

AXESOR SOLUTIONS

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## 1. Object of the document

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The present document includes all the “ancillary services” offered by AXESOR RISK MANAGEMENT SL, AXESOR DAC and AXESOR UNIPessoal LDA, under the commercial name of Axesor, according to the conditions stipulated in the Regulation (EC) N° 1060/2009 of the European Parliament and of the Council on Credit Rating Agencies and its corresponding amendments.

In accordance with the aforementioned Regulations, “ancillary services” are those products or services that are not part of credit rating activities, and include market forecasts, estimates of economic development, pricing analysis and other general data analysis, and related distribution services.

Axesor’s “ancillary services” are focused on a fundamental line of business: **Advanced Risk Management Services**.

Axesor provides “ancillary services” through the following Business Divisions: “Axesor Rating” and “Axesor 360”.

## 2. Business model

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Axesor is a reference company regarding management information services for business decision making, specializing in rating, management and financial knowledge. Its main objectives are:

- Provide “knowledge” and a full environmental vision, allowing management’s decision making regarding commercial risks management as well as optimizing resources.

### Business Divisions

#### Axesor Rating

A division dedicated to the issuance of firms’ credit ratings. Our clients benefit by obtaining ratings that are requested by both the business itself as well as by potential investors, recognised at the European level for providing new sources of business financing.

In addition to rating products that are geared towards the long-term credit rating, Axesor Rating has developed a range of advanced credit rating services aimed at assessing default risk in the short term. These products enjoy the same rigour of analysis, although they are more focused on the current solvency situation of the company evaluated and its foreseeable evolution in the short term.

*Axesor Solvency Report* (ASR) is a support tool for assessing a company’s ability to meet its financial obligations in the short term.

The valuations of ASR reports cannot be considered as a rating, since they do not have certain characteristic attributes focusing on this in a more short-term valuation.

*Axesor Credit Estimate* is a medium-term risk opinion instrument that is based primarily on the quantitative aspects of the company analyzed. Credit estimates valuations cannot be considered as a rating, as they lead to a lower depth of qualitative analysis.

### **Axesor 360**

A division dedicated to complete commercial risk management systems. Our customers benefit from an improvement in every process of their risk management with a consequent reduction in the probability of default and costs.

Below, each of the “**ancillary services**” that **Axesor** offers at the national and international levels is described.

## **2.1. Advanced Risk Management Services**

Axesor develops advanced scoring services, tools and products giving support and improving any stage in the commercial risk management cycle. We offer scaled solutions according to our clients’ needs.

### **Customized Integrated Risk Management Solutions**

The development and implementation of comprehensive rating services, with scoring integration that offer the most accurate commercial risk policy for each client.

### **Risk Management Systems**

We provide the advanced management of any stage of the commercial risk cycle, thanks to our system of credit risk management:



The most sophisticated solution for advanced credit risk management, enabling efficiency and financial savings through a comprehensive system that covers 100% of the client portfolio.

This advanced solution implies the analysis and redesign of the client’s current credit risk management policies and processes, achieving automation and efficiency in their organization, and the establishment of the *axesor*® 360 cloud platform as a result.



Atlas is Axesor's unique and exclusive database with the most complete multisectoral and daily information on B2B payments behaviour of companies and self-employed persons.

Atlas is made up of the payment experiences of all the contributing sectors of the business market, including the main references in each sector. Our transactional information is presented in an aggregated and anonymised form as indicators made to measure for each company.

## Specific products

Providing products that offer a more complete and reliable information for helping our clients having a better comprehension of their business environment.

*Axesor does not currently provide consulting or advisory services to companies. Axesor shall never provide to the qualified entity or a related third party consulting or advisory services with respect to the social or legal structure, assets, liabilities or activities of such qualified entity or related third party.*

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