

Discover how we can help you stay ahead
in a rapidly evolving financial landscape.

CredaRate

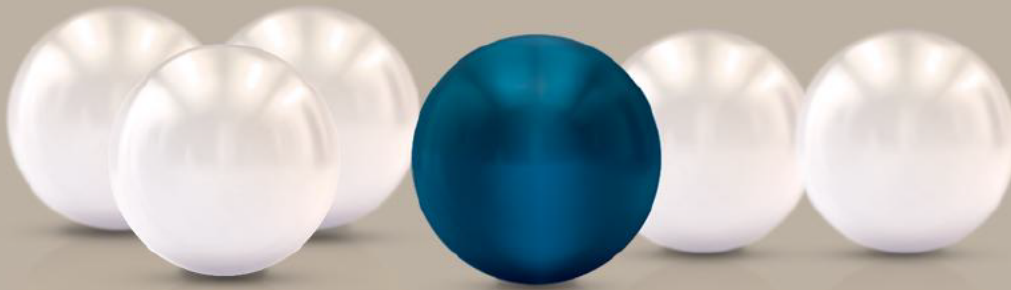
EXPERTS FOR CREDIT RISK & ESG

CredaRate provides
outsourcing solutions for financial institutions
by streamlining IT-supported processes and navigating
complex regulatory requirements.

Our **INTERNAL RATING** and **ESG SCORING MODELS** empower
our clients to concisely manage their credit and sustainability risks.



CredaRate serves 40 customers and 5 ECB/IRBA-regulated banks with more than
50 IT/credit/statistics/compliance experts and 20 years of market presence.



Our expertise in the spotlight



Most relevant use cases

- ✓ Credit decision, gate-keeping, pricing
- ✓ Capital requirements (IRBA, pillar 2)
- ✓ Impairment and provisioning



Model excellence

- ✓ Extensive, quality-assured data pools
- ✓ Pool validation & proven representativeness
- ✓ High discriminatory power, pool or individual calibration



Regulatory acceptance

- ✓ IRBA and SREP approved rating/scoring systems
- ✓ Outsourcing compliant integration into processes
- ✓ Uniform data quality supported by guidelines



Extensive support

- ✓ Service desk and user support to assist in all aspects
- ✓ First-time user and refresher training (on/off site)
- ✓ Support in audits, supervisory exams and projects



Related services

- ✓ New model development, challenger models, customized solutions
- ✓ Validation services (also insourced)
- ✓ Life-time/point-in-time PD, macro-stressed PD



Cost efficiency

- ✓ Lean integration by SaaS and existing interfaces
- ✓ Attractive pricing through pool approach & individual licensing
- ✓ Cost synergies for pool changes

Let's talk about your opportunities



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