

## **Real-time analysis with BetterTech Lending Analytics**

While most technologies on the market are able to fulfill regulatory risk management requirements, they often fall short of meeting the team's actual needs. What works when Lending Analytics calculations are run weekly or monthly is simply not enough on a day-to-day basis. Maintaining regulations is no longer enough

There are three functions that an efficient Lending Analytics solution must be able to fulfill: report, explain and optimize.

Reporting is what every solution made for Lending Analytics can do: calculating risk figures and generating reports at the right level of aggregation that are ready to be sent to internal and external auditors. With the data volumes involved with Lending Analytics, however, reporting alone is simply not enough. Explaining is the most critical need for business users. Regulators ask for detailed explanations of what is included in the report, request that banks test alternative stress scenarios, and demonstrate the accuracy of their models — particularly with the Internal Models Approach. With a solution that only reports, business teams end up scrambling to answer those requests as best as they can, falling back on other tools such as Excel or PowerBI, which are simply not designed to analyze data at this scale. Optimizing is where growth and profitability reside.

Lending Analytics framework creates many decision points that are crucial to improving performance:

- How best to organize or reorganize loan portfolios?
- What would be the impact of changing positions or making certain loans?
- How can we improve our models?

BetterTech Lending Analytics handles this level of analysis deftly and can quickly answer these questions. By relying on inadequate tools to perform analysis, organizations often see reduced productivity and accuracy. Inaccurate reporting negatively impacts relationships with regulators, potentially leading to fines, leading to fines. Furthermore, companies that do not have the analytical capabilities to optimize their risk management and, by extension their capital charge, risk falling behind other, better equipped organizations. How can you get ahead if you cannot efficiently simulate different scenarios to choose the best outcome, while your competitors do it dozens of times a day? A robust analytics solutions that is affordable and easy to implement

BetterTech's Lending Analytics represents an attractive offering for any bank looking to drastically improve their analytics capabilities within a short timeframe, while keeping their costs under control. BetterTech Lending Analytics can be used to build or replace your risk analysis and reporting system top to bottom, or simply complement your existing reporting capabilities with much improved analytics. Its capabilities and flexibility adapt to your architecture and always deliver the same outcome: putting into the hands of business users and executive managers the tools they need to maximize productivity and profitability.

BetterTech Lending Analytics is in production today at many banks of all sizes around the world, including HSBC, Erste Bank, CIBC and Mizuho. It has successfully passed the ISDA Lending Analytics SA Regulatory Benchmarking Unit Test. It has even been selected by one of the most important global regulators to serve as the benchmark against which to test other banks' architectures.

Available as SaaS or on-premise, BetterTech Lending Analytics can run on any Cloud platform or in-house hardware and be fully deployed within 4 to 6 weeks.

Runs anywhere BetterTech Lending Analytics can be deployed under several configurations that all bring the same benefits. Reach out to our team of experts to find the setup that will work best for your organization.

On-premise: BetterTech Lending Analytics can be deployed on a large variety of hardware that are able to provide the requisite capabilities. We have partnerships in place with most global providers to ensure compatibility. In the Cloud: We have extensively tested BetterTech Lending Analytics on all the main cloud platforms (Azure, AWS, Google Cloud...). In fact, it has been deployed in production on those platforms.

As SaaS: We can provide BetterTech Lending Analytics under a managed services contract. This configuration offers the fastest time-to-production while giving you complete control over your investment. The future of market risk analytics Organizations who want to outsmart the competition in their trading strategies must take the long-term view for their market risk architecture. In a sense, Lending Analytics has created a new, level playing field; simply meeting its requirements only puts you in the middle of the pack. The cloud has reached maturity for the financial industry, and makes the best technologies now not just available, but also scalable, affordable and quick to deploy. It is for this new world that BetterTech Lending Analytics was designed, not just to walk along with the rest, but to run ahead. To get ahead, the time is ripe to expand capabilities and onboard new technology. Don't get left behind.

### **About BetterTech**

Founded by industry experts, BetterTech understands the data analytics challenges faced by financial institutions across lending desks, risk, and compliance. BetterTech pioneered the use of high-performance analytics in finance, helping the banks and lenders make better decisions, explain results with confidence, and simulate the impact of their decisions. BetterTech's mission is to deliver train-of-thought analysis on terabytes of data in the most cost-effective way so clients can explain their results with confidence and model the scenarios that will optimize their business. BetterTech specializes in risk data analytics for one of the fastest moving and most regulated industries with a presence in the world's leading financial marketplaces - London, New York, Singapore, Sydney, Hong Kong, Paris and Frankfurt.