# Accelerate credit risk modelling by 10x with RISKROBOT™

## Executive Summary

SPIN Analytics has successfully delivered game-changing improvements in speed & cost at every stage of credit risk modelling to tier 1 banks.

## Challenge

Regulation, IFRS9/CECL, stress testing, and market events continue to increase demand for credit models, yet even Banks with 100s of quants take up to 9 months to develop one model. Generic analytics & AI platforms have failed to address the needs of credit modelling, and businesses are damaged by high costs and outdated risk estimates.

## Solution

RISKROBOT™ is unique: optimized end-to-end to credit risk, it combines **expert judgement with transparent AI and automation**. Modellers are "super-charged": modelling and documentation takes seconds instead of weeks, yet they remain fully in control. **RISKROBOT™ has delivered consistent 10x acceleration** to tier 1 banks in multiple use cases.
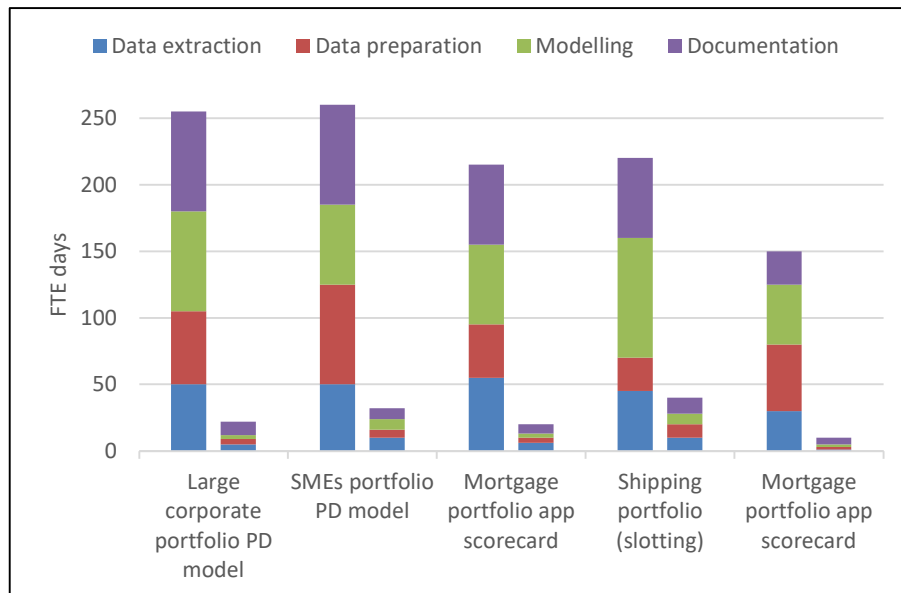


An innovative provider of credit risk analytics solutions, the SPIN Analytics team includes ex-bankers, data scientists and credit quants united by a commitment to the digital transformation of credit risk management.

RISKROBOT™ the complete credit model stack including PD, LGD, EAD, CCF, stress testing, IFRS9/CECL and Portfolio Risk.

SPIN Analytics is optimized end-to-end to credit risk. By it combining expert judgement with transparent AI and automation, it achieves massive acceleration while keeping the Bank in control of every decision.

Every stage of the process is covered: automated ETL, validation and cleansing of raw data, development, validation, deployment, and monitoring.

All documentation is automatically generated at each stage, ready for submission to regulators and auditors.
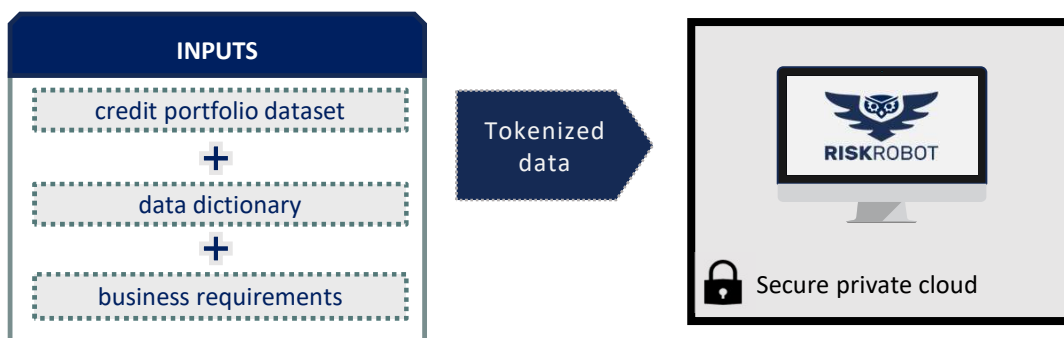
**Winer of 40+ Global FinTech & RegTech awards**

# Proof of Concept Process

SPIN Analytics have developed a rapid PoC process to demonstrate how RISKROBOTTM can deliver for the client's specific portfolios and modelling challenges.
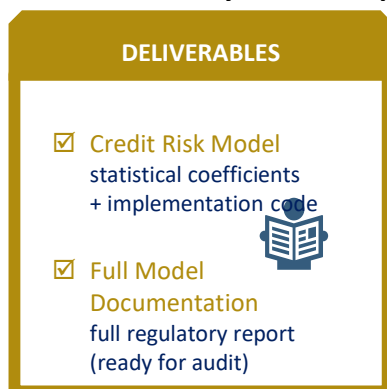
## STEP 1: Define scope & agree terms

| | |
|---|---|
| • Portfolio & product type | *e.g. Singapore Credit Cards, US mid-corp…* |
| • Number & type of models | *e.g. PD, PD + LGD etc* |
| • Benchmarks & success criteria | *e.g. reduce development time by X%* |

## STEP 2: Transfer data to SPIN Analytics

**INPUTS**

credit portfolio dataset

**+**

data dictionary

**+**

business requirements

Tokenized data

RISKROBOT

🔒 Secure private cloud

## STEP 3: SPIN Analytics develop model using RISKROBOT™

**DELIVERABLES**

☑ Credit Risk Model
statistical coefficients
+ implementation code

☑ Full Model Documentation
full regulatory report
(ready for audit)

**TYPICAL BENCHMARKS**

✓ Performance → statistical metrics

✓ Quality → completeness, compliance, auditability

✓ Time & Effort

## STEP 4: Interactive Workshop & Plan Next Steps

**Example Workshop Agenda:**
- Introduce the SPIN Analytics team
- Live demo of RISKROBOT™
- Review PoC, challenges & solutions
- Present full range of features & uses
- Explore & plan next steps

**Typical next steps**
- Purchase PoC model for live use
- Begin phase implementation in production
- Outsource development or validation work

Arrange a demo or PoC: contact us at info@spin-analytics.com or find us in the Azure Marketplace