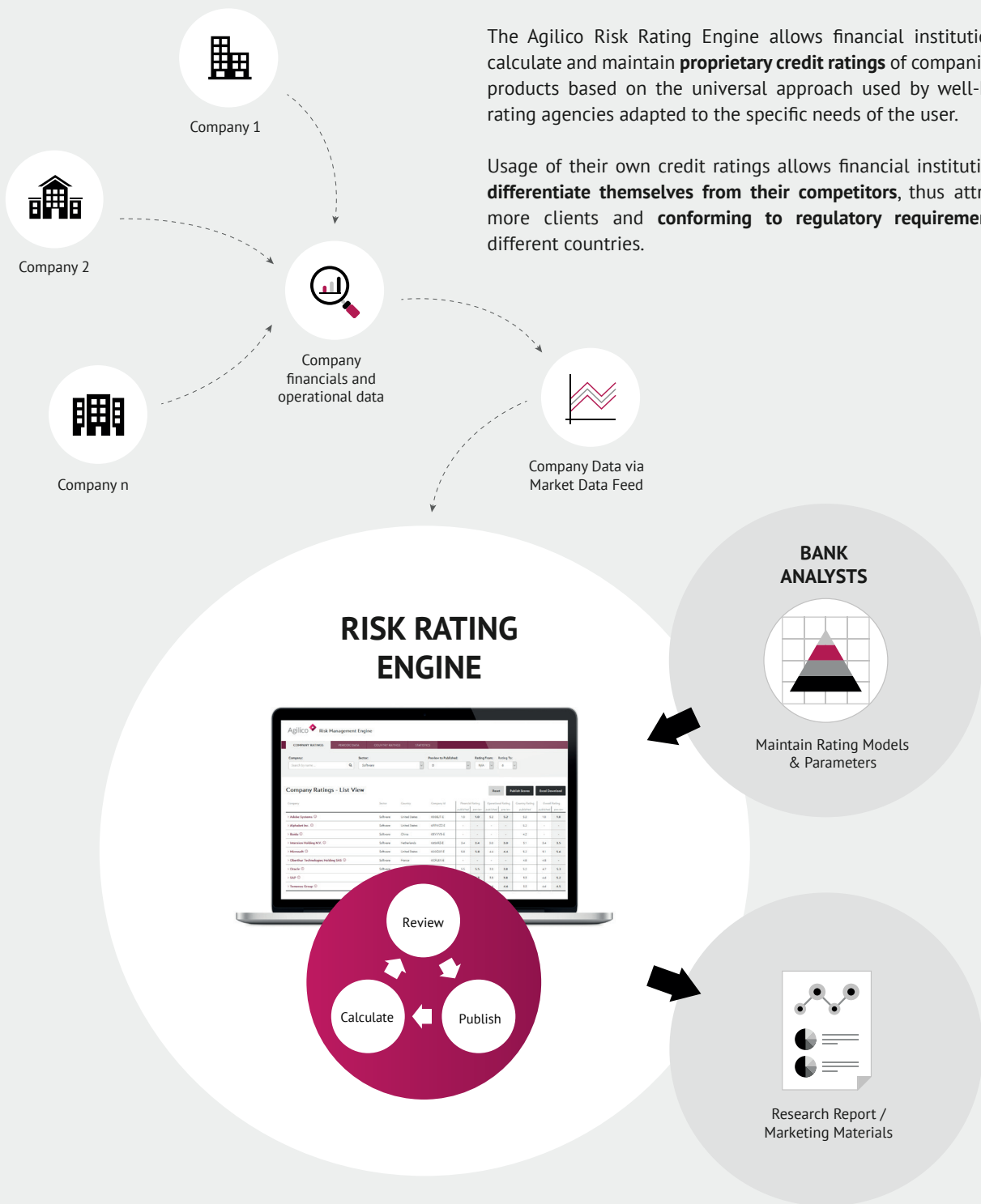


# RISK RATING ENGINE

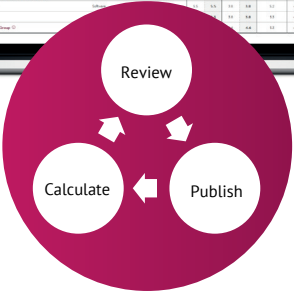
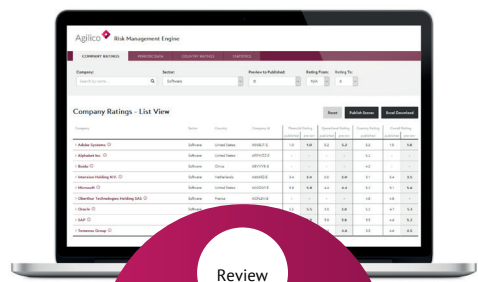
## What is the purpose of the Risk Rating Engine?

The Agilico Risk Rating Engine allows financial institutions to calculate and maintain **proprietary credit ratings** of companies and products based on the universal approach used by well-known rating agencies adapted to the specific needs of the user.

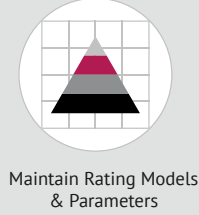
Usage of their own credit ratings allows financial institutions to **differentiate themselves from their competitors**, thus attracting more clients and **conforming to regulatory requirements** in different countries.



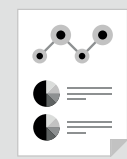
### RISK RATING ENGINE



### BANK ANALYSTS



Maintain Rating Models & Parameters



Research Report / Marketing Materials

## How are the ratings calculated in the Risk Rating Engine?

The overall credit rating of a company is calculated as a weighted sum of multiple user-defined base ratings. A standard model uses 3 base ratings – financial, operational and country. Additional ratings can be added if needed.

Each base rating is computed as a weighted sum of individual factor scores, which is determined by mapping corresponding company data values to numeric scores.

Alternatively, as is the case for Country ratings, base ratings can be calculated externally and loaded into the system.



## How is the data processing organised?

The rating calculation takes place periodically at the user-defined intervals. The raw company data is uploaded by users from Excel sheets or automatically from the market data feeds. Analysts then review the calculated ratings, adjust the data if needed and sign off the ratings to be available to clients and other external parties.

### Feature List

- ✓ Risk Rating calculation based on a number of user-defined quantitative and qualitative factors
- ✓ Support for sector-specific rating models
- ✓ Configurable and extendible calculation logic
- ✓ Support for data upload via Excel sheets or other sources, such as external databases or market data feeds
- ✓ Possibility to overwrite data provided by external feeds
- ✓ Possibility to overwrite calculated scores