

RISKROBOT™



Explainable AI Automation in Credit Risk Management for Banks

Azure PoC 2021 v2

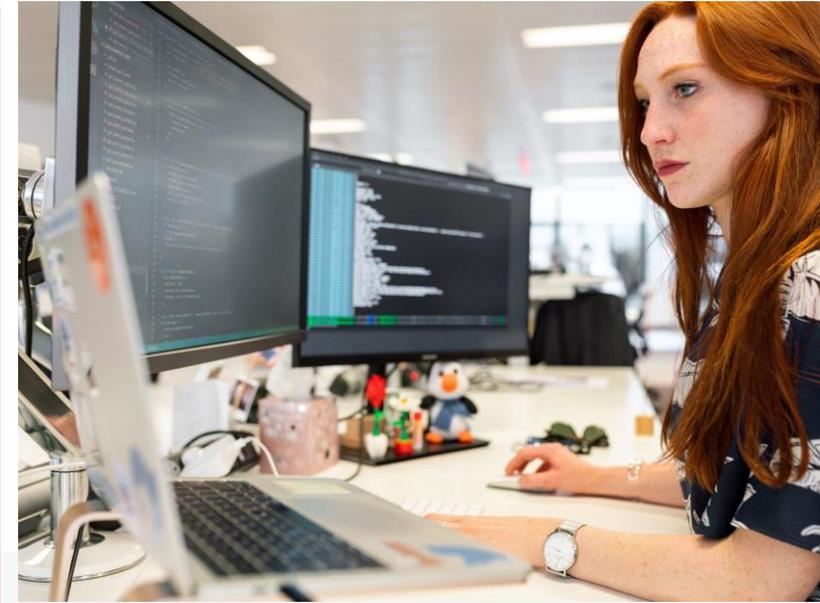


Microsoft
Partner



How can banks develop high quality credit models quickly?

Increased regulation, changing products, new competitors, and evolving markets all create a need for banks to develop new credit risk models. COVID-19 and government rescue plans have created a major disruption in credit markets, leaving all existing models dangerously out of date. However, it can take up to nine months to develop or update a single model. Existing statistical modelling & AI tools don't address the bulk of the stages of model development and have thus failed to solve this problem.



CHALLENGES

- 100s of models, each month to develop
- Every stage too slow: data, development, documentation, validation, deployment, monitoring
- Complex requirements from business, risk, auditors & regulators
- Statistical modelling alone not enough: economic theory, experience and expert judgement are all needed

IDEAL SOLUTION

- End-to-end acceleration of every stage: data treatment, model construction, validation, deployment & monitoring.
- Regulated risk models for all products & portfolios
- Combine knowledge of credit risk & regulations with statistical modelling, and expert judgement

DESIRED OUTCOMES

- Respond to new market conditions 10x faster than the competition
- Reduce & manage costs without compromising risk
- Maximize insights from existing data, integrate new data much more quickly
- Deploy expert judgement with control



SPIN ANALYTICS

RISKROBOT™

Industry leading 10x acceleration of *every stage* of modelling (data preparation, model construction, documentation, validation, deployment, and monitoring) for *all credit types* (retail, SME, corporate, institutional, real estate, asset based) and *all model applications* (including scorecards, PD, EAD, CCF, LGD, IFRS9/CECL & stress testing).

1

Efficient and responsive

Develop or refine models in hours or days to respond to new market conditions or support new products. Control your costs and maximize the value of your data and key experts.

2

Transparent & controlled

Combine industry leading statistical modelling with credit theory, experience and the latest regulations. Integrate expert judgement with transparency & control to look forward, not backwards.

3

Protect your data and scale confidently with Azure

Azure protects your data at every stage from proof-of-concept to pilot and production. Manage RISKROBOT™ as an integrated part of your Azure environment.

SPIN Analytics RISKROBOT™ & Microsoft Azure

The speed, power and efficiency of RISKROBOT™ is unprecedented and transforms how you work with credit models. Microsoft Azure simplifies and accelerates the integration of RISKROBOT™ into your existing infrastructure, and ensures your teams always have the resources they need. SPIN Analytics used Azure to deliver RISKROBOT™ to multiple clients.

Data Security

Explore and test RISKROBOT™ ground-breaking analytics, then deploy at scale while keeping your data secure in Azure.

Speed & Flexibility

RISKROBOT™ can build new models rapidly when you need them most. Azure provides rapid, seamless availability of all the resources when you need them.

Efficiently Scale and Manage

On-board new portfolios easily and deploy RISKROBOT™ at scale across vast networks of models. Azure will ensure transparent, seamless and efficient resource utilization.



Customer success: LGD model for European Tier 1 Bank

Our client had brought in a top-4 advisory firm to develop an LGD model for a very challenging portfolio. Development took 5000 hours of work over a year. However, the resulting model was rejected by the regulator. The bank turned to SPIN Analytics for a solution.

Development time reduced by over 90%

Using the highly automated, advanced features in RISKROBOT™, model development took **5 days**. The total project time was reduced by **93%**, and for significantly lower cost.

Increased quality of model & documentation

The advanced modelling techniques and analysis, combined with the quality of the documentation led to convinced the regulators to approve the model

Sustainable business benefits

Automated data tools led to lasting increases in data quality which, when combined with more advanced modelling techniques, improved model accuracy and significantly reduced provisions and capital requirements.

RISKROBOT™

Experience the benefits of RISKROBOT™ yourself with a PoC

Explore options or purchase directly in the [Microsoft Commercial Marketplace](#)

Call for more information: +44 777 8284 864

Ask a question via email: info@spin-analytics.com

Learn more: <https://spin-analytics.com>



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