



RATINGARK

A set of advanced tools aiming to improve evaluation process and accuracy in commercial entities default prediction

ARKANALYTICS designed and developed RATINGARK intending to improve evaluation procedures and accuracy in commercial entities' default prediction. Many years of experience on underwriting procedures and risk models guarantee a high quality product.

RATINGARK covers entirely the needs for quantitative and qualitative analysis for businesses by offering a set of advanced tools as full financial and cash flows analysis for annual or interim statements or even trial balances, automatic financial ratios estimation and automatically created financial projections. Moreover, the application, besides the above tools, incorporates a model mechanism, which is able to support any number of scoring models as long as they use as their input part of (or all) the available information.

More precisely, the main characteristics of RatingArk are the following:

- Native and International Financial Reporting Standards support
- Automatic production of sophisticated financial analysis and ratios
- Financial projections under various assumptions / parameters set by the user or automatically created by the application based on historical trends
- Inclusion of numerous qualitative factors that may participate in the evaluations' assignment
- Capability of embedding numerous scorecards. Addition of new scorecards or modification of existing ones can be easily implemented.
- Potentiality for Analysts' overrides of assessments created by models
- A central data storage facility keeping full historical data, including the data used for credit evaluations the results produced the users and their actions history etc.
- Selection from a number of reports, both on a standalone (e.g. entity report, financial report and a portfolio level (e.g. evaluations report, distribution report). It should be mentioned that customized reports may be added to the application and that the existing reports may be adjusted according to the needs of the users
- Application friendly to users, behaving as expected by a typical Windows application
- Parameterized access and management system for users (logging, authorizations)
- Unlimited users
- Connection with remote networks
- Automatic installation on the client machines and minimal requirements of system resources and bandwidth
- Multilingual user environment

RatingArk may be associated with the development of one or more scorecards in order to be incorporated in the application and produce the results of a customized credit model.