

Introducing  
**rt360 Risk Adjusted Return on Capital (RAROC) Calculator**

**Optimize pricing.  
Allocate the right capital.  
Increase profitability.**

Stay competitive and improve credit growth  
On the go, dynamic, risk-based pricing and efficient capital allocation  
Compare various loan products and portfolios to make optimal business decisions  
and improve overall profitability







## Why choose rt360 RAROC Calculator?

rt360 RAROC Calculator is a key enabler helping organizations overcome pricing and capital allocation inefficiencies in credit origination and decisioning.

It is a customized solution for risk-based dynamic pricing for the loan book  
Delivers superior efficiency and reduced cycle time for processing credit applications  
Aids in efficient capital allocation; maximises return on capital  
Covers Wholesale, Retail, and Small & Medium-sized Enterprise portfolios

## Key capabilities

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- ### Holistic risk-based pricing and capital allocation framework
- Calculate expected RAROC during origination, at facility and customer level
  - Helps relationship managers provide quick pricing quote to prospects
  - Accept/reject loan applications based on the risk of default and/or profitability
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- ### Break-even pricing and comprehensive view of customer profitability
- Break-even pricing to achieve a hurdle rate that simplifies decisioning by considering both expected risk and return
  - Comprehensive view of expected income from a relationship considering Net Interest Income, fee income, ancillary income, expected limit utilization rates, operating costs, allocated costs, taxes etc.
  - Price sensitivity analysis at both facility and customer level
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- ### Access controlled workflows and budgeting mechanism
- Integrated workflow with multiple hierarchy levels for accountability; RelationshipManagers, Credit and Treasury personnel
  - Facilitates business team in yearly/quarterly account planning exercise and determining sales targets
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- ### On-the-go mobility
- Quick quotes on the go
  - User friendly input screen, online access and mobile compatibility

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To request a demo, write to us at [bctdigital@bahwancybertek.com](mailto:bctdigital@bahwancybertek.com)