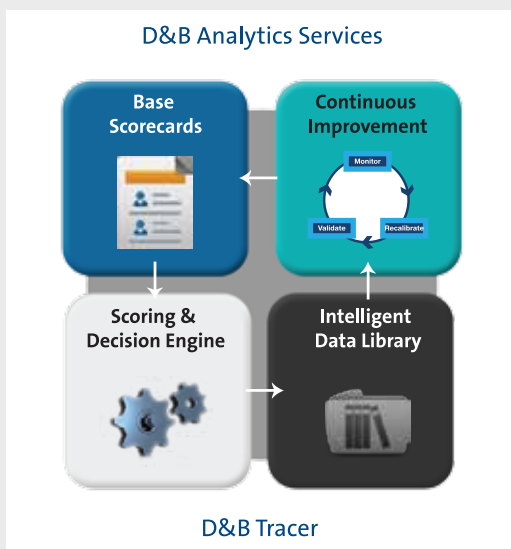


Today, banks and lending institutions are required to take quick and accurate critical decisions to meet customer expectations and also measure portfolio risks to comply with central banks and BASEL accord requirements. These decisions must be made based on scientific evidence and business rules. Whether you have a mature portfolio with lot of historical data or a new portfolio without any credit history, we have the solution to **make every decision count.**

D&B SOLUTION

- ❖ *Scorecards for every data maturity situation*
- ❖ *Seamless integration with underwriting process*
- ❖ *Continuous model monitoring and improvement*

D&B'S SCORECARD DEVELOPMENT, IMPLEMENTATION AND CONTINUOUS IMPROVEMENT MODEL



D&B's expert models leverage its global expertise, local knowledge and a decade of experience in working with several local bureaus and banks in the region

D&B's Expert Scorecard Coverage

- | | |
|------------------|--------------|
| ❖ Credit Cards | ❖ Mortgage |
| ❖ Personal Loans | ❖ Auto Loans |
| ❖ Smart Loans | ❖ SME Loans |

SCORECARDS FOR EVERY DATA MATURITY SITUATION

D&B's Analytics team provides cutting edge statistical as well as expert/hybrid scorecards that are built on the foundation of our vast experience in working with local credit bureaus & banks and verified from the data of regional borrowers.

SEAMLESS INTEGRATION WITH UNDERWRITING PROCESS

D&B Tracer, a credit scoring and decision management platform, enables usage of scorecards in lending decisions in real time as well as batch mode. It integrates seamlessly with the bank's internal systems such as loan origination system and core banking solution as well as external systems such as credit bureaus and rating agencies. With an in-built intelligent data library to store all underlying data used in scoring process, Tracer can support regular model recalibrations and hence eliminate expensive & time consuming data extraction process. The platform also supports maintenance of 'champion-challenger' strategy to compare two different scorecards based on the outcome.

CONTINUOUS MODEL MONITORING AND IMPROVEMENT

A recent D&B study has found that every 1% improvement in the prediction accuracy of scorecards can result in an increase in portfolio performance by 20-30 basis points. To ensure that our clients use the most accurate models, D&B provides continuous revalidation and recalibration services using the data stored in the intelligent library of Tracer. This unique engagement model and comprehensive solution differentiates D&B from other service providers.

ABOUT D&B

Dun & Bradstreet (D&B) is the world's leading provider of business knowledge and insights with presence in over 200 countries. Established in 1841, D&B is an NYSE listed company and is consistently ranked among the top 3 most admired companies by FORTUNE Magazine.

D&B has its regional headquarters in DIFC, Dubai and ten local offices across Middle East, Africa and South Asia, with over a decade of presence in the Middle East. Our banking solutions comprise of Analytical Models, Risk Management Platforms and Information Management solutions that leverage our strong domain knowledge, global modeling expertise, latest analytical technologies and awareness of local factors. Seven of the top ten banks in UAE and several other banks in the region rely on D&B solutions to reduce risks, increase revenues and improve portfolio performance.

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