TECHNOLOGY

**Risk** ntegrated

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## Risk Integrated Pioneers ASP Technology for Commercial Real Estate Risk

Risk management analytics and stress tests now available in ASP format

New York / London - 6 February, 2007, Risk Integrated, a consulting and technology firm focusing on risk management for specialized finance, has expanded the capabilities of their Specialized Finance System (SFS) solution by offering it as a web-based service. Risk Integrated is one of the first organisations to offer real estate risk solutions via an Application Service Provider (ASP).

Deployment of SFS via an ASP provides risk professionals with quick implementation of advanced analytics for commercial real estate and project finance. This technology, which can be customized or provided in a standardised format, enables secure accessibility across the internet by all authorised users. Reporting offerings include analytics, stress tests, and risk simulations that meet Basel II advanced compliance standards.

To date, SFS has been installed in-house by banks in order to meet the needs of Basel II compliance, portfolio reporting, and deal structuring. The results are created through the use of stress tests and risk simulations. The Risk Integrated SFS product is able to price and structure complex asset class deals including: project finance, leveraged finance, and commercial real estate.

Dr. Chris Marrison, CEO, Risk Integrated, states, "There is a demand emerging in the commercial real estate risk field for an ASP product that performs risk analyses expediently and cost effectively. The elimination of the need for internal technical maintenance is appealing to many firms."

Risk Integrated's CTO, Dr Yusuf Jafry, considers the SFS-ASP to be a significant advancement in improving the analytics currently available to the commercial real estate and project finance industries. "For three years we have had SFS efficiently running and stable in tailored internal installations," Jafry explains. "Now, by making the general analytics available on-demand, users can access the tools immediately without a full in-house systems integration project."

## About Risk Integrated

Risk Integrated is a consulting and software firm focusing on risk measurement for specialized lending such as commercial real estate, project finance, object finance, commodities, and asset-backed securities. We create tools, policies and training to assist financial institutions to quantify, manage, and report their risks. These tools assess the assets of banks, insurance companies, asset managers, governments, and industrial companies. Our objective is to give each client a clear view of their current risk on outstanding loans, to properly assess the "riskiness" of new deals in the pipeline, and to show how the risks can be profitably mitigated.