

DATA MANAGEMENT FOR CREDIT RISK

Exposure to credit risk continues to be a leading source of problems in banks worldwide. The need to identify, measure, monitor and control credit risk, as well as to determine whether adequate capital is held against these risks and adequate compensation is earned for risks incurred, can be a burden on the most complex of organizations.

Regulations such as Basel II and SOX require financial organizations to accurately identify and assess the credit worthiness of an entity or of issues from an entity. This requires a model that, at the simplest, can match ratings data from multiple sources integrated against a common identifier. At its most complex, the model would support the assimilation of multiple-sourced market and entity hierarchical data to produce a hierarchical tree of ratings data.

A Flexible Solution

SunGard's Stream ReferencePoint solution delivers a unique "off-the-shelf" credit risk data management tool that helps support the cross validation of ratings data from numerous data vendors, such as Moody's, S&P and Fitch, and the integration of this data against a common identifier of a bank's choice, such as Bloomberg's BB-Unique code or Reuters' RIC. By integrating internally or externally derived hierarchical entity data, the data can then be further enriched to facilitate the modeling of an entity to its parent.

Stream ReferencePoint offers an array of pre-defined vendor workflow, enabling fast implementation of the data sources.

Combined with a flexible rules engine and unique methodology for cross referencing vendor and instrument data with hierarchical association, Stream ReferencePoint offers a complete turnkey solution to help support your credit risk assessments.

KEY ADVANTAGES OF THE STREAM REFERENCEPOINT CREDIT SOLUTION:

Helps minimize credit risk exposure

Stream ReferencePoint provides the tool to help enable firms to identify, measure, monitor and control credit worthiness and therefore maintain credit risk exposure.

Can improve cost efficiencies

In automating the acquisition and validation of your data, Stream ReferencePoint helps streamline operations and reduce manual intervention in data processing.

Maintains the quality of your data

The implementation of standardized methodologies for verifying and processing credit data can help to significantly improve and maintain the quality of data throughout the organization.

Helps accelerate return on investment

Potential savings on cost of capital can help to recover your investment in Stream ReferencePoint.

NEED MORE INFORMATION?

Please contact your sales representative at + 1-800-825-2518 or visit us at <http://www.sungard.com/streamreferencepoint>.