



CREDIT CUBE - SCORING

Flexible and dynamic Credit Scoring

In today's complex economic environment, credit managers and analysts need solid, transparent and agile financial analysis tools to derive counterparty ratings and perform peer group analysis.

CubeLogic offers a powerful solution that allows effective implementation and maintenance of scoring models in the most flexible and transparent manner. A multi-dimensional Scoring Cube provides the platform to perform peer group and trend analysis of financial data across counterparties.

Fast Track to Advanced

Financial Analysis Reporting

Scoring Cube is a *fast track to financial data warehousing of financial statements, ratios and scores*, offering immediate business benefits without the need for VBA and hard coding in inflexible traditional Excel-based solutions.

Scoring Cube uses advanced OLAP technology to offer an *ultra-fast, real-time analysis tool*. Users access the Cube through a *familiar and easy-to-use Excel front end* or a web-based cube navigator. Using pivots and charts, reports and graphing can be easily displayed, with a *variety of breakdown criteria and multiple drilldown possibilities*.

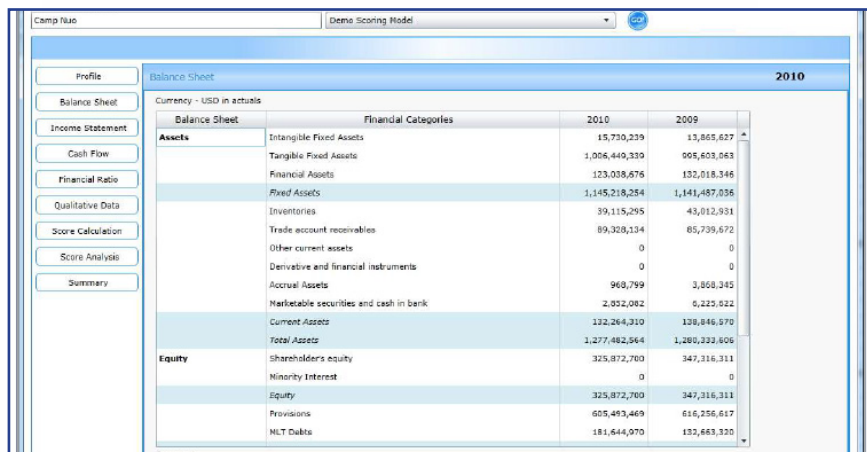
Counterparty scoring includes a powerful user interface tool where *elements are dynamically generated as per the designed scoring model*. The *input and output fields are logically related* to collect scoring factors and execute ratings. Any revisions in the scoring models are directly transferred to the scoring interface. The *financial data is maintained in the database* which is available for extensive reporting and analysis through the Scoring Cube.

Immediate business benefits:

- Improved transparency of rating models management through the seamless implementation of the scoring platform;
- Ability to rapidly publish any designed scoring model;
- Capability to handle history for financial data points for reporting and trends;
- Supports audit of entire risk rating business process and exceeds any regulatory requirements;
- Timely, meaningful reporting of financial data in any currency.

Cube features include:

- Web-based user interface to create and maintain scoring models;
- Back testing of scoring models for quality assurance;
- Web based application to execute scoring of counterparties;
- Model logic maintained in a highly transparent manner;
- Consistent environment throughout for scorecard modelling;
- 24/7 real-time architecture;
- Auditable history of scoring model(s) and counterparty scoring process;
- Integration with other Risk Cube components to update internal ratings, limits based on counterparty scoring
- Integration with third party system to upload financial data;
- Trend analysis of counterparties financials across configured portfolio;
- Peer group analysis of financial data across counterparties;
- What-if analysis of financials based on scenario scoring model;
- Support for workflow enabled, multi-level approval processes.



Balance Sheet		2010	2009
Assets			
Intangible Fixed Assets		15,730,239	13,865,637
Tangible Fixed Assets		1,006,449,330	905,603,063
Financial Assets		123,038,676	132,018,346
Fixed Assets		1,145,218,254	1,141,487,056
Inventories		39,115,295	43,012,931
Trade account receivables		89,328,134	85,739,672
Other current assets		0	0
Derivative and financial instruments		0	0
Accrual Assets		969,799	3,808,345
Marketable securities and cash in bank		2,832,082	6,223,022
Current Assets		122,264,310	128,846,970
Total Assets		1,277,482,564	1,280,334,006
Equity			
Shareholders' equity		325,872,700	347,316,311
Minority Interest		0	0
Equity		325,872,700	347,316,311
Provisions		605,493,469	616,256,617
NLT Debts		181,644,970	132,663,320

Figure 1: Analysing Counterparty financial statements

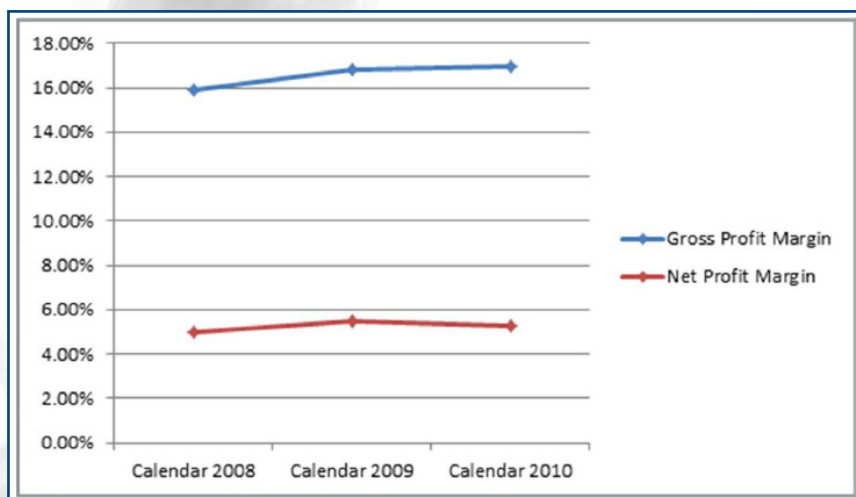


Figure 2: Graphing Financial Ratios in Excel from the Cube

The ultimate Business

Intelligence tool

- Ultra-fast portal for rating modelling and scoring data;
- Highly flexible multi-dimensional financial analysis risk cube;
- Dynamic Scoring model tool for defining rating model structures;
- Multiple score cards to look up scores at different levels;
- Advanced reporting and analysis through Excel;
- Scalable solution for both large and small operations;
- Rapid deployment;
- No desktop installation required;
- Perform advanced time analysis and Peer Group analysis;
- Utilises the latest advanced Microsoft technology;
- Integration with third party systems.

Technology Story

- Built on top of Microsoft's Business Intelligence platform;
- Advanced OLAP database technology platform using Microsoft's SQL Server;
- Highly integrated with Excel for front end analysis directly on the Credit Cube;
- Sophisticated integration technology, ETRM agnostic;
- Microsoft Azure Compliant for Cloud-Based Deployment or on-premises.

CubeLogic provides Business Intelligence products and services in risk management for the energy, commodity and investment banking markets. In the current volatile market conditions, CubeLogic addresses the increasing demand for robust, cost effective Business Intelligence solutions for risk management. The founders of CubeLogic are all renowned experienced industry specialists who have an impressive track record of developing and implementing global risk IT solutions.