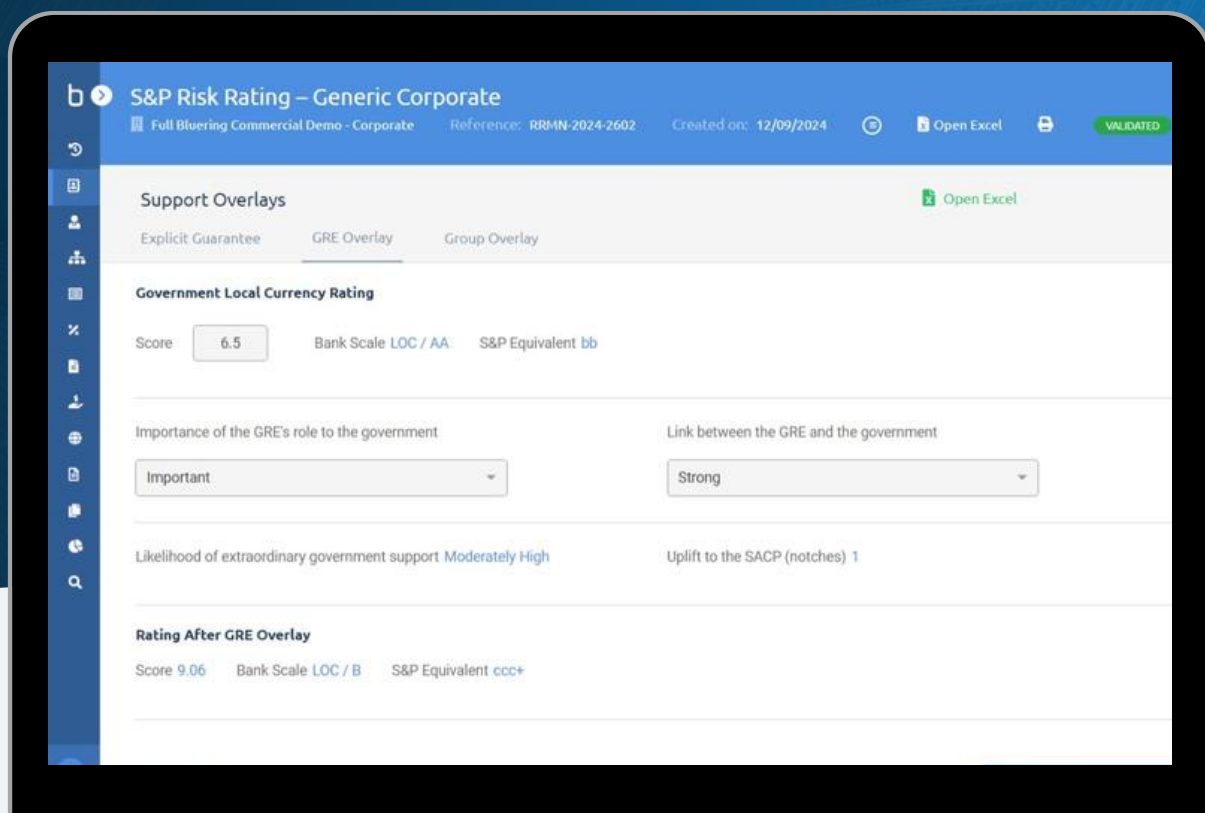




# Bluering Risk Rating

A Risk Rating platform for corporate and SME portfolios

Optimize performance with built-in S&P Global credit assessment scorecards.





Bluering Risk Rating is a comprehensive, end-to-end platform specifically designed for financial institutions to enhance their credit risk assessment and ensure regulatory compliance.

Bluering provides banks with the necessary tools to meet IFRS9 and BASEL requirements, empowering lending teams to make informed, data-driven decisions.

With built-in S&P Global credit assessment scorecards, Bluering Risk Rating seamlessly calculates essential risk metrics, including Probability of Default (PD) and Loss Given Default (LGD), to support accurate credit evaluations.

## BLUERING RISK RATING: KEY BENEFITS



### Improved Portfolio Management

Analyze risk across the entire portfolio to optimize lending strategies, manage exposure, and enhance overall profitability for organizations.



### Regulatory Compliance

Comply with regulatory requirements through globally recognized credit scoring methodologies.



### Real-time Monitoring

Monitor borrowers' risks, assess creditworthiness, and evaluate market conditions to allow for timely adjustments in credit strategies.



### Tracking and Reporting

Deliver detailed insights into risk exposure and borrower performance through customizable dashboards and automated reports, supporting data-driven decisions and ensuring regulatory compliance.





Bluering Risk Rating's customizable workflows allow credit risk departments to adapt the platform to their unique operational needs, providing greater control and flexibility in setting up credit risk management processes.

The advanced built-in statistical tools and behavior analysis further enhance customer insights, allowing teams to detect trends and patterns critical for proactive credit risk management.

Designed for financial institutions seeking to optimize operations and enhance the accuracy of credit decisions, Bluering Risk Rating is the trusted solution for lending departments dedicated to improving portfolio management and ensuring regulatory compliance.

## WHAT WE COVER WITH BLUERING RISK RATING

### Risk Rating



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# BLUERING RISK RATING: FUNCTIONALITIES

## Credit Scoring & Advanced Risk Assessment

Generate accurate Obligor and Facility Ratings using globally recognized methodologies, while leveraging the S&P Global credit assessment scorecards built into Bluering Risk Rating. These scorecards provide essential metrics like PD (Probability of Default) and LGD (Loss Given Default) for both customers and facilities, ensuring a comprehensive risk assessment for more informed decision-making and enhanced credit risk management.

## ECL Calculation & IFRS9 Compliance Management

Streamline the critical process of calculating ECL (Expected Credit Loss) for individual facilities, obligors, and your entire portfolio, while ensuring compliance with IFRS 9 requirements. Manage all stages of the customer lifecycle and gain valuable insights for informed capital allocation, while maintaining full adherence to regulatory standards.

## Real-Time Monitoring

Monitor borrower risk profiles and market conditions continuously to identify potential risks and opportunities for informed decision-making.

## User-friendly Interface

Facilitate a smooth risk-rating process with an intuitive interface that allows users to easily navigate the platform and access necessary information.

## Document Management

Generate data, reports, and analytics with Bluering Risk Rating in the formats you need, minimizing effort and errors in document preparation. Utilize Bluering Risk Rating as a centralized repository for all your documents, enabling easy upload, storage, and retrieval of necessary paperwork.

## Fully Parametrized

Configure the Bluering Risk Rating to meet your specific needs, allowing banks to easily define their products, policies, and workflows. Embrace the flexibility of the platform, enabling parameterization without the complexities of coding.

## Multilingual/Multi-Currency

Utilize Bluering Risk Rating in various languages and currencies tailored to country specifics and user preferences.

## Financial Spreading

Manage the complete financial data of customers with the platform's spreading module, enabling users to smoothly perform financial analysis and generate comprehensive financial reports.

## Workflow Management

Streamline the entire lending process with flexible and customizable workflows that allow for full control, visibility, and accountability throughout the end-to-end life cycle.

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At Bluering we offer more than a conventional lending solution; we establish a strategic partnership focused on enhancing the efficiency and profitability of your commercial lending operations.

With a commitment to customer satisfaction and a drive for innovation, Bluering is the premier choice for lenders aiming for excellence in the digital era.



## PIONEERING DIGITAL LENDING INNOVATION

Bluering provides comprehensive and flexible digital lending and credit risk solutions to transform the global banking sector. Since our establishment, we have been dedicated to making the lives of credit experts much easier by using state-of-the-art technology and innovative lending processes. Our vision is to empower financial institutions with tools that enhance efficiency and customer satisfaction.

**SCHEDULE A PERSONALIZED DEMO WITH ONE OF OUR CONSULTANTS TO EXPLORE BLUERING COMMERCIAL'S CAPABILITIES.**



**Contact Us**



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