

**BMI**

a FitchSolutions Company

BMI Advisory:

Risk Management & Analytics

Do you need support in developing and validating your credit risk models?

Or to understand default risks in specific industries and sectors?

How do you track and identify industry leaders?

BMI's bespoke Risk Management & Analytics Advisory service leverages over two decades of experience in delivering Basel-compliant credit risk models and other risk solutions across geographies, with a strong focus on emerging and frontier markets.

We can help you develop and validate credit risk models, determine industry risk scores to assess sectoral stresses, and create indices to track and reward industry leaders.

We answer your questions such as:

- Are we able to discriminate between good credit and bad credit?
- Are we ensuring proper risk appraisal and risk-based pricing in our loan financing?
- How do we adjust for reliability of financial statements?
- How do we replace the existing incurred loss model with a forward looking ECL computation as part of regulatory compliance and IFRS9 introduction?
- How can we drive operational efficiency through improved financial modelling and forecasting?
- How do we evaluate the creditworthiness of our suppliers?
- How do we factor in industry risks in our lending decisions?
- How should ESG feature in our strategic planning?

BMI Advisory can help you with:

**Risk Management****Credit Model Development
& Validation****Counterparty Risk Grading****Enterprise Risk
Management**

BMI Advisory has proven to be an invaluable partner in our pursuit to enhance our risk management analytic capabilities. Their experience and enthusiasm has been instrumental in driving forward the development of the credit rating models for both our Corporate and SME sectors, as well as validating our Retail credit models. These initiatives have greatly enhanced our automated credit decision making processes. Their commitment to excellence, broad industry expertise, along with their exemplary professionalism and responsiveness, has consistently exceeded our expectations.

Bank of Maldives – Risk Management



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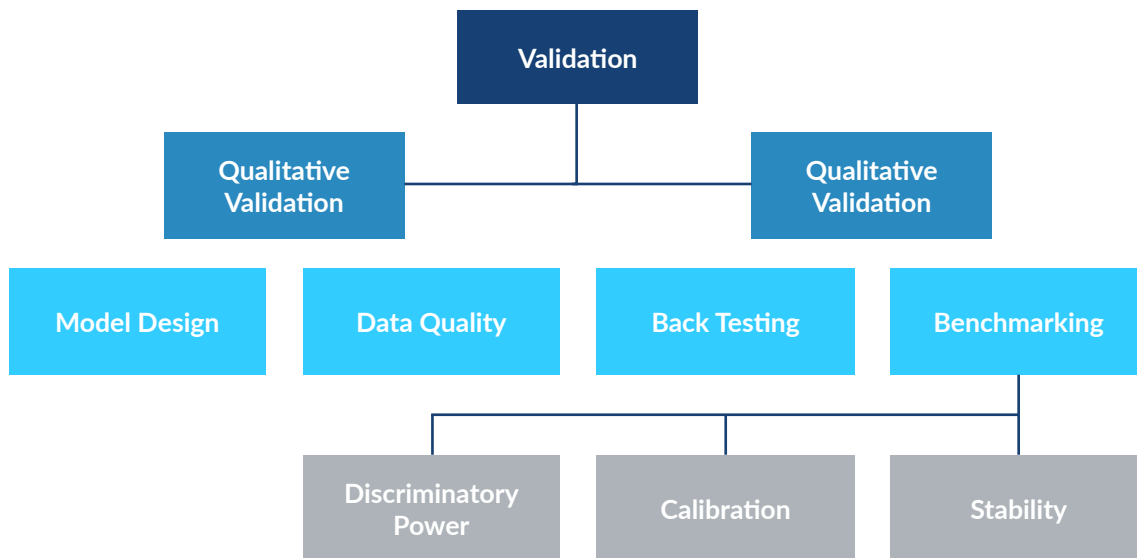
Risk Management

With our help, you can be sure your risk management is resilient and ready for any challenge. We work with you to develop frameworks, analysis and monitoring across entities, sectors and markets.

Credit Model Development & Validation

We help you develop credit risk models, and validate with external or internal data sets of your choice, to help provide a level of third-party assurance over the robustness and accuracy of your credit model.

How our approach works:



Counterparty Risk Grading

We undertake 360-degree evaluations of a counterparty to ensure that you're being rewarded appropriately for the risk you're taking, by considering all aspects of business, management, financial, and project risks. We achieve this by developing a dashboard of Early Warning Signals, and suggesting recommended credit limits.





Enterprise Risk Management

We offer a robust framework to help you determine your risk strategy. With our support, you can easily create value for your business, as well as ensure a rigorous and resilient risk management culture that protects your organization.



1. Strategy & Governance	Business Objectives	Organisation Structure		
2. Risk Identification	Understanding the Context	Methodologies		
3. Risk Assessment	Frequency & Impact	Methodologies		
4. Risk Mitigation	Control Effectiveness	Cost Benefit Analysis	Risk Action Planning	
5. Risk Management	Systems, Infra & Resources	Policy & Procedure	Program Management	Training & Communication
6. Monitor & Review	Reporting & MIS	Risk Based Performance		

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About BMI

In an uncertain macroeconomic environment, BMI's systematic, independent and data-driven market insights, analysis and forecasts enable you to recognize and assess risks and opportunities across 200+ markets and 20+ industries.

For over 40 years, we have provided impartial and transparent analytics, data and research across themes, countries and sectors. You receive intelligence that is deep and detailed, helping you identify opportunities and risks relevant to your strategic plans and investment decisions. Information is delivered in a consistent and systematic manner, enabling you to make comparisons and interrogate our extensive and frequently updated datasets.

Our experienced analysts appreciate how broader macroeconomic, political, sectoral and operational issues interconnect with their specialist fields. With this context, we publish definitive economic forecasts backed by sound connected thinking covering the interplay between economic, political and operational risks.

As each analyst focuses on select fields, they understand the nuances and complexities of their specialist areas, enabling them to provide you with additional insight into our research when you need it.

For more information, please contact BMI Advisory with your requirements:

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