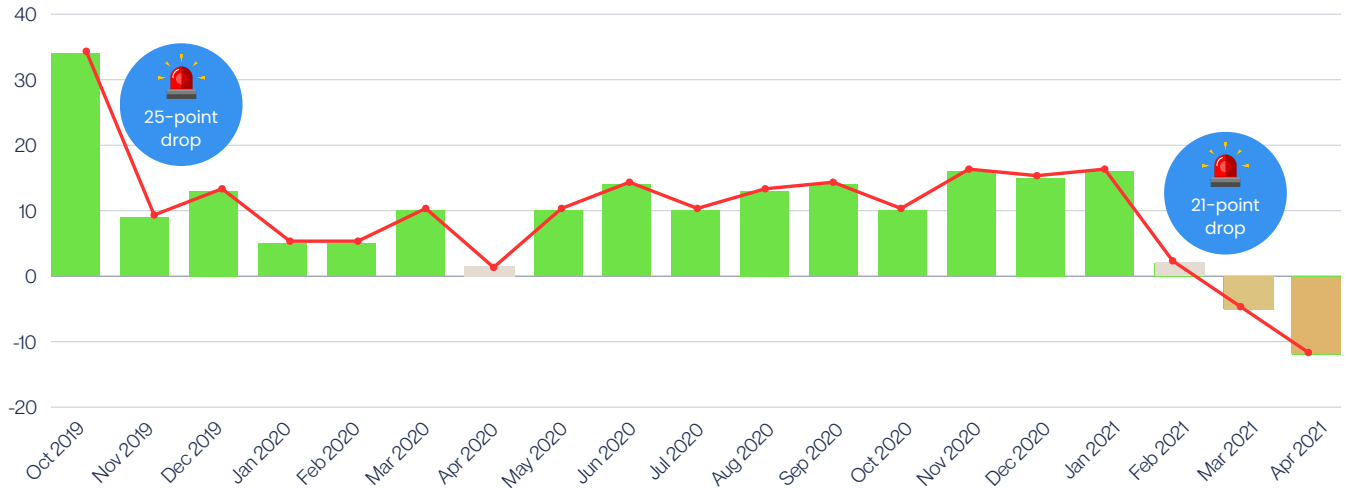


# Early Risk Detection with TRaiCE

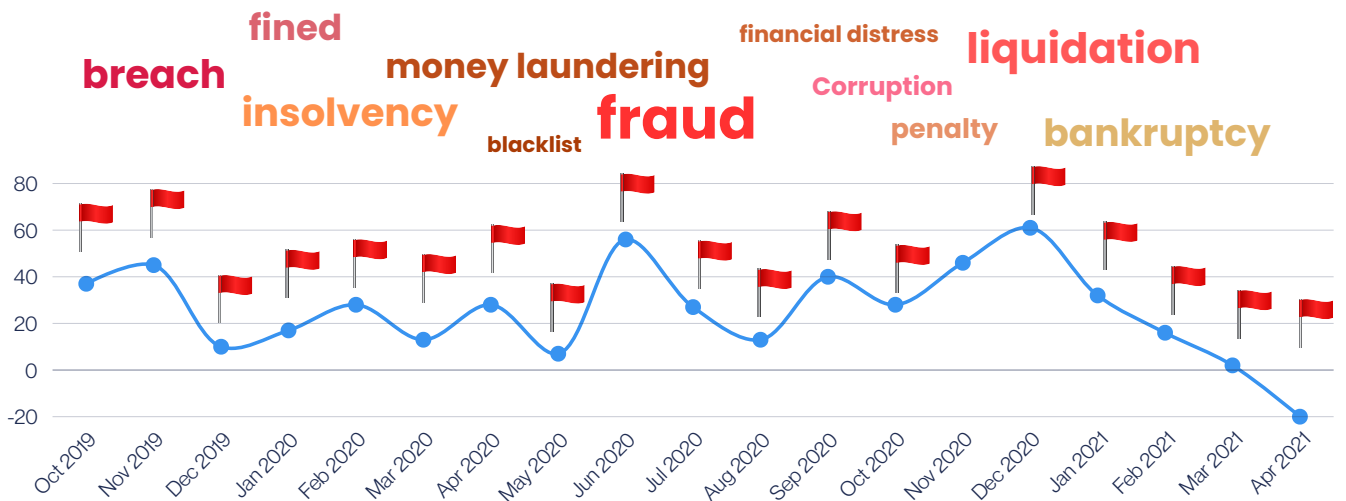
## CREDIT SUISSE - BSI SCORES

In April 2021, Credit Suisse suffered losses exceeding \$5 billion following the collapses of Archegos Capital & Greensill Capital, plunging the bank into a crisis from which it never fully recovered. Notably, the TRaiCE BSI (our proprietary risk index) consistently detected Early Warning Signals on the company. Reports of corruption & mounting losses caused the bank's BSI score to drop over 20 points **18 months** before the crisis. Similar drops can be seen in April 2020 and between Jan & March 2021.



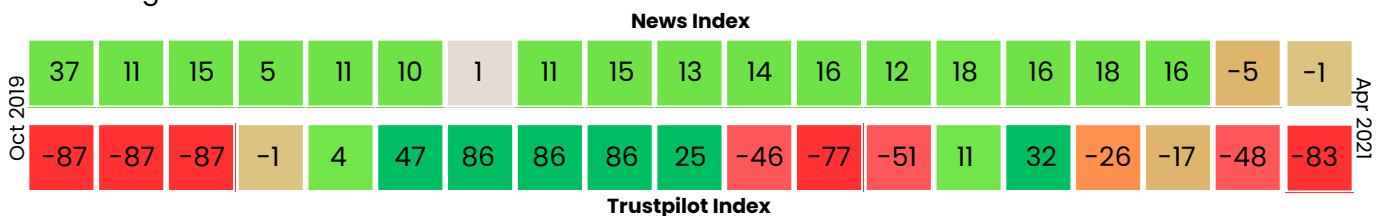
## SENTIMENT SCORES & RED FLAGS

The company's sentiment scores (blue line) fluctuate quite a bit between October 2019 and April 2021. More notably, the TRaiCE platform picked up red flags on the company consistently. In total, the system picked up an alarming 142 red flags during this time period. The major red flags picked up are as shown in the word cloud below.



## NEWS INDEX & TRUSTPILOT INDEX

Based solely on news reports, our News Index reflects fluctuating scores similar to the company's BSI and sentiment scores. The bank is no stranger to scandals and this is reflected in our Trustpilot Index scores (our customer-review-based risk index) that consistently drop into negative territory. Some of these negative scores date back 18 months before the crisis hit.



## About TRaiCE

TRaiCE is an AI-enabled early warning business risk detection & monitoring system that augments financial data and assists financiers with corporate portfolio monitoring and risk management. It rank orders businesses by alert level & generates data-backed insights so risk-monitoring teams can make better and more informed business decisions.

The TRaiCE platform monitors online unstructured data, continuously gathering information on the companies it reviews. This data is then organized and analyzed to generate a digital risk score, reflecting each company's level of risk. This score forms the foundation of the TRaiCE Business Sentiment Index (BSI).

For more information about TRaiCE:



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