

## Pioneering credit risk decision support for energy and commodities markets

### Act immediately • Mitigate loss • Protect profits

Brady's credit risk solution helps to mitigate counterparty risk, prevent loss and manage liquidity. It offers pioneering decision support by intelligently monitoring credit events and market conditions.

The solution helps to manage credit risk exposure (MTM and settlement risk) against counterparty limits, margining, and offers internal scoring models through a combination of qualitative and quantitative analysis.

Collateral (securities and cash), guarantees and credit insurance can be applied to mitigate risk. Exposure velocity (momentum) is tracked to seek out counterparties that are increasing their credit exposure at a rate that is faster than normal.

Real-time tracking helps credit officers and counterparties comply with robust credit risk policies that the risk committee set.

It is designed to meet the specific needs of trading, risk, trade finance, treasury, compliance and legal teams.

### Modern, fast, intuitive user experience

The solution uses browser independent software utilising Microsoft's latest HTML technology.

### Proven and trusted

Our customers include some of the most recognised trading organisations in the world.

### Flexible deployment and pricing

Select our pre-configured 'quick start' package and be operational within weeks.

Deploy on-premise or cloud using AWS, Azure or through the Brady Cloud.

Scale across your organisation with ease as your business grows to new markets.

Select stand-alone modules to fit your specific business needs.

Contact us today to identify the tools you need to become a market leader





## Your business benefits

- ∴ Attain a **complete view** of your entire operations - identify **cost areas** and which parts of your business are most efficient.
- ∴ Perform credit risk calculations on your **whole trading portfolio** from all trading systems across your business.
- ∴ Gain real-time **exposure momentum** and **velocity** by tracking and alerting teams to abnormal increases in credit exposure.
- ∴ Proactively **alert teams** in real-time to **negative credit events** such as rating agency downgrades, late payments, poor financial results or skewed portfolio concentrations, for a suitable **credit mitigation process** to be executed quickly.
- ∴ Automatically generate **contextual information** for remedial action to be taken, immediately the alert has been triggered.
- ∴ Perform detailed **'what if' analysis** to be prepared for credit events such as the impact of potential mergers, acquisitions and counterparty downgrades.
- ∴ Configure **escalation workflow** to senior management such as the CFO or Head of Risk, who are not typically day-to-day users of the system, to be notified of significant credit events.
- ∴ Meet the demands of regulators for **transparency, monitoring** and **control** with the ability to apply relevant permissions and perform audits.

### Works with your existing systems - including any ETRM/CTRM

Collates and performs risk calculations on data from existing front and back office systems, using modern API technology.

Reporting is through BI tools such as Power BI or Tableau.

For:



Oil



Coal



Banking



Power



Renewables



Softs



Grains



Aviation



Metals



Gas