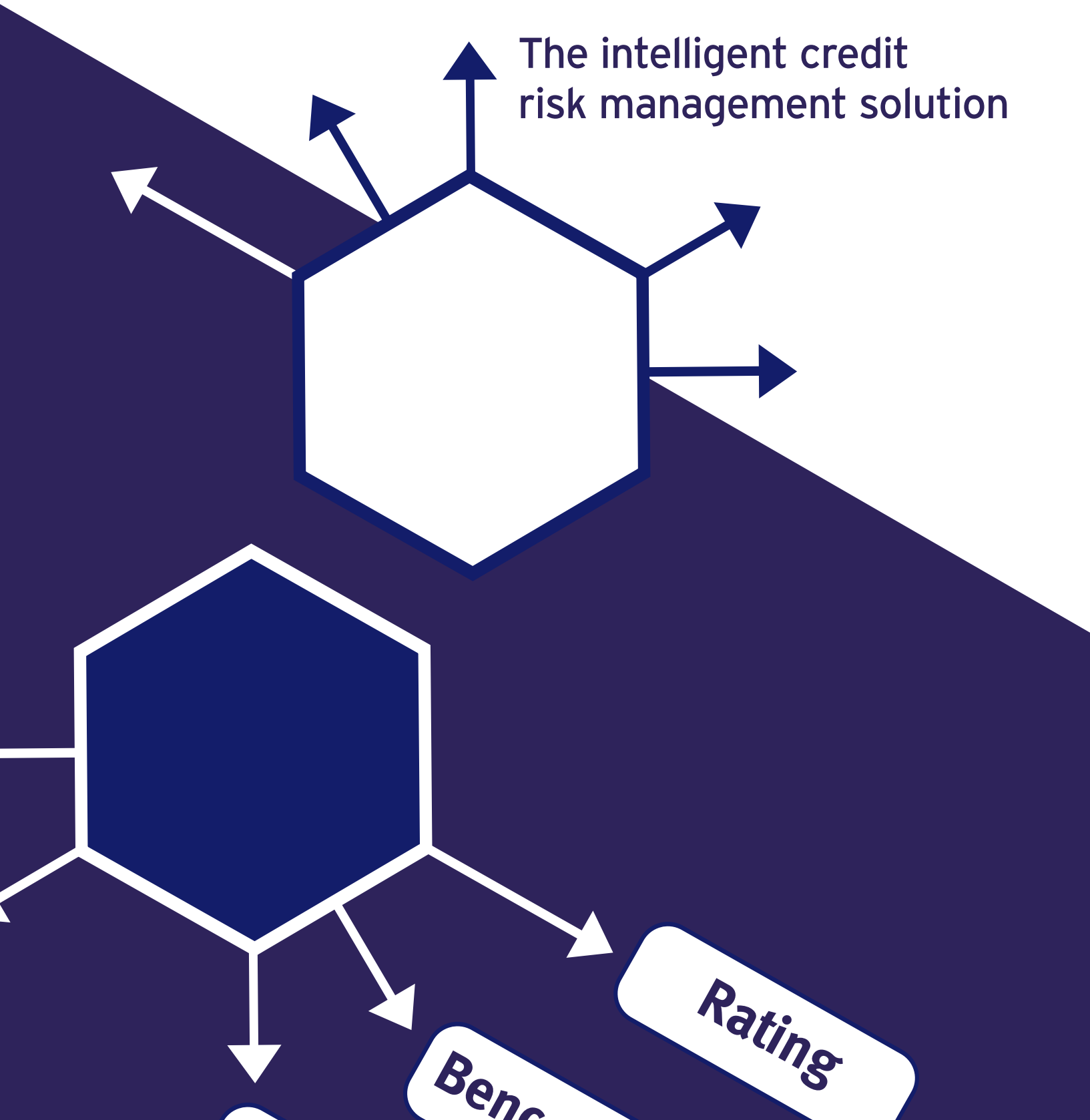


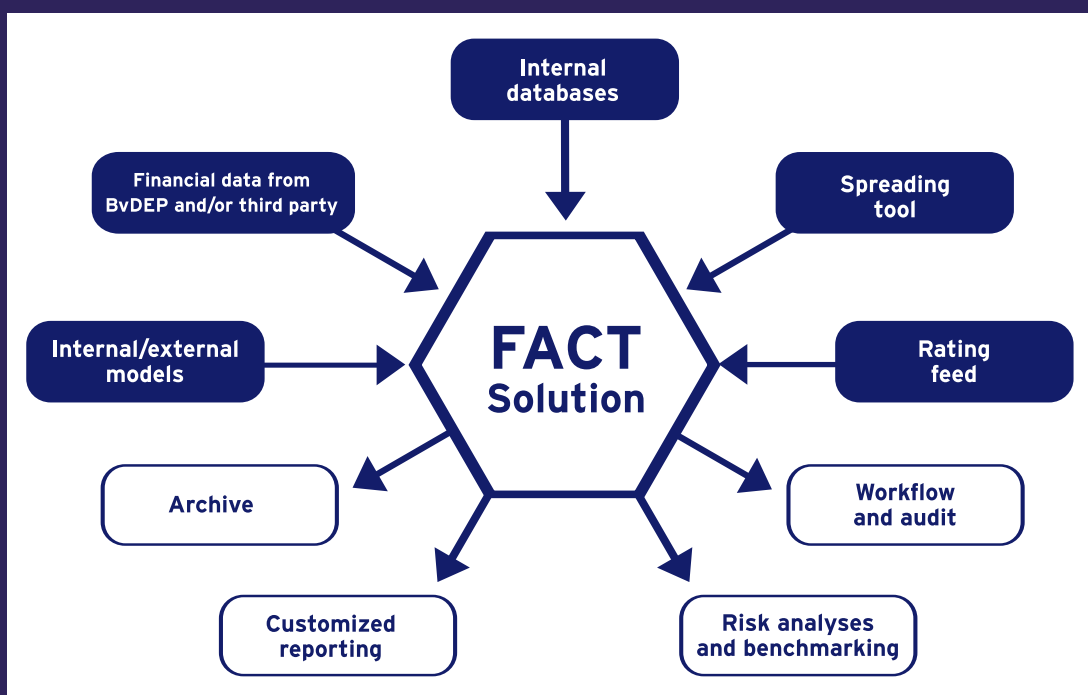
# FACT

## Financial Analysis and Credit Tools

The intelligent credit  
risk management solution



FACT is a customizable web-based framework that brings internal and external models and data together on the same platform. It has been designed to streamline your credit processes and offer you benchmarking, archiving, workflow and approval mechanisms, plus a flexible and robust rating system. It is the ideal solution to help your organization meet Basel II capital adequacy requirements.



## FACT - customization, implementation and support

Bureau van Dijk Electronic Publishing (BvDEP) has an experienced team with methodological, operational and technical expertise that works with you to develop, customize and support your version of FACT on an ongoing basis. FACT can be customized endlessly to interface with internal and third party systems. We oversee the entire customization process to ensure the functionalities match your specifics. BvDEP provides a comprehensive support service including telephone and field support, systems assistance and training. You will have your own dedicated project manager to oversee all aspects of the development and implementation of FACT.



# A modular approach to risk management

## Model implementation made easy

FACT allows you to create your own internal rating models based on pre-defined methodologies. Complex calculations that include quantitative, qualitative and country information can be easily implemented using wizards, C# or VB Scripts. Model recalibration runs old models with new data, and vice versa, on both an institutional and batch level.

## Workflow manager

Any credit workflow that is specific to your organization is simple to incorporate into the FACT system. For example, warnings can be set up to inform credit officers when ratings are due for approval or limits breached.



## Enhanced financial spreading

FACT's data dictionary™ enables you to easily define all required financial and non-financial data items in a central repository. You can edit or add financial statement items and ratios, spread full accounts, change currencies and exchange rates. You can choose to use content from databases published by BvDEP, or integrate alternative sources, using webservice technologies.

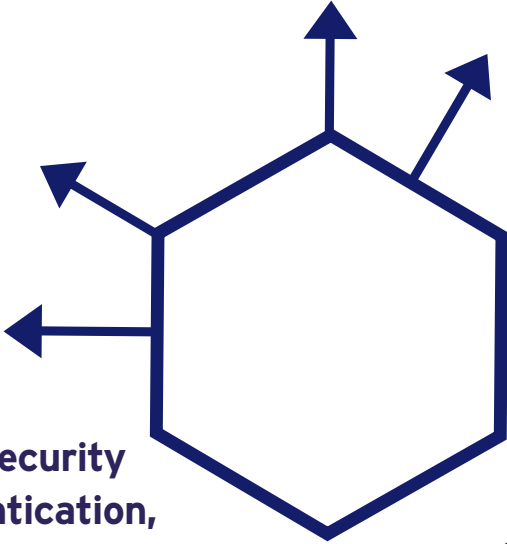
## Portfolio analysis

FACT includes standard portfolio analyses such as group reports, peer comparison reports and rating migration matrices. Benchmarking reports ensure models are behaving in line with public ratings or alternative methodologies. FACT allows you to create comprehensive credit risk calculations. You can run simulations of PD, LGD and EAD to study different scenarios and to calculate the economic capital needed to cover the credit risk of your portfolio.

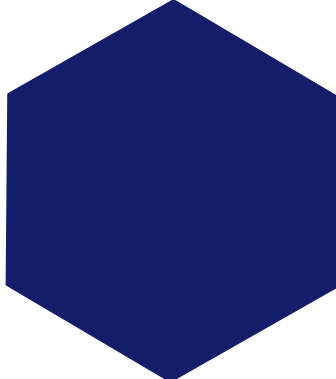
## Custom outputs

Reports can easily be created using FACT's Report Designer™ which allows you to drag and drop various data items such as data dictionary items, graphical illustrations and any type of descriptive information.

# A robust, scalable and secure solution



FACT is geared to address critical security considerations, such as user authentication, communication and profile management. To deal with the challenges of operating in a web-based environment, sophisticated multi-layered security devices have been employed directly within the application.



## User roles and rights

The user interface and permissions can be arranged logically at individual, group or role level. Once defined, FACT's security engine can determine which actions or operations the user is permitted to execute.

Example of scorecard implemented with the Model Designer



Example of output implemented with the Report Designer

# FACT: The ideal solution for implementation of the advanced internal rating based (IRB) approach for Basel II capital adequacy requirements.

BASEL COMMITTEE RECOMMENDATIONS:	FACT MODULE	FACT FUNCTION
1) Internal model transparency	RATING	Flexible rating model editor and wizard, view line by line structure of model formulae
2) Capability to perform qualitative and quantitative assessment	RATING	Ratings can be computed using both financial and non-financial information
3) Assessment of the country in which the borrower operates	RATING	"Customization ready" country risk models
4) Comprehensive rating documentation	RATING	Full archiving capabilities for internal credit ratings and credit analysis
1) Stress testing, validation of internal models, back testing. Robust mapping of internal grades to external rating agency scale(s)	ANALYSIS	Benchmarking functionality enables comparison of external and internal methodologies
2) Determine the impact of changes in the economic environment (industry downturn etc.)	ANALYSIS	"What if" and rating migration analysis
1) Optimum rating model integrity and security	MAINTENANCE	High security user authentication and full audit trail
2) Management of rating model overrides	MAINTENANCE	Ability to track, document and archive the performance of overridden grades
1) Frequent review of borrowers	WORKFLOW	Pre-defined alerts, portfolio model run and benchmarking
2) Independent review and approval processes	WORKFLOW	Full workflow functionality facilitates review, approval and archive processes
1) Full rating system reporting (rating history, analyst and model(s))	GENERAL	Rating migration analysis, portfolio level reports and statistical analyses
2) Adherence to Basel disclosure requirements	GENERAL	Online reporting available for model methodology (key inputs etc.), capital requirements and portfolio performance
3) Accurate and timely information relating to the borrower	GENERAL	Weekly updating of financial statements. Automatic batch import of borrowers
4) Robust information technology system	GENERAL	SQL based portfolio database hosted and maintained by the bank based on N-tier architecture

[bvdep.com/customizedsolutions](http://bvdep.com/customizedsolutions)

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