



RiskRate brings statistical science to small business lending allowing for rigorous, consistent loan servicing decisions.

RiskRate was developed using hundreds of thousands of loans. One simple score places at your disposal the predictive insight learned from thousands of historical loans.

RiskRate can be used directly, tuned to your portfolio, or fully customized to the specifics of your lending environments.

Finally, the power of a data driven model developed using small business loans for small business loans!

Risk Rate

Objective Risk Rating Model

The objective way to grade and classify small business loans

Please visit us at:
www.EdgewareAnalytics.com

For more information
Contact us at: 888-672-6730

RiskRate

Product Benefits

- *Data Driven - based upon hundreds of thousands of actual small business loans including conventional and SBA data*
- *Accurate – statistical review evidenced on historical loans*
- *Efficient – risk grades all loans allowing expert staff to focus on riskiest credits*
- *No IT headaches – RiskRate requires no new software*

About Edgeware Analytics

Edgeware is an innovative provider of customized and generic decision tools to lenders, combines expertise in statistical modeling and credit evaluation to create profit-enhancing predictive models. Used by national lenders, certified development companies and community banks; *Edgeware's* products work in conjunction with a lender's established underwriting and servicing procedures to measurably improve the accuracy of small business lending decisions.

Data Analyzed:

Application time data

- Loan terms
- Industry Code
- Key financial spreads
- Personal credit score
- Collateral
- Management background
- Credit officer opinions

Payment and Servicing Data

- Delinquent payments
- Deferrals requested/granted

Ongoing financial statements

- Income Statement
- Balance Sheets

The Result: RiskRate504
Easy to understand risk score

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