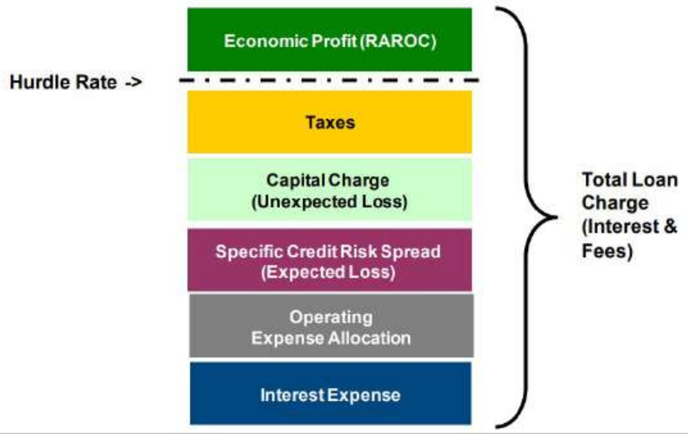
FS SMARTPRIZE_360

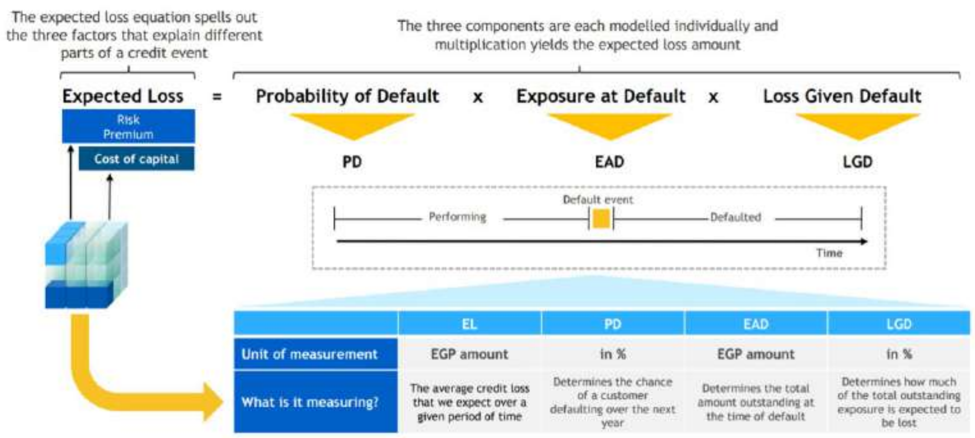
Your customized risk-based pricing solution made by Frankfurt School

Frankfurt School

FS SmartPrize_360 in a nutshell

- Advanced excel-based strategic guide for financial institutions' cost and pricing strategies.
- Incorporates RAROC methodology to assess profitability considering credit risk, funding costs, and operational expenses.
- Provides insights into RoE, P&L, and RAROC, aiding informed decisions on pricing and portfolio management.
- Customizable parameters for precise financial modeling and risk assessment.
- Optimizes risk margins and hurdle rates based on asset class, rating, LGD, and CoE inputs.
- Conducts scenario analysis to identify risks and opportunities in varying market conditions.
- Features an intuitive dashboard for visualizing key metrics and facilitating data-driven decisions.
- Streamlines loan pricing strategies to maximize profitability while managing risk effectively.





About Frankfurt School

- Full-fledged private university based in Frankfurt am Main / Germany
- Leading business school in Europe
- Bachelor, Master, and PhD programmes
- Executive and online education
- International Advisory Services – consultancy, development, and education
- World-wide coverage with several regional offices

Main Features

- Customizable Loan Parameters
- Comprehensive Fee and Cost Assumptions
- Risk-Adjusted Return Analysis
- Risk Margin Optimization

Impacts

- Enhanced profitability through optimized loan pricing strategies.
- Improved risk management by aligning pricing with risk-adjusted returns.
- Increased competitiveness in the market with more accurate and data-driven pricing decisions.
- Better capital allocation by identifying and pricing for risk more effectively.
- Enhanced transparency and accountability in pricing practices, building trust with stakeholders.
- Streamlined processes and increased efficiency in loan pricing and portfolio management.
- Greater resilience to market fluctuations through scenario analysis and risk mitigation strategies.
- Improved decision-making by providing actionable insights into loan profitability and risk.

Users

- Commercial banks
- Guarantee providers
- Microfinance institutions

Contact us

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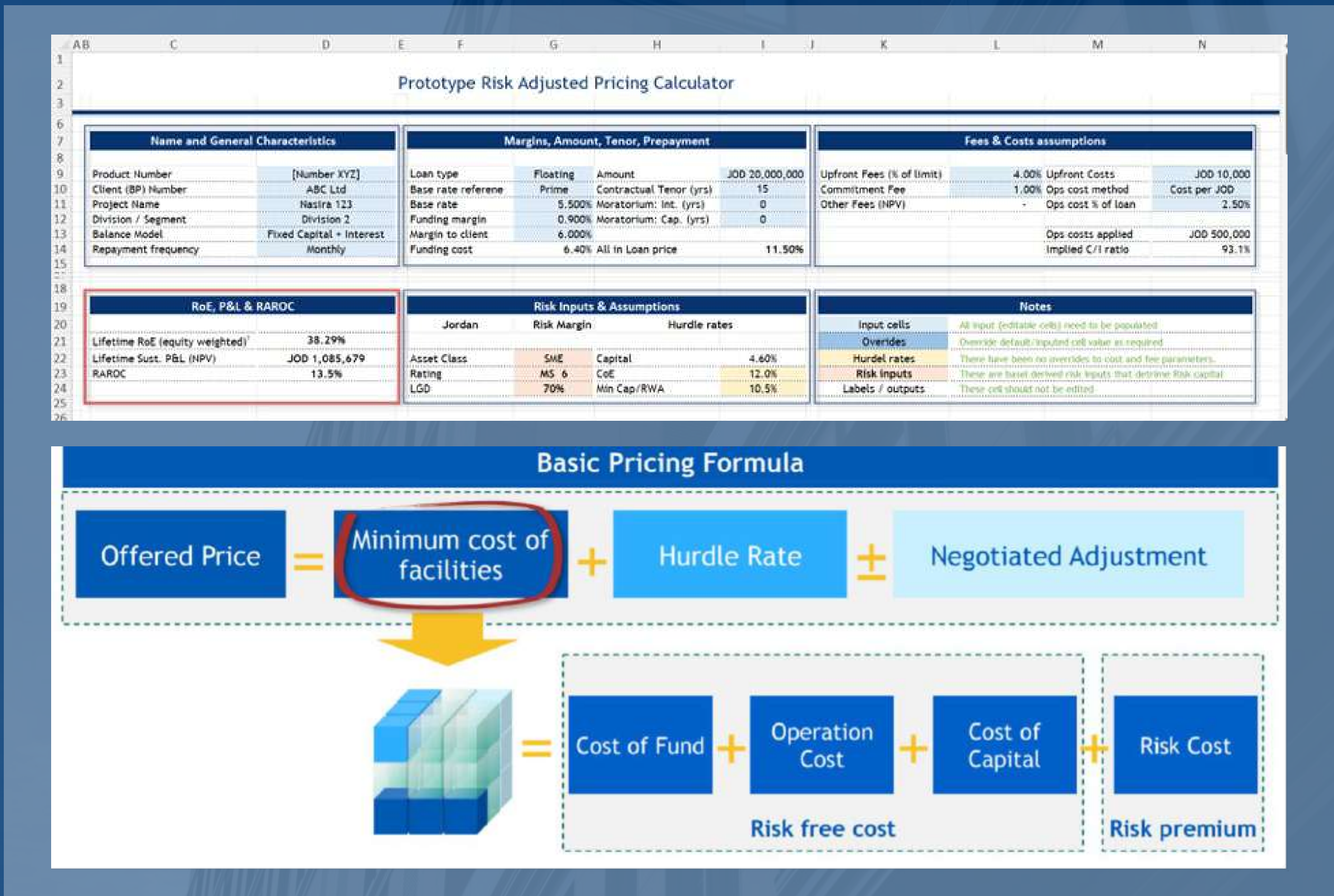

Synopsis

FS SmartPrize_360 empowers financial institutions to optimize loan profitability by aligning pricing strategies with underlying credit risk. By incorporating advanced analytics and risk assessment methodologies, institutions can accurately price loans to reflect borrowers' creditworthiness and associated risk factors. This enhances competitiveness, facilitates informed decision-making, and ensures regulatory compliance, bolstering the institution's position in the market. Through data-driven pricing decisions, institutions can achieve sustainable profitability while effectively managing credit risk and maintaining long-term financial stability.

Implementation

FS SmartPrize_360 is an Excel-based, open-source tool, offering a user-friendly interface and the flexibility to customize inputs and outputs to meet and respond to your specific needs. The implementation of the tool is supported by our team of experts, who provide guidance on data integration and assist with the setup and maintenance of the model. We also offer training and capacity building to equip your institution with the required knowledge and skills to manage financial and treasury operations.

FS SmartPrize_360 contributes to:

1 NO POVERTY
5 GENDER EQUALITY
8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
10 REDUCED INEQUALITIES
16 PEACE, JUSTICE AND STRONG INSTITUTIONS

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