Criat

Innovating Credit Analytics
Elevating Decision-Making

Corporate & SME Loan Credit Early Warning Solution

With leading effectiveness tested over time, Criat's credit risk solution provides commercial banks with dynamic early warning signals for their Corporate & SME loan portfolios. Our new-generation stochastic model provides comprehensive portfolio risk monitoring throughout the credit cycle.

Your Challenges

- Late or missed signals leading to higher NPLs
- Many false alarms leading to inefficiency
- Difficult to interpret causes of credit deterioration
- Unable to monitor daily or weekly
- Signals not responsive to market and economic changes

Our Solution

New Gen Forward Intensity Model *provides daily-updated + forward-looking + multidimensional view of an entity's credit worthiness.*

Comprehensive analytics *that includes entities' credit quality moving trend & its relative position in the industry.*

Fully automated workflow *with standardized data pipeline, self-operating calculation engine and intuitive user interface.*

Customizable solution *with white glove service, tailored to client's portfolio and risk appetite.*

Our strengths

Market-leading early signals

Our early warnings withstand the test of time. For instance, our model captured signs of credit deterioration for Silicon Valley Bank 12 months before default.

Advanced stochastic model

Our model overcomes the challenges of default scarcity and multicollinearity in the risk factor selection process, faced by traditional models that dominate the market.

### Proven first-class accuracy

Acknowledged by our clients, our model achieves high Accuracy Ratio globally, with a significant 36% advantage in APAC & emerging markets.

Distinctive Interpretability

A built-in intuitive mechanism is provided for clients to identify the causes for credit deterioration. The signals therefore can be easily validated.

Criat CRIAT PTE LTD *www.criat.io*

Our approach

◆ **Traffic light system + risk rankings + implied ratings**
visualize the credit quality of a company

◆ **Past, present and future default rates plotted**
to enable risk identification at a glance

◆ **Risk factor sensitivity analysis**
predicts the impact of risk factor changes on credit worthiness

◆ **PNG images & CSV::Tables**
deliver highly granular analysis

◆ **On premise system deployment**
seamlessly integrates with existing workflow in a sustainable manner
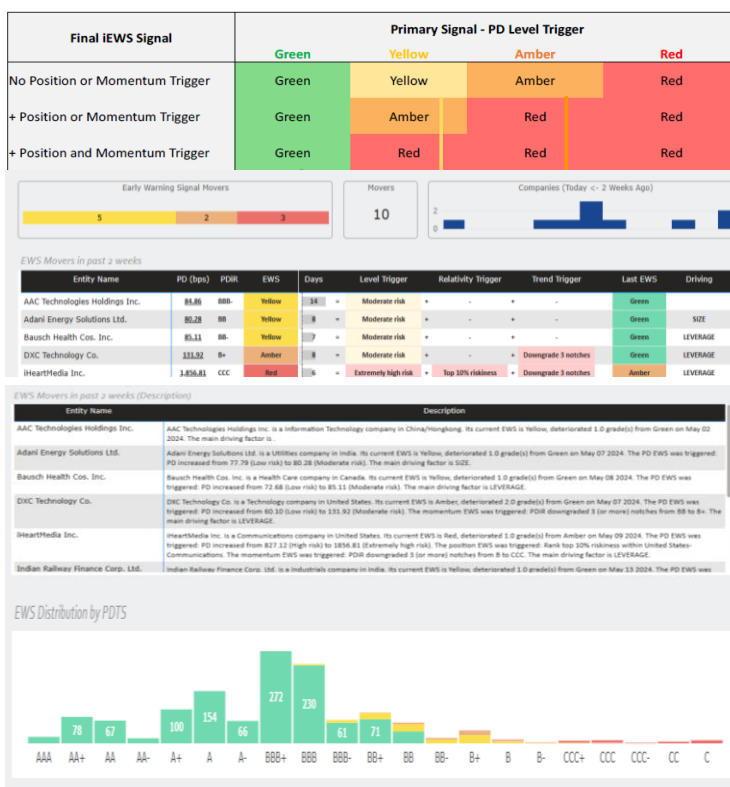
Solution customized in 6 months for advanced requirements

Data Processing
- Data integration
- Data cleansing
- Missing data treatment

PD Model Development
- Risk factor construction & selection
- Parameter calibration & performance evaluation

EWS Model Development
- Trigger rule selection & back testing
- Auxiliary factor examination

Meet Our Expert Team

✉ Get in touch via email: *enquiry@criat.sg*

in Connect with us on LinkedIn: *https://www.linkedin.com/company/criat/*

◉ Visit our office for face-to-face discussions!
Singapore Office | 20 Collyer Quay, #23-01, Singapore 049319
China Office | 328 Tiantong Road, Level 4 Landmark, Hongkou District, Shanghai