

Business Analytics for Credit Risk

The Alithya [Business Analytics for Credit Risk \(BACR\)](#) Accelerator provides financial institutions with a framework on which to build credit risk analytics tailored to their business needs.

BACR consists of a Business Intelligence data model specification (dimensional model and data cubes) and report templates from which organizations can jump start their business analytics development. These accelerator components leverage all the best practices and experience that Alithya has gained through our delivery of BI systems to the financial industry.

Data Analysis

The BACR accelerator helps credit officers make sense of their data to effectively understand and monitor enterprise credit exposures and capital requirements including:

Credit Exposure Reporting

- Analyze consolidated credit exposure across the entire enterprise and identify large exposures in the credit portfolio
- Measure single-name and aggregate exposures across all business lines
- Monitor current and potential future counterparty and related party exposures

Credit Portfolio Composition

- Analyze composition by credit quality, industry segment, or geography
- Identify concentration risk in the credit portfolio
- Analyze trends in portfolio composition over time

Capital Requirements

- Calculate regulatory and economic capital requirements for on-and off-balance sheet credit exposures

Our Financial Focus

We care about your bottom line and believe that your success is critical to ours. In today's capital markets and wealth management industries there are many complex challenges that require innovative and integrated solutions. We have a long history of delivering innovative, leading sell-side and buy-side solutions based on our deep understanding and application of best practices, tools, and technologies.



Gold Enterprise Resource Planning
Gold Cloud Customer Relationship Management
Gold Cloud Platform
Gold Application Development
Gold Data Analytics