

EQ RISKFACTOR MACRO ANALYSIS

The Macro Analysis module puts you in control of the data and lets you see how your portfolio is performing and changing

Macro Analysis is about **answering the questions you have about your business...**

- Which branches have the highest risk-rated Clients?
- Which region grew the most last quarter?
- Which industries are showing the highest debt-turn?
- Can we order each lending product we offer by total funds out?

The Macro Analysis module provides an executive reporting capability beyond what is available in other modules. It allows you to easily aggregate the data you want to see, enabling a "top down" view of the business. The results can be displayed on screen or exported to Excel or PDF for internal reporting and risk management.

The Macro Analysis module allows top down analysis of key portfolio dynamics, compared over time, based on whatever sub-sets of data you choose.

For example, this allows historic trend analysis of your lending book by product, geography, client size, client manager, or a range of other criteria ("Dimensions") that you can easily build yourself.

The analysis of the clients selected within those Dimensions is based on a wide range of "Measures".

This could be a simple report that shows the aggregate exposure to all Invoice Discounting clients by Client Manager over the last 12 months :-



This can also be displayed as a chart :-



or exported to Excel or PDF format.

It also allows you to create highly detailed management information – for example, showing historic movements in Risk Score and facility utilisation (or other chosen measures) in any sub-set of the portfolio. The Macro Analysis module allows you to quickly build reports and manage your business more effectively.

And once built, these reports can be scheduled to run automatically to support monthly reporting and ongoing risk management.

MACRO ANALYSIS FEATURES

- Clients are collated together within “Dimensions” defined by the user. These Dimensions could be Region, Branch, Client Manager, Risk Score or any other selected parameter.
- Once the client population of the Dimension is gathered, “Measures” can then be applied to that pool of clients
- These Measures are similar to the Measures used in other areas of the system to analyse individual clients – but with Macro Analysis the Measures are applied to the pool of clients within the Dimension selected
- For example, Macro Analysis could show a Risk Score Measure for a pool of clients within a Dimension (region or branch for example). And this Risk Score is weighted to take account of each client’s Risk Score and their Commitment, meaning those with the highest Commitment contribute more to the overall Risk Score of that pool
- There are thousands of combinations of Dimensions and Measures that can be selected to create concise reports relevant to your business
- Each combination of Dimension and Measures created is called an “Aspect”. Aspects can be saved, allowing it to be easily reused at any time.
- Data can be viewed as a grid or a chart
- Reports can be exported to Excel or PDF formats or to Data Motion Charts, showing in moving graphics, changes over time.



- Reports can be run daily, weekly or monthly and can be delivered automatically to multiple email inboxes.
- You can drill down through any on-screen report to view the list of clients making up a Dimension, and from there into the detail of the client itself within the core Client Analysis module

MACRO ANALYSIS BENEFITS

- Top down portfolio analysis by key criteria
- Enhanced management reporting
- Enhanced risk management by exception
- Trend analysis and comparatives by product type, facility size, geography etc
- Clear and consistent regular board reports
- Early identification of sectoral or geographic portfolio issues
- Allows comparison of underlying performance of regional or client manager portfolios, enhanced management oversight and reallocation or resource as required
- Allows analysis of similar clients to ensure consistency of performance against peers
- High quality Management Assurance reporting, identifying high level risk indicator trends
- Allows easy collation of detailed data on highest risk clients across products and teams, and early management intervention
- Allows insight into strongest and best performing clients across products and teams, to enhance relationship building and reduce risk of client loss to competitor

Contact us

We would be happy to discuss your risk management needs. Please get in touch today.

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