

Credit Early Warning Solution for Investment Risk

Explore Criat's innovative Credit Early Warning Solution (EWS) for Investment Risk tailored to the institutional buy-side. It elevates your credit decision-making, offering effective signals and deep insights to navigate your investment through the credit cycle.

Are You Tired of Dealing With These Issues?



Overloaded Information

You may be struggling with a flood of intricate information that lacks insights for decision-making.

Misleading Alerts

You may be facing numerous inaccurate warning signals that waste your time and erode your trust.

Lack of Interpretation

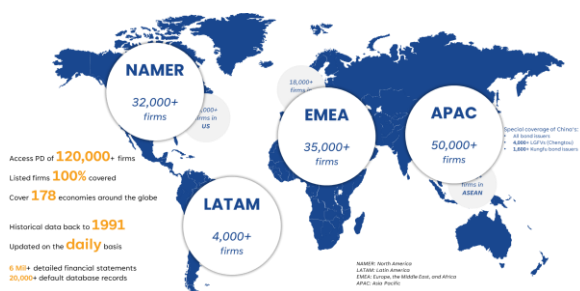
You may be frustrated with the early warning signals that lack transparency and interpretability.

Unproductive Process

You may be struggling with manual risk monitor systems that could be wasting your valuable time.

Our Unique Foundations

Criat's Credit EWS leverages its flagship product – **Forward-looking Probability of Default (PD)** – covering 120,000+ public firms and private debt issuers worldwide. Criat's cutting-edge **Forward Intensity Model (FIM)** ensures unparalleled prediction accuracy, powered by the unique blend of advanced financial econometrics/statistics and interpretable AI/ML technologies.



- Global Impact of Forward Intensity Model -



International Monetary Fund
Financial Sector Assessment Program since 2016



Monetary Authority of Singapore
Financial Stability Review since 2021



American Academy of Actuaries
Default Prediction for insurance companies 2023

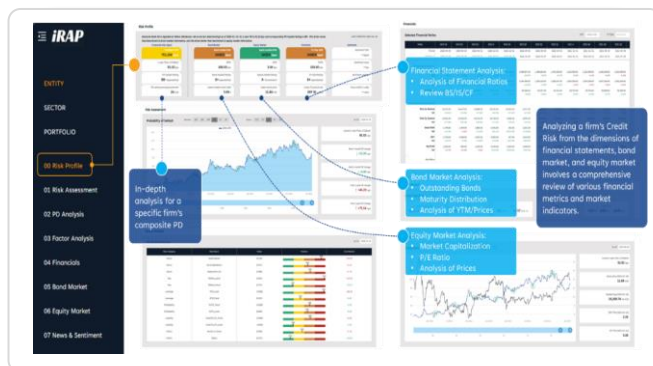
Our Unique Values

> **Early Warning: Best-in-class effectiveness**

> **Interpretation: Comprehensive yet simple**

> **Assessment: Macro + FS + Market + News**

> **Coverage: Complete for all exposures**



Effortless Risk Monitoring with Our Solution

Lite | **Standard** | Full

- o Email alert
- o All-in-one Excel file
- o Visualization Web UI
- o Gen-AI credit report

5 mins Only Every Day

Email Excel File / Web UI Report

Email Alert

Deliver accurate and timely alerts

Summary
As of 2023-10-14, there are total 14 new alerts in the past 1 week. ● Red alerts, ● Amber alerts, ● Yellow alerts.

Entity Warning

Entity	Sector	Latest EWS	PD Trigger	Position Trigger	Momentum Trigger
Huan China Intellus Ltd	China, Consumer Discr	Red (10) = 100.77, Extremely high risk	+		
Shandong Energy Group	China, Energy	Yellow (10) = 80.27, Moderate risk	+		
Jiangsu Traffic Indust	Jiangsu, LGPV	Yellow (10) = 80.24, Moderate risk	+		
Hainan City Comm	China, Banks	Yellow (20) = 40.83, Moderate risk	+		
Guangxi Luchuan Constr	Guangxi, LGPV	Red (60) = 576.51, High risk	+	Top 10% riskiness in sector	
Bank of Hainan	China, Banks	Yellow (40) = 41.13, Moderate risk	+		
China Materials Corp	China, Materials	Yellow (40) = 82.26, Moderate risk	+		
China Huanxin Capital	China, Non-Banking Fin	Yellow (40) = 40.77, Moderate risk	+		
Jiangsu City Investment	Zhejiang, LGPV	Yellow (40) = 80.85, Moderate risk	+		
Boshan Zibo District P	Shandong, LGPV	Amber (30) = 338.39, Moderate risk	+	Top 10% riskiness in sector	
Changsha Chongsheng S	Sichuan, LGPV	Amber (30) = 305.59, Moderate risk	+	Top 10% riskiness in sector	
Xianxin Zhongyuan Indust	China, Real Estate	Red (60) = 2902.64, Extremely high risk	+		Downgrade 3 notches in 3mths
Yanxin Lichuan Construc	Hubei, LGPV	Amber (30) = 205.44, Moderate risk	+	Top 10% riskiness in sector	
Guohua Railway Invest	Guohua, LGPV	Amber (30) = 126.78, Moderate risk	+		Downgrade 3 notches in 3mths

All-in-One Excel File

Simplify process of filtering and analyzing

Visualization Web UI

Provide comprehensive credit insights



Gen-AI Credit Report

Save time and reduce the human error

Your Benefits

- Identify credit deterioration at the earliest**
Take pre-emptive actions against at-risk entities and endangered sectors.
- Monitor credit risk anytime at your fingertips**
Access critical information about credit risk anytime, enabling proactive management.
- Gain deep insights for smarter credit decisions**
Utilize advanced analytics to gain deeper insights, facilitating informed credit decisions.

Honors & Awards



HIGHLY COMMENDED

Buy-side risk solution
of the year
Criat

Meet Our Team



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