricing

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Detailed pricing profitability analysis

CreditPrecisor permits a detailed profitability analysis for properly structuring the transaction adding collateral, guarantees commissions, cross selling and other:

- **Multiple profitability metrics:** EVA, RAROC, RORWA, RORAC, ROTA, spread analysis and more for the overall transaction and by year in books

- **Transaction structuring impact analysis:** as additional collateral, guarantees, insurance, cross selling and other is added to the transaction, the profitability analysis can be recalculated for the profitability impact evaluation

- **Multiple layers profitability analysis:** It provides the profitability by facility, application (if the application contains several facilities), client and client group (when the client is subsidiary of a larger group). This permits strategic management of client relationships

- **Ex-post profitability analysis:** the facility, application, client or client group profitability can be analysed after approval given materialised changes in rating, expected recoveries, and so on

Detailed profitability analysis by transaction, application, client and group
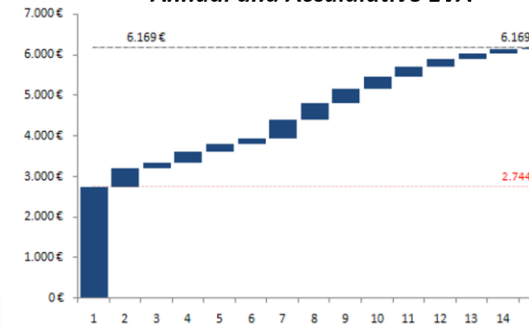
Transaction Profitability

RAROC = 26%
ROA= 0.44%
EVA = 6.169 €

Loan Structure

Spread = **+0,55%**
Initial&cancelation commissions
2 loan holders as guarantors
Increased collateral
Cross selling of credit cards, unemployment insurance

Annual and Accululative EVA

Spread Analysis
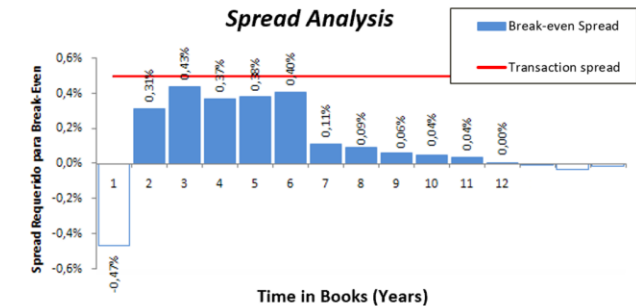
RAROC (ROE)

ROA (Economic Profit/Exposure)

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Loan cash flow projection for precise pricing

CreditPrecisor performs a detailed projection of **transaction** cash flows in order to determine the loan profitability or required price for achieving the target price , including:

- **Interest income**: spread and reference rate

- **Funding costs**: the funding cost of the institution

- **Fees and commissions**: Agreement/Amendment/Establishment fee, Commitment fee and others

- **Operating/admin expenses**: incorporates all operational costs implicit in the lending activity, i.e. loan evaluation, administration and other

- **Credit risk costs**: adds the expected loss and capital costs including:
  - Probability of default as corresponds to the credit quality of the borrower
  - Loss given default of the type of deal and the collateral
  - Exposure at default

- **Contract balance**: models multiple loan amortization standard schemes as well as bespoke amortization schedule

- **FX Rate**: allows different currencies and uses the forward curve of the exchange rate

Conceptual representation of the pricing analytics performed by CreditPrecisor, in JavaScript run in the browser

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Ex-post profitability calculation and client relationship analysis

Precisor Risk-Based Loan Pricing permits to calculate Ex-Post profitability by loading all portfolio assets and evaluating the actual performance of each transaction looking the actual commissions charged, interest paid (i.e., arears interest rates), transaction actual length, etc. Portfolio analysis can be performed and compare the actual profitability to the profitability originally forecasted for the portfolio and each of the transactions. In addition, application, client, group or market segment profitability analysis can be generated to better define management strategy.

Client relationship analysis based on ex-post profitability

See selected   Client view   Delete selected

Client view

TitleRow	EVA_after_Opex_YTD	Total_Revenue_YTD	Expected_loss_YTD	RAR_YTD	Economic_capital_YTD	Operational_costs_YTD	RAROC_bc	RAROC_ac	DateChange
Client legacy YTD	540	540	0	540	0	0	0	0	14/11/2022
Client legacy op.	582.04	582.04	0	582.04	0	0	0	0	14/11/2022
Group legacy op.	-8206989.11	1231223.66	9090741.16	-7859517.5	3346383.74	0	-234.87	-234.87	14/11/2022
New operations	66297.97	66319.24	3.69	66315.56	175.99	0	115244.72	115244.72	14/11/2022
Group + new	-8140691.14	1297542.9	9090744.85	-7793201.94	3346559.73	0	0	0	14/11/2022

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Efficiency and process acceleration features

CreditPrecisor provides features to increase the efficiency of the lending process:

- Tracks SLA automatically
- Creates alerts based on SLA
- Provides telephone of credit analyst working on the transaction in a tooltip over the his/her name
- Send email to the credit analysts automatically titling it with the client name and application number
- Shows the previous and current application status, together with the next actions
- Illustrates the whole workflow clearly point where the transaction is, where does it come from and which paths are available
- Multiple exception and SLA reports

Clicking on "Email" creates an email with the credit analyst address and the email subject includes the client name and application number

It shows workflow evolution:
- the previous status
- current status
- next actions

If the transaction is on delay, the credit analyst name shows in red and his/her phone number in a tooltip
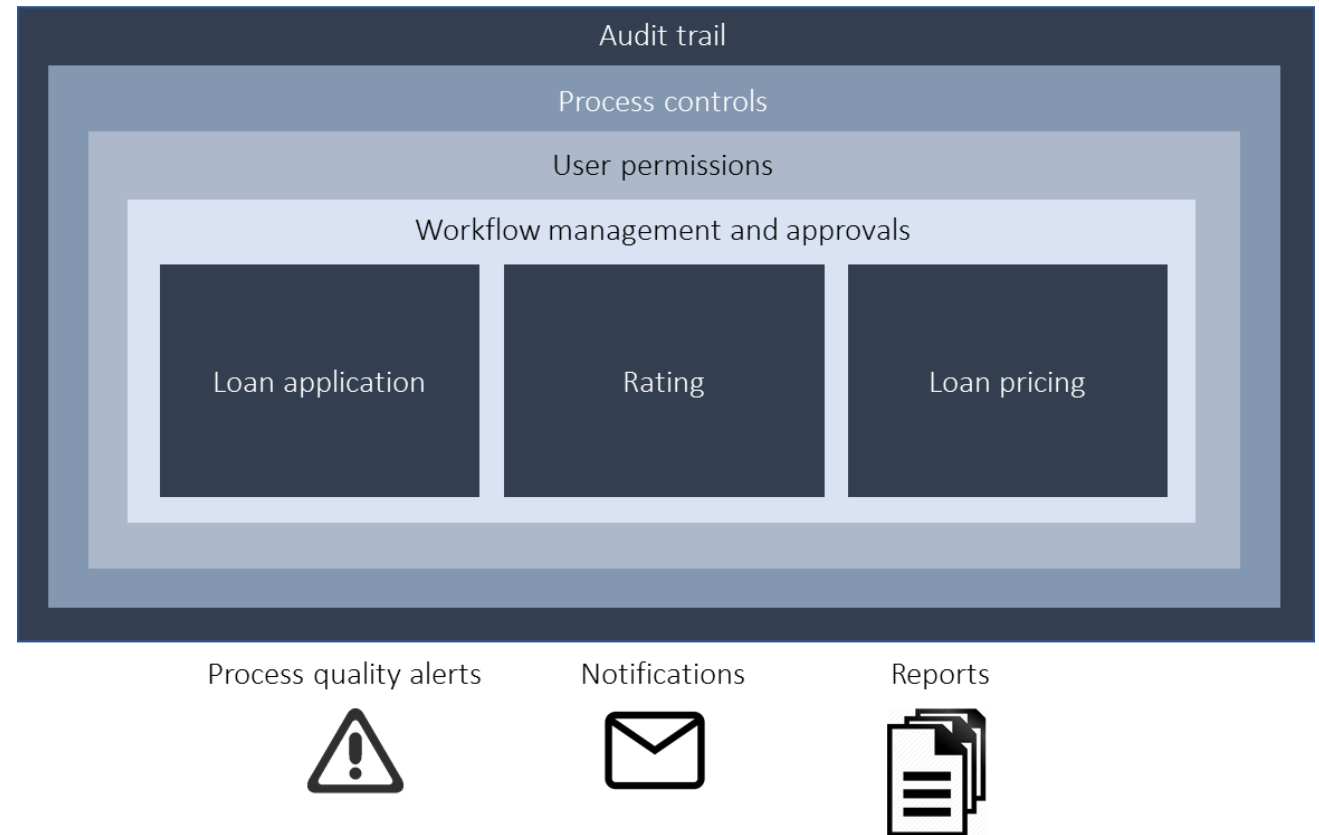
In addition, the status is shown graphically within the full workflow

Internal governance for credit granting

CreditPrecisor creates a strong governance framework to guarantee the quality of the loan origination process:

- **Workflow management and approvals**: permits to build a customizable workflow and embed multiple approval and control checks by different departments / functions

- **User permissions**: users can be assigned very specific permissions into workflow steps, tool menus / functions, reports and so on

- **Process controls**: each workflow step may incorporate controls such as the existence of a rating before pricing, permission for editing or deleting or other as defined by the user

- **Audit trail**: every action is recorded in a log organized by user, date, facility, rating, application and so on. The log of actions can also be used for reporting purposes

- **Process quality alerts**: CreditPrecisor automatically generates re-rating alerts or identifies rating biases such as easy raters, or iterations for rating improving etc.

- **Notifications**: automatic notifications are sent when the application / rating / pricing tools change status and there are actions to be initiated as a consequence

- **Reports**: the centralized data repository can be used to generate exception reports, staff performance, identification of process bottle necks and others

Customizable multilayer governance framework

Audit trail

Process controls

User permissions

Workflow management and approvals

| Loan application | Rating | Loan pricing |

Process quality alerts   Notifications   Reports

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Full loan origination workflow

CreditPrecisor permits to manage the loan origination process:

- **Pipeline of prospect clients**: managing the prospect clients until the potential client is given a client number. The client number generation can be done internally or interfaced with RP system

- **Loan instruction**: on-line and off line functions and capture the main loan and client characteristics and available collateral

- **Environmental impact evaluation**: CreditPrecisor is sufficiently flexible to incorporate questionnaire and evaluations for environmental impact or any other evaluation

- **Loan credit evaluation**: during the credit evaluation, both business and risk departments can contribute and validate. All comments and agreements are part of the audit trail

- **Document management**: supporting documents are stored with in CreditPrecisor and can be interfaced with the document management system

- **Legal and compliance**: CreditPrecisor is sufficiently flexible to incorporate check lists for validating the compliance (ESG, ALM, CFT and other) with all requirements

- **Credit committee approvals**: multiple approvals can be embedded in the workflow

Customizable loan pipeline and origination workflow
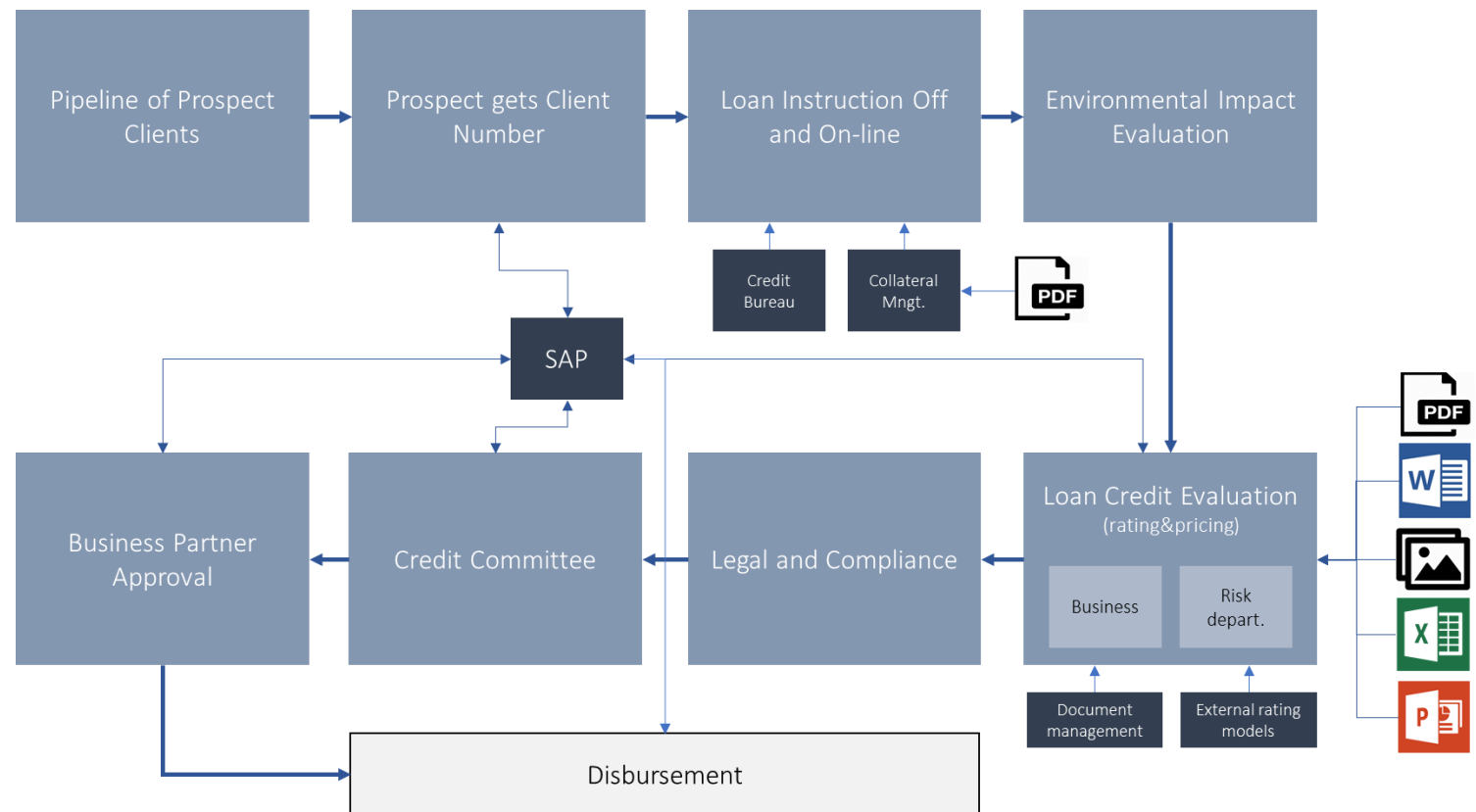
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BRINGING EFFICIENCY, PRECISION AND CONTROL INTO YOUR LENDING PROCESS

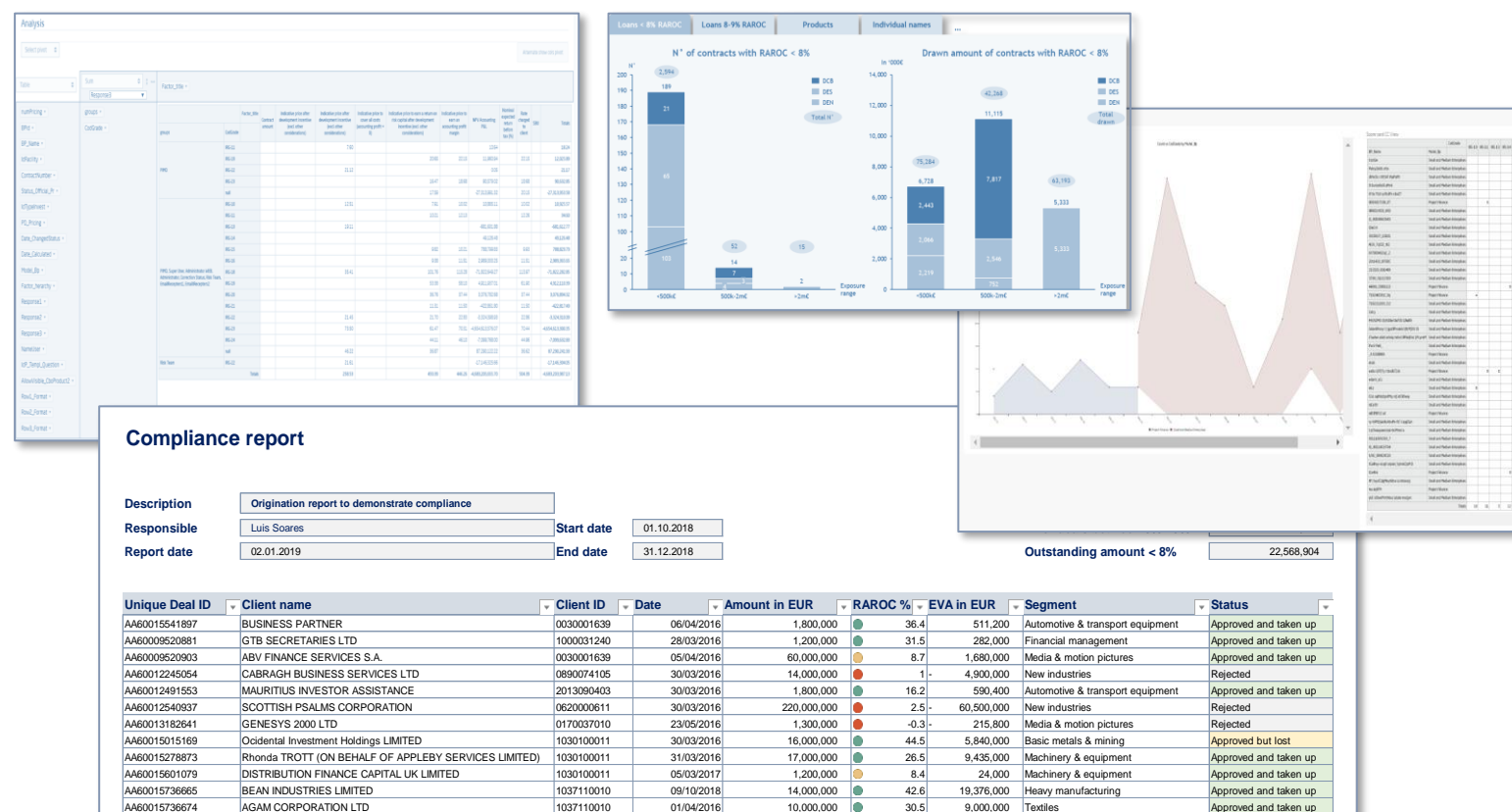**ANALYTIX BOUTIQUE** | SMARTER RISK SOLUTIONS

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Smart monitoring

Flexible and comprehensive reporting engine

CreditPrecisor provides powerful reporting functionalities exploiting the central loan origination repository including:

- Create custom made dashboards
- Pivot table interactive flexible reporting
- Multiple predefined dashboards:
    - **Strategic reporting**: portfolio composition, portfolio growth and so on
    - **Staff performance**: Number of clients rated by analyst and/or department and number of loans priced by analyst and/or department, times and so on
    - **Process efficiency**: Derived from the time and date of each change in the workflow, it is possible to measure time consumed by staff, group, phase and so on, and identify bottle necks in the processes
    - **Portfolio profitability analysis**: expected loss, NPV, average RAROC or any other calculated metric
    - **Exception reports**: loans applications, responses, pending re-rating are overdue
    - **Rating biases**: identification of systematic "easy raters" or the opposite, rating fraud and more
    - **Other**, as defined by user
- Generation of loan approval documentation: pricing, rating and approval documentation and more

LOAN PRICING ACCELERIS

Compliance report

Description	Origination report to demonstrate compliance		
Responsible	Luis Soares	Start date	01.10.2018
Report date	02.01.2019	End date	31.12.2018

Outstanding amount < 8%　22,568,904

Unique Deal ID	Client name	Client ID	Date	Amount in EUR	RAROC %	EVA in EUR	Segment	Status
AA60015541897	BUSINESS PARTNER	0030001639	06/04/2016	1,800,000	36.4	511,200	Automotive & transport equipment	Approved and taken up
AA60009520881	GTB SECRETARIES LTD	1000031240	28/03/2016	1,200,000	31.5	282,000	Financial management	Approved and taken up
AA60009520903	ABV FINANCE SERVICES S.A.	0030001639	05/04/2016	60,000,000	8.7	1,680,000	Media & motion pictures	Approved and taken up
AA60012245054	CABRAGH BUSINESS SERVICES LTD	0890074105	30/03/2016	14,000,000	1	4,900,000	New industries	Rejected
AA60012491553	MAURITIUS INVESTOR ASSISTANCE	2013090403	30/03/2016	1,800,000	16.2	590,400	Automotive & transport equipment	Approved and taken up
AA60012540937	SCOTTISH PSALMS CORPORATION	0620000611	30/03/2016	220,000,000	2.5	60,500,000	New industries	Rejected
AA60013182641	GENESYS 2000 LTD	0170037010	23/05/2016	1,300,000	-0.3	215,800	Media & motion pictures	Rejected
AA60015015169	Ocidental Investment Holdings LIMITED	1030100011	30/03/2016	16,000,000	44.5	5,840,000	Basic metals & mining	Approved but lost
AA60015278873	Rhonda TROTT (ON BEHALF OF APPLEBY SERVICES LIMITED)	1030100011	31/03/2016	17,000,000	26.5	9,435,000	Machinery & equipment	Approved and taken up
AA60015601079	DISTRIBUTION FINANCE CAPITAL UK LIMITED	1030100011	05/03/2017	1,200,000	8.4	24,000	Machinery & equipment	Approved and taken up
AA60015736665	BEAN INDUSTRIES LIMITED	1037110010	09/10/2016	14,000,000	42.6	19,376,000	Heavy manufacturing	Approved and taken up
AA60015736674	AGAM CORPORATION LTD	1037110010	01/04/2016	10,000,000	30.5	9,000,000	Textiles	Approved and taken up

END TO END LOAN ORIGINATION WORKFLOW PLATFORM
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CreditPrecisor provides a highly flexible environment to create credit rating and loan pricing input sheets, adapting these to the internal control and management processes and culture. The rating results is translated into PD and fed into the pricing module with the rest of the transaction structure to determine a loan pricing that is consistent with the borrower risk and institution's cost structure and profitability targets

This permits to introduce control, efficiency and precision into the lending process of the institution.

Ecosystem

AnalytiX Boutique provides an ecosystem of tools and services that complement the risk management process:

- Rating/Scoring building, validation and maintenance
- IRB parameters: PD, LGD and EAD
- Portfolium: Credit economic and regulatory capital calculation
- Flexor: integrated stress testing and macroeconomic model development tool
- Reliance IFRS 9: end-to-end engine that provides all the analytics and required accounting outputs for IFRS 9 impairment requirements
- OneView: consistent inputs and outputs for critical financial planning process including stress testing, ICAAP, ILAAP, asset allocation and more

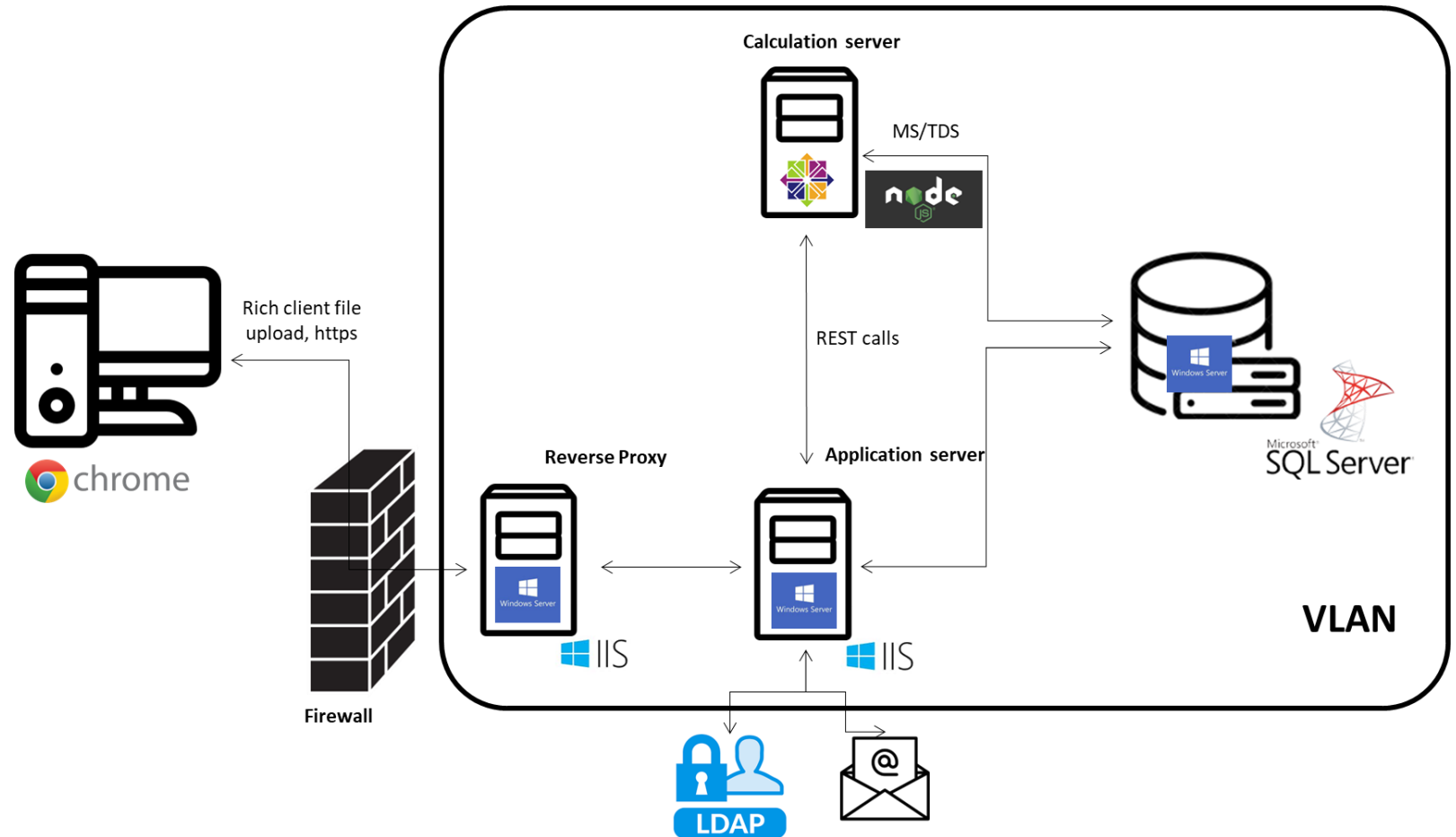Ecosystem: macroeconomic modelling, stress testing, IFRS9, Machine Learning
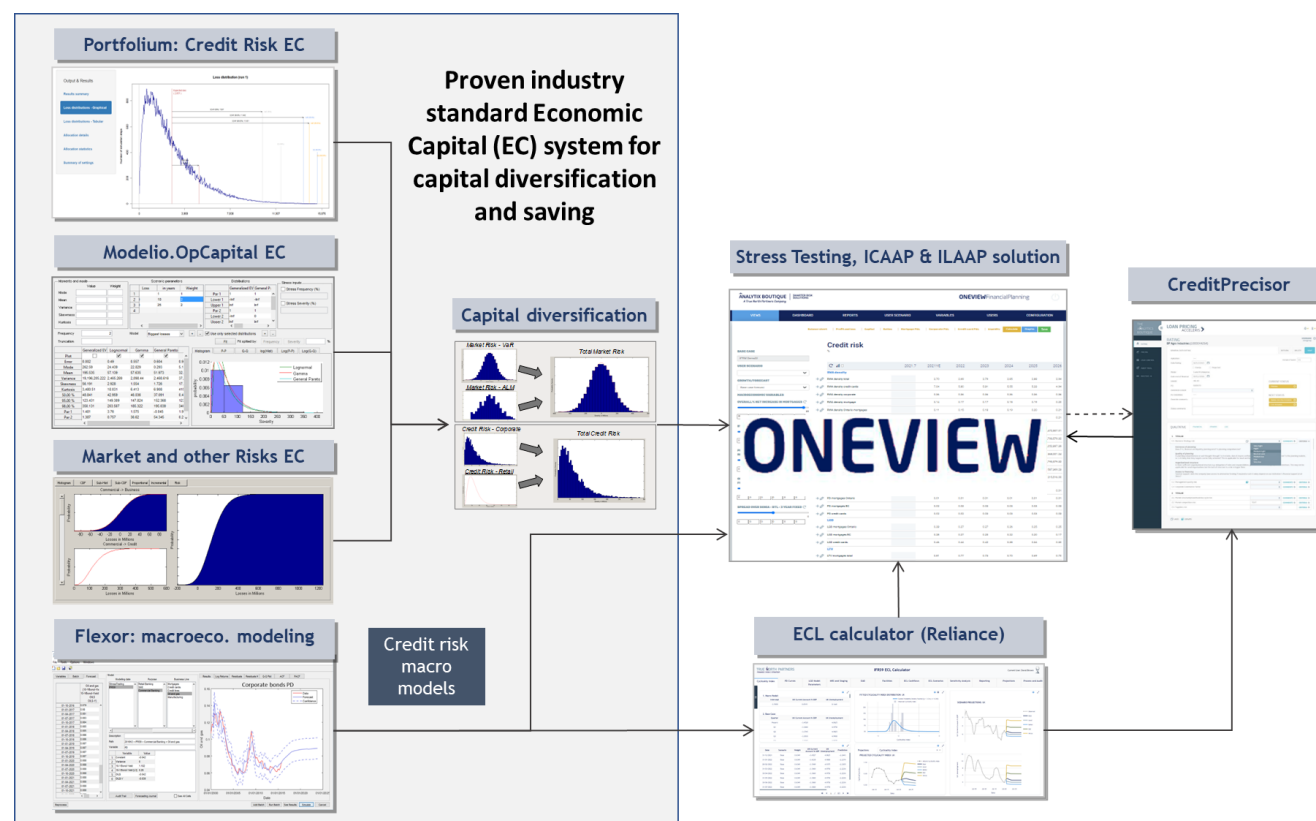
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CreditPrecisor's technical architecture

- Pricing and profitability calculations performed distributed in browser using JavaScript technology

- Calculation server for simulation engine and batch calculations

- Single data model consolidates all outputs and inputs permitting a strong and consistent reporting and dash boards

- Maximum standards of security in our cloud infrastructure: IS0 14001, ISO 22301, ISO 27001, ISO 9001, ISO 50001

- Microsoft technology: SQL server, Node, ISS

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CreditPrecisor provides multiple befits to your loan origination process

Fully governed end-to-end rating and pricing processes	▪ Audit trail and user control and highly specific user permissions ▪ Strong workflow management with multiple controls to manage the facility life end-to-end
Single centralized rating and pricing algorithms	▪ The same centralised algorithms are used by all users for all facility rating and pricing ▪ No model version issues. Being web based, there is only a single application (no local installation)
User friendliness	▪ The tool is easy to navigate with web pages designed for usability ▪ Tooltips and multiple controls for help and avoiding errors and inputs inconsistency
Flexibility and scalability	▪ Changing questionnaire and weights for rating can be easily done in the configuration module ▪ Flexible workflow and controls configuration
Unified rating/pricing platform for all products	▪ The tool accepts an unlimited number of different pricing and rating questionnaires and models ▪ Can handle the rating and pricing of any product and each product may have its own workflow
Direct single point and automatic feed for inputs and parameters	▪ Changing of parameters and inputs is done centrally rather than in each calculation model ▪ Products share inputs (e.g. funding rates) which are fed automatically and once for all
Consolidation of rating and pricing data into a single data warehouse	▪ All rating and pricing information is consolidated into a single data model. This information can be used to generate portfolio reports as well as to calculate risk parameters such as PD, LGD...
Robust technology supporting a critical process	▪ Underlying code is .Net which is highly robust, scalable, flexible and easy to integrate with other systems. Robust database that supports the model, SQL Server