



CREDIT RISK

Modelling Toolkit

A fresh take on risk and valuation

Control your model risk with the right tool to develop and validate models, bridge the talent gap and reduce implementation risks.

CUSTOM NODES
IN SAS ENTERPRISE MINER

IDEAL FOR RETAIL
PD, LGD AND EAD/CF MODELS

SUPPORTS MODEL CALIBRATION,
PARAMETER ESTIMATION
AND TESTING

FLEXIBLE AND USERFRIENDLY GUI

Tailored to your modelling methodologies and business requirements, the Finalyse credit risk modelling toolkit provides a flexible platform to support your model development and validation teams (whether centralized or distributed across countries) to create compliant PD, LGD and EAD/CF models built on SAS Enterprise Miner.

This enables you to save time from model request to implementation, and reduces model risks such as non-compliance with internal and regulatory requirements, misspecification, poor documentation, or limited modelling experience. The resulting model code can be version-controlled and implemented without additional work or used to validate implementation. It is a transparent, customised environment that builds on decades of expertise and experience in modelling and SAS development accumulated at Finalyse.



For more information, visit
www.finalyse.com/risk-advisory-services

Benefits

- Reduces model risk, cost and time of development and maintenance
- Same toolkit for all modellers and validators
- Common interpretation of methodology and guaranteed compliance
- Flexible use of nodes in workflows
- Transparent challenge of standard methodology
- Easy to learn and roll-out

Motivation

The elaborate model infrastructure required by the IRB Approach comes with rising risks and maintenance cost. Risk management models emerge as a source of risk themselves if not used as intended, not maintained or not aligned with their environment. The credit modelling toolkit helps reduce model risk, maintenance cost and time of development, validation and implementation.

AMSTERDAM

BRUSSELS

BUDAPEST

LUXEMBOURG

WARSAW