

CREDIT RISK SOLUTION

Risk Management Web Application

Professional and Efficient Balance Sheet Data Entry and Analyses with CRS Risk Management Software

Balance sheet data provide an important source of information for the risk management functions of enterprises and financial institutions. It is often possible to acquire such data through publicly accessible sources such as corporate home pages and the electronic Federal Gazette, but the information that such sources provide must first be converted and customized to suit one's own system requirements which is a time-intensive and labour-intensive process.

The web-based CRS risk management software optimizes the process of compiling, analyzing and processing information from annual financial statements. CRS also provides direct access to publicly available balance sheet data, making sure that the corporate departments which manage risk, receivables and asset portfolios can always base their decisions on the latest reliable credit information.

Creditreform Rating's CRS system solution provides you with online access to your own as well as publicly available information. CRS allows you to structure and to analyze data from annual financial statements, also in their historical context. We provide a comprehensive and individually customizable data acquisition system (based on the XBRL standard) with a wide range of functions that is capable of performing reliable analyses of annual financial statements.

CRS Functionality – An Overview

Order log/ Order book management	Retrieve publicly available balance sheet data	Reporting
Work flow management	Retrieve commercial reports	Corporate files
Balance sheet data entry and analyses	Rating system/ Analyses of annual financial statements/ Financial ratios	Document deposit box

Balance Sheet assessment

- Balance sheet data entry application based on a comprehensive system that can be customized according to individual requirements
- Multi-functional, order-book-based electronic order management system
- Work flow management to process data from annual financial statements

Balance sheet analysis & rating system

- Analyses of annual financial statements on the basis of integrated industry benchmarks
- Use of the integrated Creditreform rating system
- Access to/ requests for commercial report integrated into the analysis process
- Abruf/ Bestellung der Wirtschaftsauskunft im Analyseprozess integriert
- Access to the Creditreform database of publicly available annual financial statements (available annual financial statements are displayed as soon as the order is entered into the books, so no specific data acquisition request is required)

Financial ratio analysis

- Calculation of financial ratios to reveal asset and capital structure, underlying profitability, liquidity, cash flow and working capital
- Comparisons of financial ratios with industry benchmarks

Reporting

- CRS can serve as your digital deposit box for data from annual financial statements
- Easy overview of all orders/ work programmes incl. export functions
- Summarized view of all information about specific companies in the "Corporate File"
- Access to structured balance sheet data (CSV, XML)
- Access to balance sheet ratings in different formats (CSV, Excel and PDF)

Technology & Support

- High levels of availability (24/24) through redundant IT components, servers and data centres
- Client separation through dedicated databases
- Authorization and role management system
- Multiple user system (one account per user)
- Person-to-person user support during normal office hours

YOUR BENEFITS

- Software that allows you to perform professional balance sheet data entry
- Direct access (for downloads) to publicly available data from annual financial statements
- Direct access to comprehensive industrial benchmark comparisons and analyses
- Reliable interfaces/ data formats for integration into your own risk management systems and other downstream processes