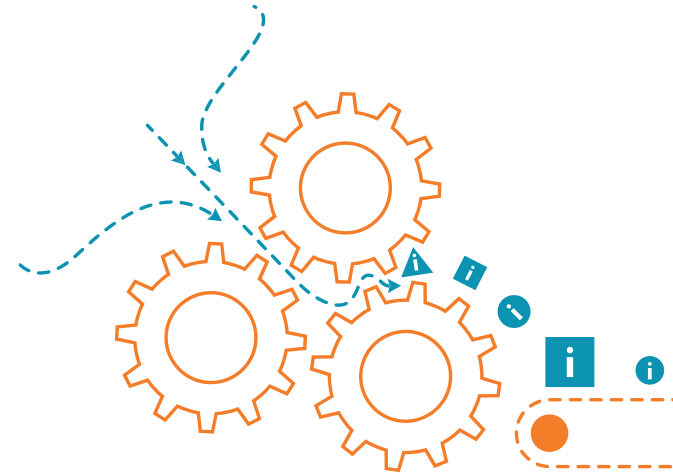


REPORTING IS AN ESSENTIAL PART OF CREDIT RISK MANAGEMENT



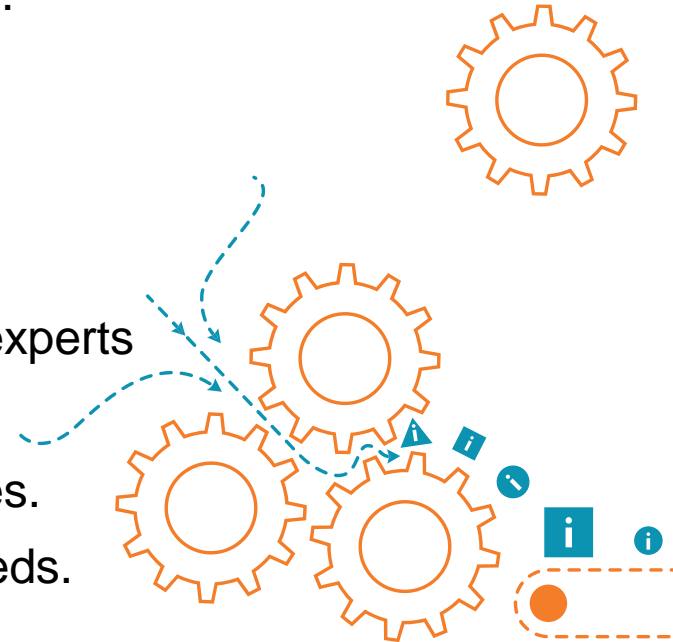
REPORTING GUIDES CREDIT GRANTING

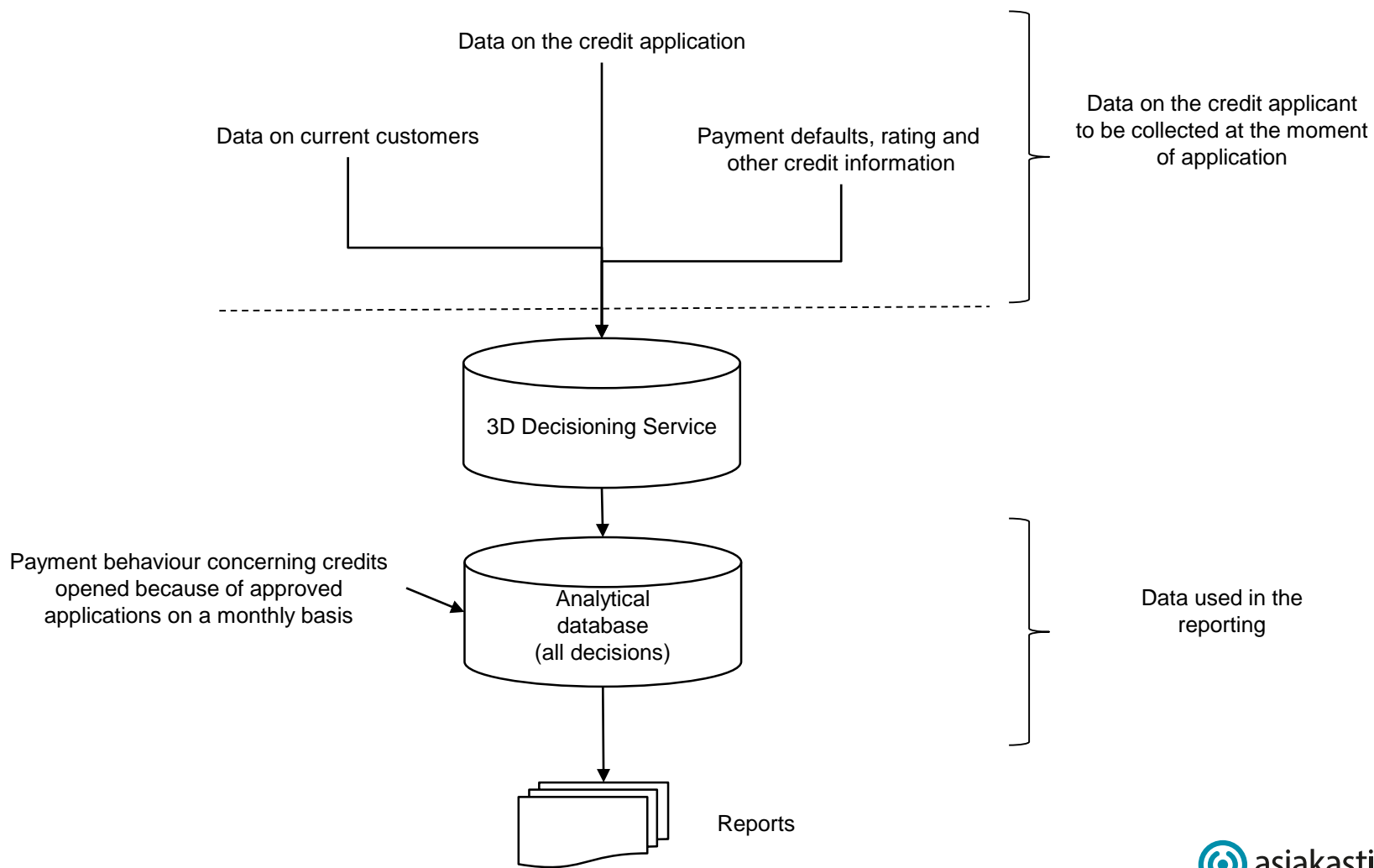
- First-rate reporting presents operational risks and also proceeds with such an accuracy that conclusions can be made on the basis of it for adjusting the criteria for credit granting.
- The objective of this is that the criteria guide the operations towards business targets (maximising of proceeds, maintaining the credit risk on the desired level etc.)
- The reports provide a clear view of the credit applicants' profiles and possible changes in the profiles.

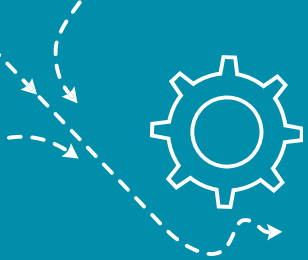


COMPARE THE RELATION OF PROCEEDS AND RISKS

- The reports help to observe which kind of segments increase the credit risk in relation to other groups. Likewise, it is possible to compare the relation of proceeds and risks in different segments.
- Typical sectors to be reported are:
 - Functionality of decision rules
 - Functionality of manual decisions made by experts
 - Time series
- The reporting entity is based on our best practices.
- The extent can be adapted according to your needs.







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CONTACT US AND WE ARE HAPPY TO TELL YOU MORE!

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