

RATING evolves continuously.

Stay ahead with us

CredaRate

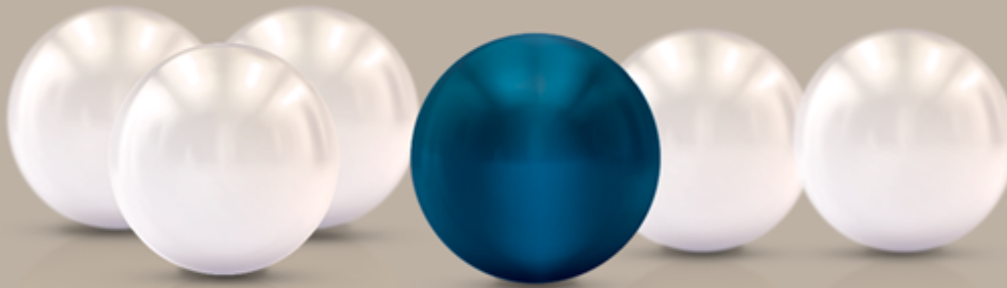
EXPERTS FOR CREDIT RISK & ESG

We offer outsourcing solutions for complex, IT-supported processes with stringent compliance requirements.

Our **internal rating models**, based on extensive, quality-assured **data pools**, enable transparent, auditable and reliable credit risk management.



With a team of more than 60 experts spanning IT, credit risk, statistics and compliance, we serve over 45 clients, including institutions under ECB supervision and within the IRBA.



Our key to your success



Comprehensive range of applications

- ✓ Credit decision-making/monitoring, gate-keeping and pricing
- ✓ Capital requirements (IRBA, Pillar II), stress testing
- ✓ Balance Sheet risk provisioning (IFRS 9, BFA 7)



Model excellence

- ✓ Extensive pool of high-quality, long-term data
- ✓ Pool validation and calibration in accordance with EBA standards
- ✓ Excellent risk differentiation and high stability



Regulatory Compliance

- ✓ IRBA- und SREP-reviewed rating and scoring systems
- ✓ Outsourcing-compliant with DORA, EBA Guidelines and MaRisk
- ✓ ISO/IEC 27001:2022 and ISAE 3402 (incl. data center)



Extensive support

- ✓ Responsive expert support for all application queries
- ✓ Tailored training programmes (in-house/online)
- ✓ Support for audits, supervisory reviews, and projects



Additional related services

- ✓ Model development and enhancement
- ✓ Customised validation, calibration and representativeness assessments
- ✓ Lifetime/point-in-time PD, macro-stressed PD and migration matrices



Cost efficiency

- ✓ Accessible integration via SaaS and interfaces (REST API)
- ✓ Automated risk classification for non-risk-relevant lending
- ✓ Attractive pricing through a pool approach

Let 's talk about your opportunities:



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