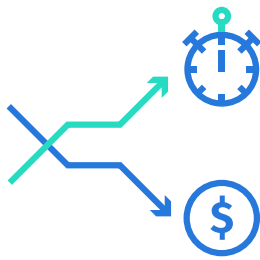


Solution Overview

Transform Commercial Lending

ACTICO Credit Risk Management Platform, with its state-of-the-art technology helps financial institutions globally, make faster and well informed commercial lending decisions. Whether corporate, commercial or development financing, ACTICO provides unmatched control and flexibility to users, while delivering superior ROI on their technology investments.



Improve efficiency and streamline operations

Comprehensive, modular and expandable: Leverage a wide range of functionalities - from credit origination, financial spreading and risk rating to stress testing and reporting on a robust and scalable platform.

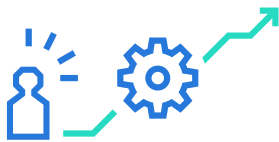
Reduce operational costs: Market leading Business Rules Management System (BRMS) helps in effortlessly implementing business rules, which minimizes errors, enhances data accuracy and enables customization of risk assessment processes as per respective credit policies.

Seamless integration: ACTICO enables unrestricted flow of data across the organization - the platform can consume data from any internal or external system (e.g. CRM, credit bureau) and feed data to downstream systems (e.g. core banking, loan management systems)

One of the largest
multilateral development
banks in the world runs
on ACTICO.

	Test Client NL 3 12/31/2018 / EUR annual	Δ %	Test Client NL 3 12/31/2018 / EUR annual	Δ %	Test Client NL 3 12/31/2017 / EUR annual
Income Statement					
Balance Sheet					
Sales (+)	5,300 1.8		5,200.0	4%	5,000.0
Cost of Goods Sold (-)	-500 0%		-500.0	76 19%	-2,100.0
Change of Inventories (+/-)	+100+5%		200.0	66.67%	600.0
Gross Profits	5,000 0.2 0		4,900.0	40%	-3,000.0
Personnel Expenses (-)	-200 0%		-200.0	-60%	-500.0
Selling, General & Administ					-300.0

Credit Risk Management using internal and external customer data in one platform



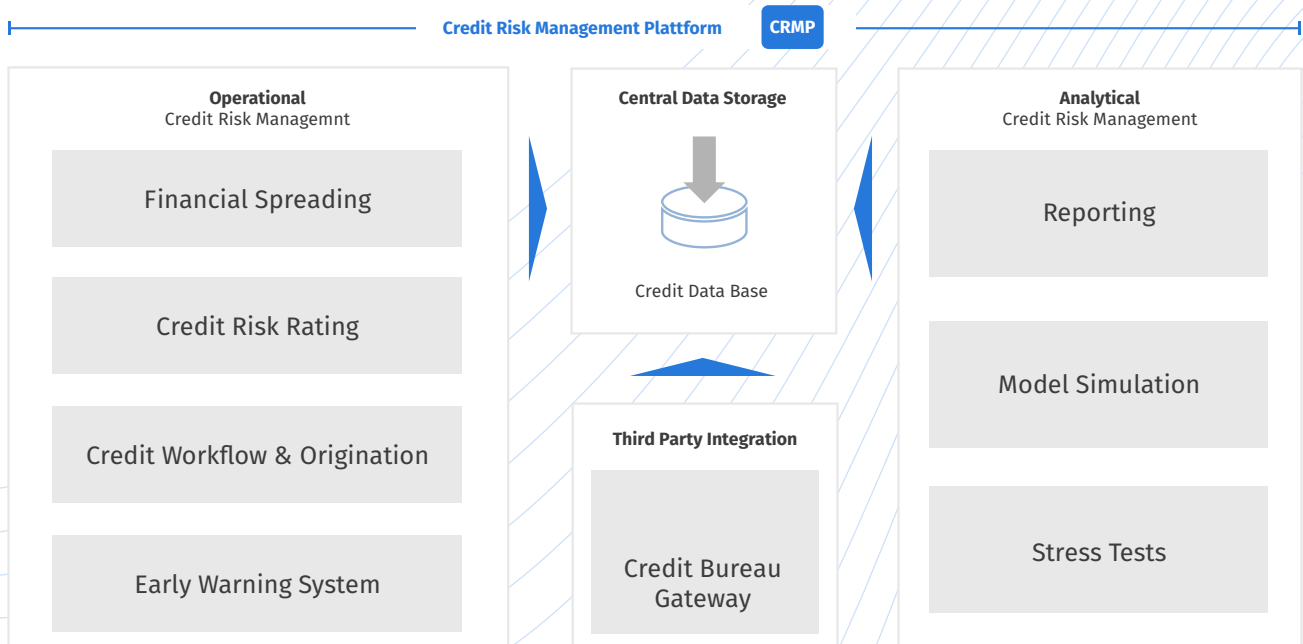
„60% reduction in processing time in lease applications“

Manage credit risk more effectively

Centralized, standardized and consistent: Users can implement any number of risk rating models on a centralized platform to assess creditworthiness of borrowers (PD), Loss given default (LGD) and models for risk-sensitive pricing

Flexible, customizable and 100% auditable: The platform can be fully adapted to each customer's requirements by using the graphical and intuitive features. Full traceability means that banks can always explain their actions to regulators and clients.

Simulation/stress testing capabilities: The built-in processing engine provides the functionality to simulate rating models against historic credit data and analyze the impact of stress scenarios on credit risks.



A Fortune 500 bank, headquartered in North America trusts ACTICO Platform for risk rating and financial spreading across 40+ countries.



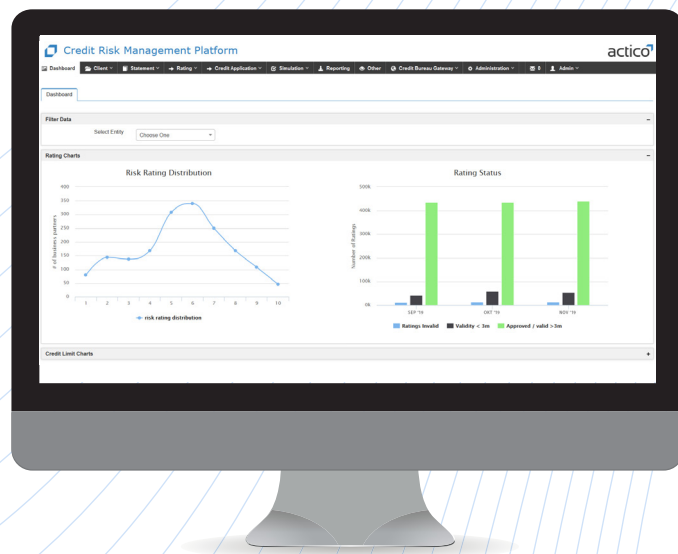
*„New releases in hours
instead of months“*

Future-ready with complete ownership

Control over own data: Whether it is public cloud, private cloud or on-premise, ACTICO leaves the deployment decision entirely to the financial institution. In addition, ACTICO gives you complete ownership of your data and business logic.

Supports continuous innovation: Change your financial spreading templates and rating models using a graphical & intuitive modeling interface. Enhance risk assessment capabilities with industry leading machine learning algorithms and simple integrations with languages such as R, Python and SAS.

Option to be vendor independent: ACTICO places more power in hands of bank's internal teams and empowers them to manage changes on their own. This means financial institutions have an option to be vendor independent for ongoing change management activities



Automated reports provide a real-time overview of the risk distribution and the rating status.

*One of the largest commercial banks in
ASEAN revamped its corporate & commercial
rating system using ACTICO.*

ACTICO is a leading international provider of software for intelligent automation and digital decisioning. ACTICO solutions combine human knowledge and artificial intelligence with powerful automation technology. They are used to manage risks, fulfill regulatory compliance obligations, prevent fraud, enhance digital customer engagement and optimize operations.

With more than 20 years of experience in this field, ACTICO is the choice of small, mid-size as well as Fortune 500 companies around the globe who are seeking to digitize their decision-making processes. The company is headquartered in Germany and has offices in North America and Singapore.

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