



RealRate

Insights That Drive Growth, Strategies That Deliver Results

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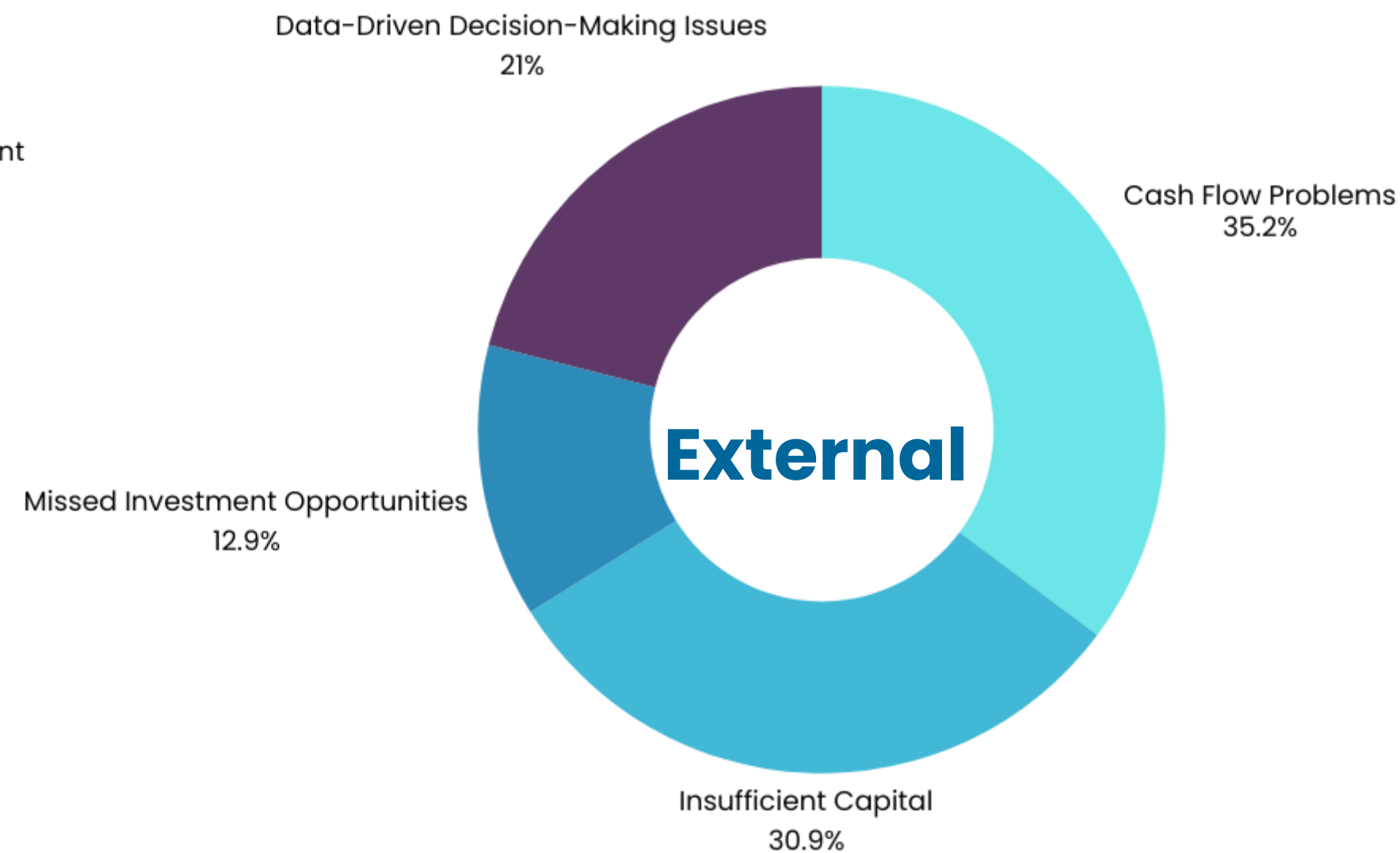
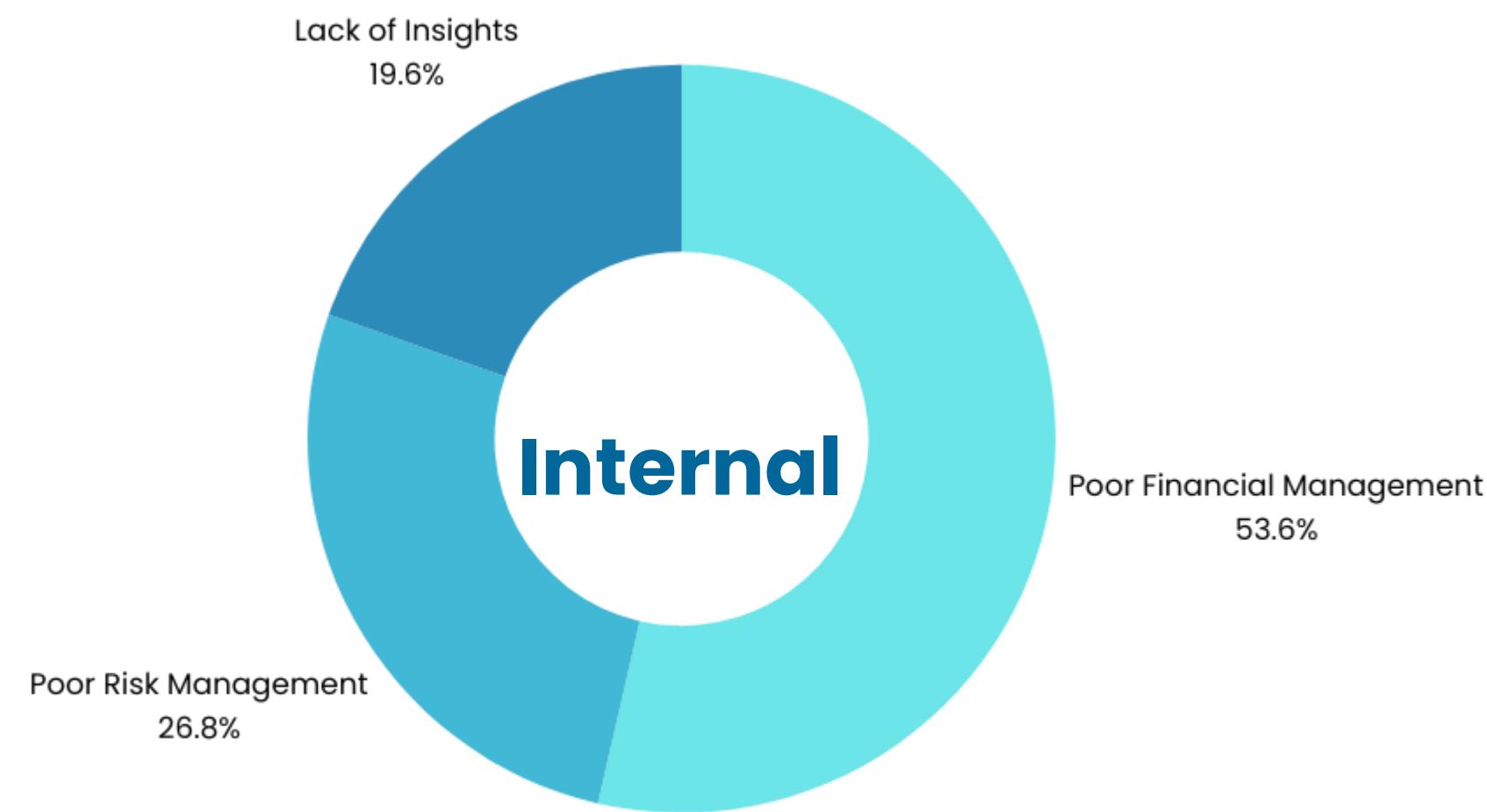
**Our Success
Story**

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Key Business Challenges



Our Unique Solutions

01

AI-Generated Risk
Assessments

Evaluates company financial risks

02

Financial Analysis
Reports

Provides data-driven insights



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03

Company Rating Seal

Builds trust and credibility



04

Credit Risk Analysis

Assesses company creditworthiness

Our Innovative AI Technology



☒ **Explainable AI (XAI)**

♟️ **Unbiased & Independent
Ratings**

📊 **Causal Relationship
Visualization**

🏢 **Industry-Specific Expert
Systems**

📊 **AI-Driven Benchmarking**

🔒 **Data Security**



Award Winning AI Technology

FEATURES/BENEFITS	REALRATE	TRADITIONAL COMPETITORS
AI-Powered Analysis	Award-winning AI for financial insights	Limited or no AI
Transparency	Clear, explainable insights tailored for decision-making	Vague and unclear reports
Speed of Delivery	Comprehensive results within days	Weeks or months
Actionable Insights	Tailored recommendations for improvement	Generic, one-size-fits-all advice
Recognition	Multiple awards, including German Business Award 2020	Few or no recognitions
Cost-Effectiveness	Affordable and scalable solutions	Expensive services or tools



Our Methodology



HYBRID AI SYSTEM

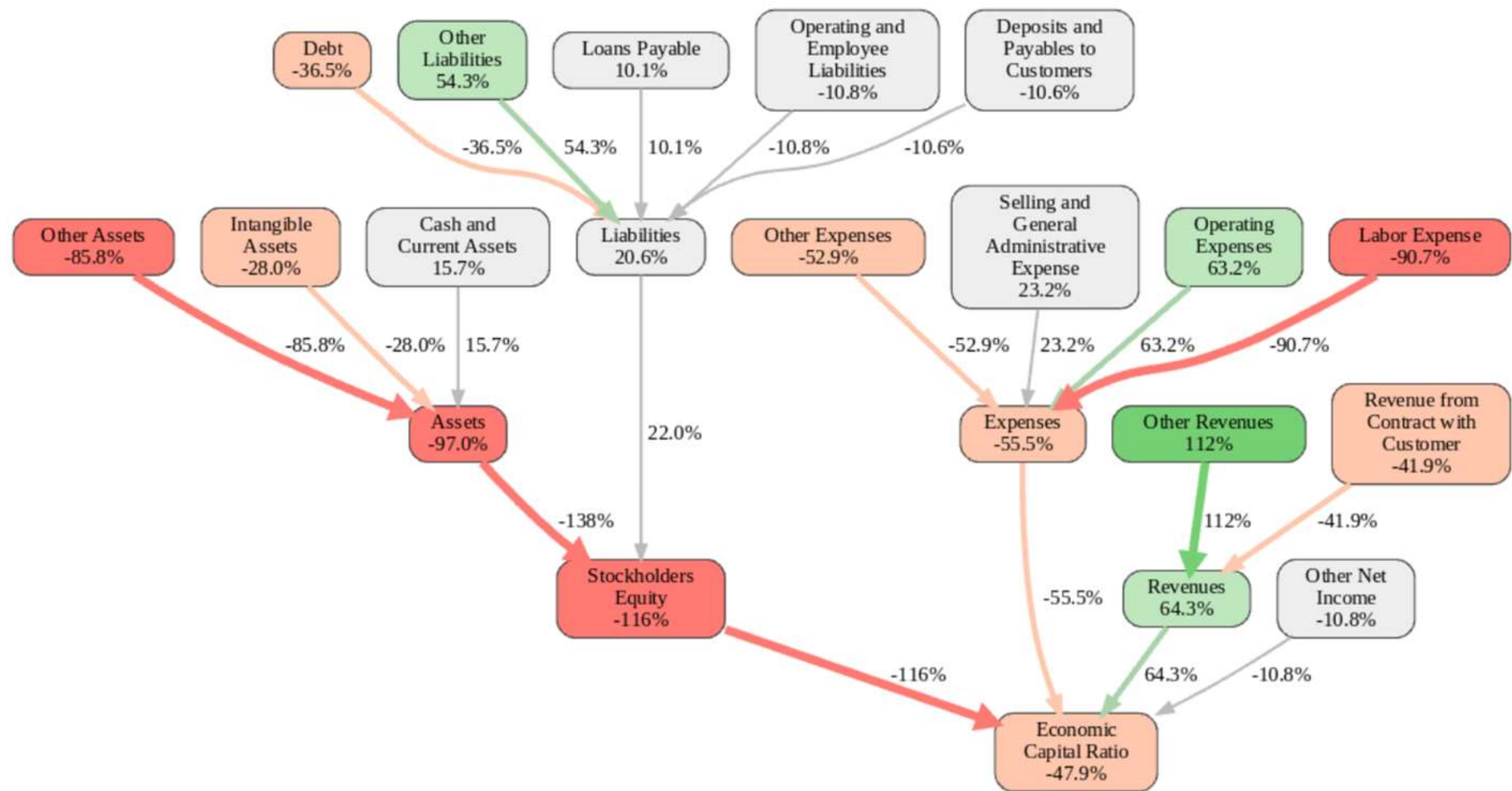
**ECONOMIC CAPITAL
COMPUTATION**



ANNUAL REPORT DATA

**CAUSAL GRAPH
ANALYSIS**

Example of AI-Driven Causal Modeling for Financial Performance Optimization



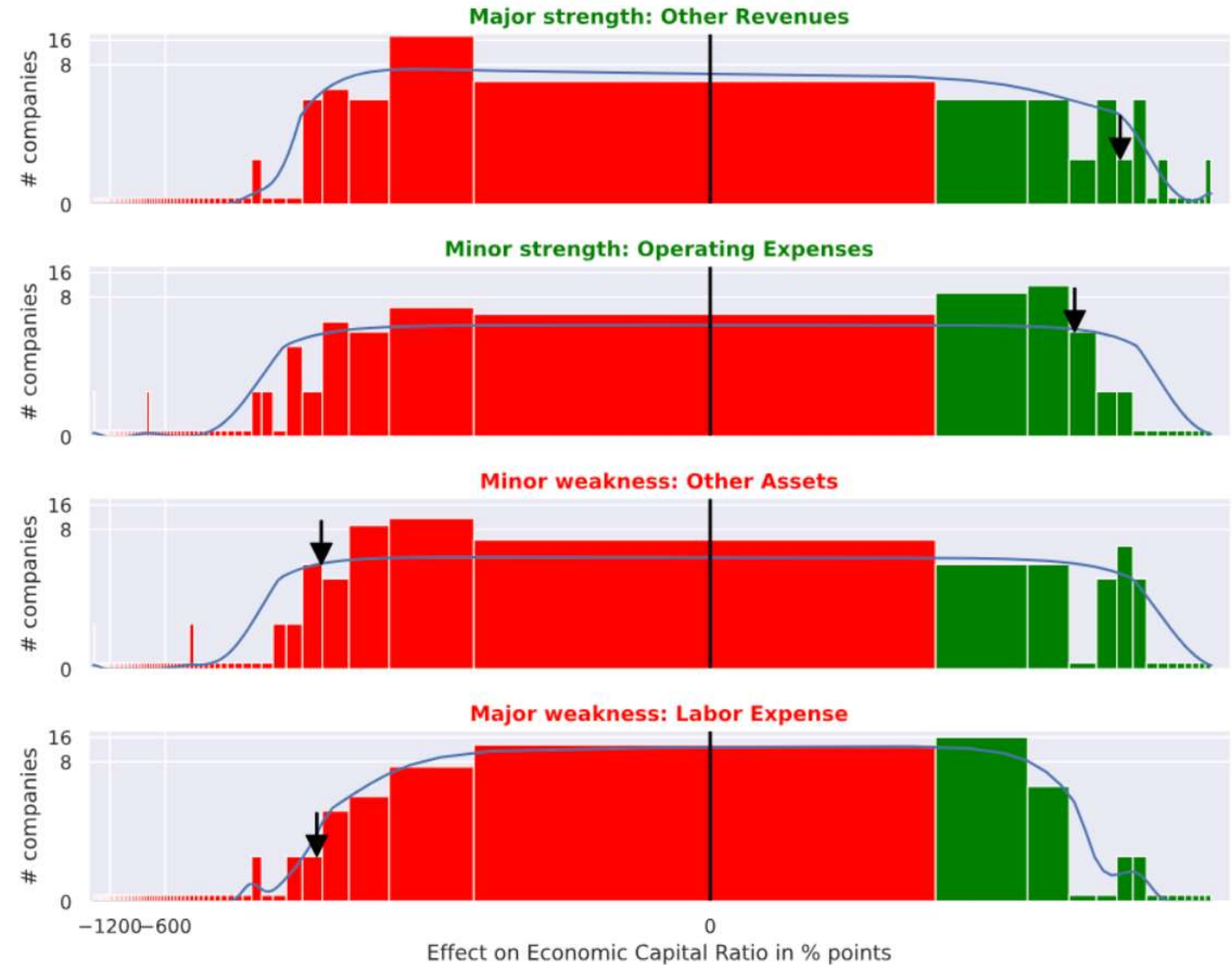
Examples of Input and Output Data Used in AI-Driven Financial Analysis



Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	0	Liabilities	2,237,032
Assets, Non-current	0	Assets	6,601,757
Cash	0	Expenses	364,502
Goodwill	0	Revenues	9,518,202
Inventory	0	Stockholders Equity	4,364,725
Liabilities, Current	0	Net Income	9,153,700
Liabilities, Non-Current	0	Comprehensive Net Income	9,153,700
Notes and Loans Payable	0	Economic Capital Ratio	477%
Other Assets	6,601,757		
Other Compr. Net Income	0		
Other Expenses	364,502		
Other Liabilities	2,237,032		
Other Net Income	0		
Other Revenues	9,518,202		

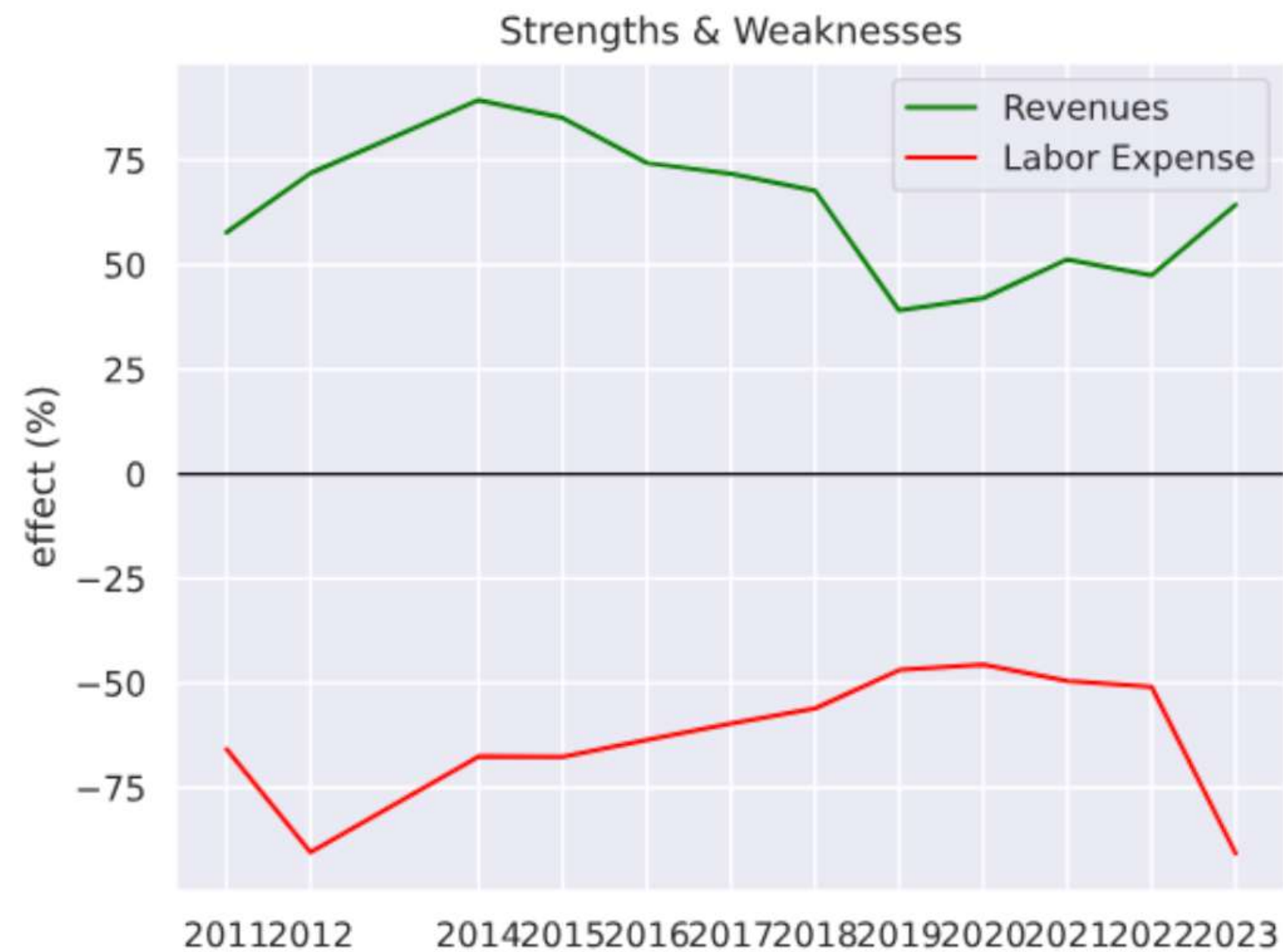
Remark: Financial data from the annual report serves as input variables, while our award-winning explainable AI generates meaningful output variables for advanced financial analysis.

AI-Driven Financial Benchmarking: Company Rank vs. Industry Median



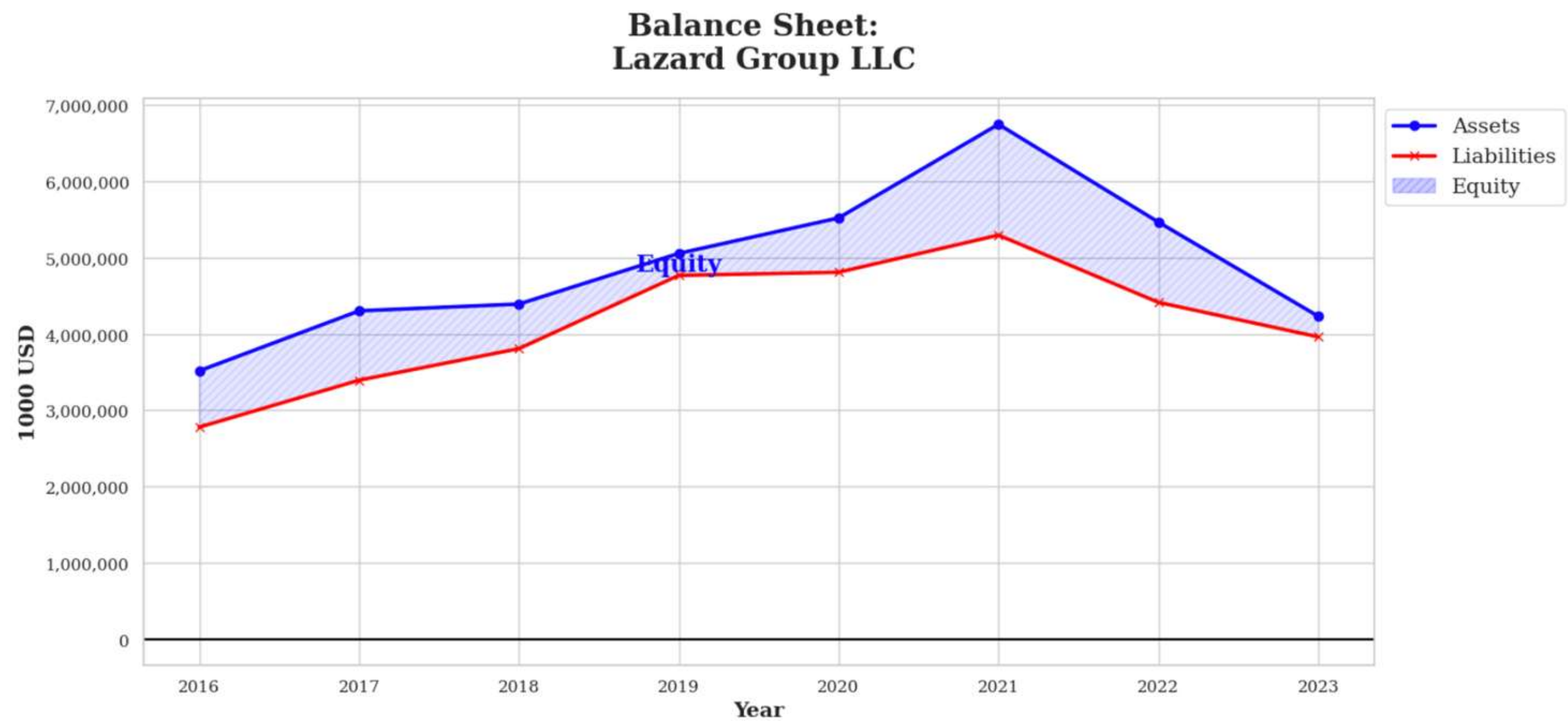
Financial Strengths and Weaknesses Over Time:

A Performance Analysis



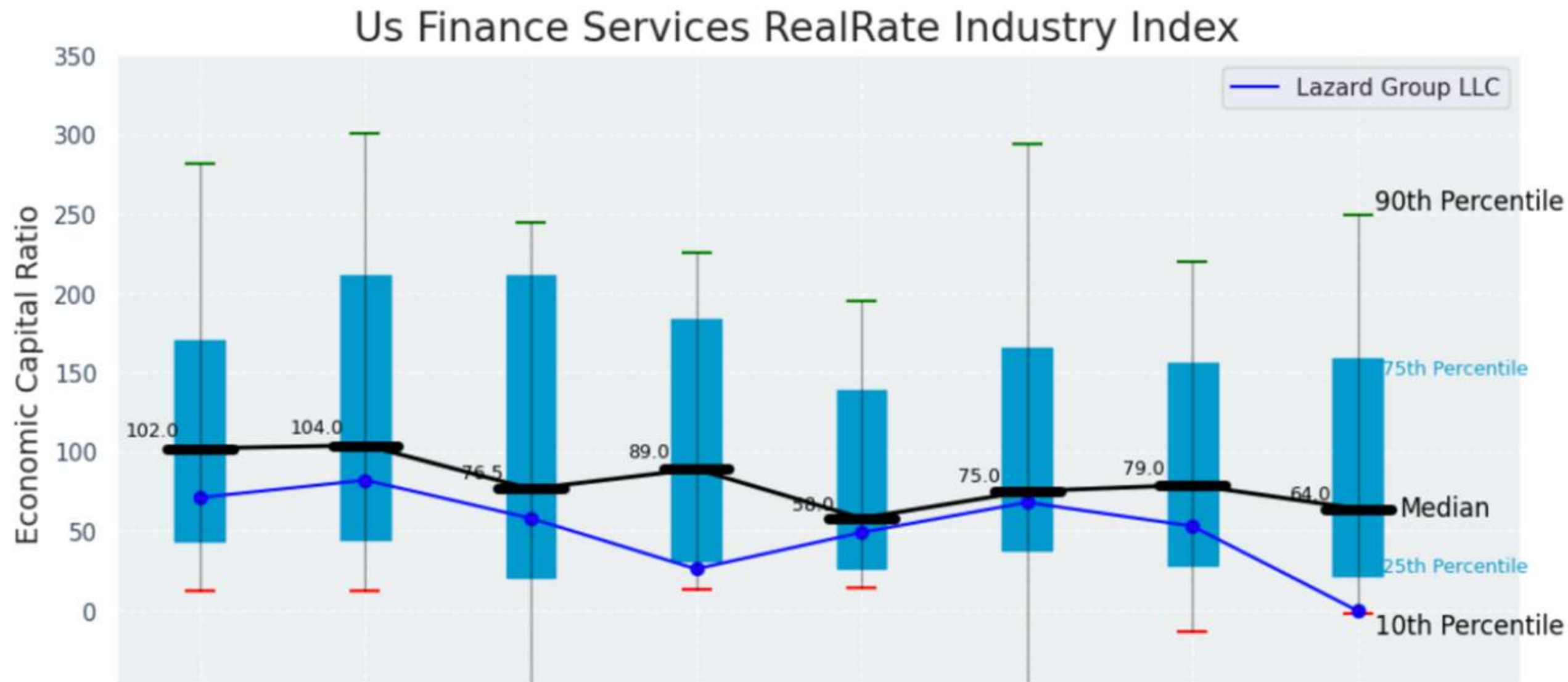
This analysis highlights revenue as the company’s key strength while labor expenses remain a major weakness, impacting overall financial performance.

Financial Health Analysis: Equity, Assets, and Liabilities Trends



Benchmarking Economic Capital Ratio

Against the Industry Index



The blue line represents the changes in the Economic Capital Ratio of an individual company over time, while the black line represents the industry index, indicating the average financial health of the sector.

Top Rated Seal Benefits



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01

Customer Assurance

**TOP
RATED 2024**



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02

Trust Enhancement

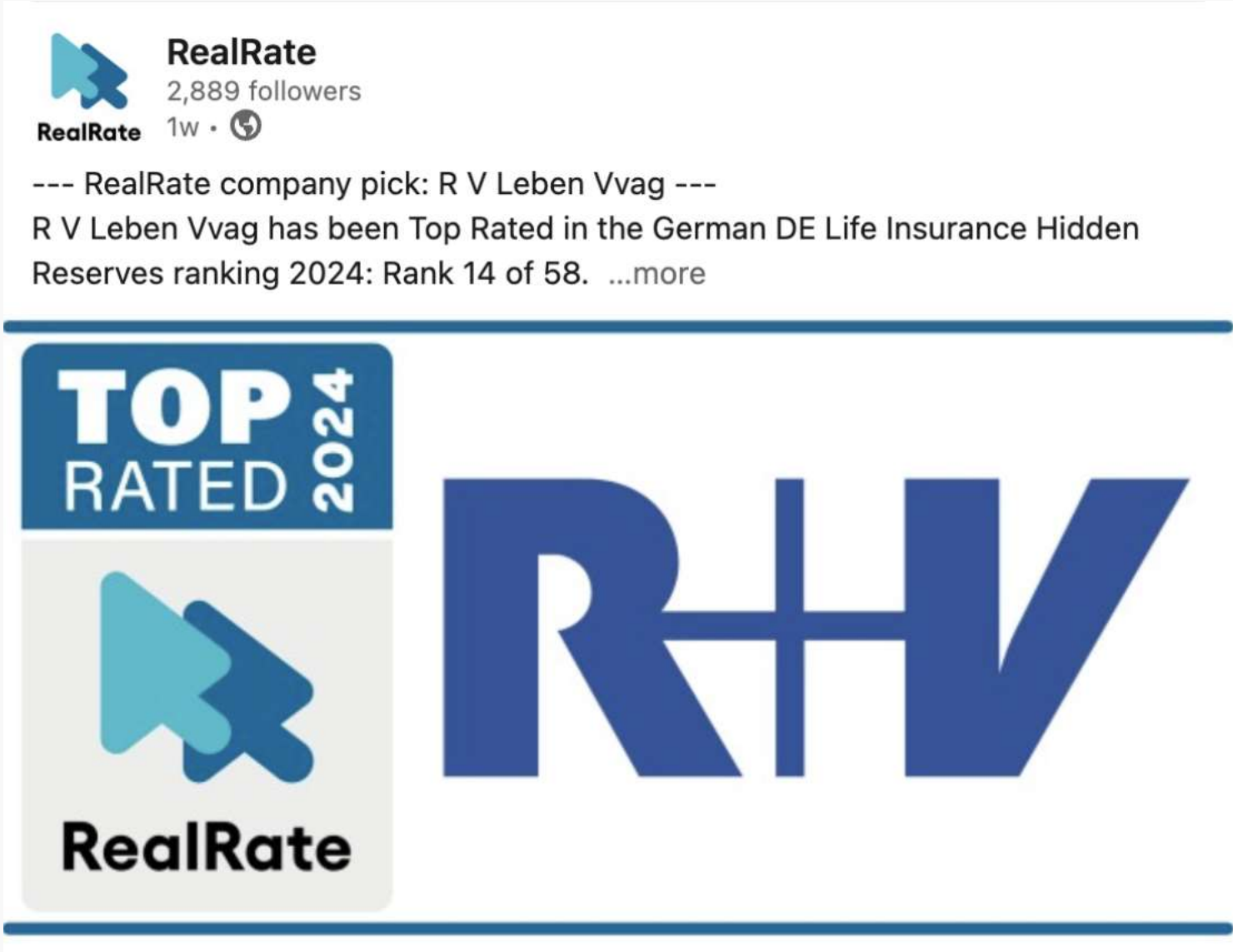
03

Investor Attraction

04

Partnership
Strengthening

Top Rated Seal Usage



"Proudly Recognized as a Top-Rated Company for Excellence & Innovation"

Our Success Story



Joachim Zech

Marketing Director at Bayerische Vorsorge Lebensversicherung

"The Real Rate seal on the financial strength of German life insurers is a valuable element in our customer communication. It is used on various channels, such as our website or on product presentations. As a neutral and scientifically based proof of our financial strength, the seal builds trust with our customers and partners."



Service Price (USD)



SERVICE	PRICE (USD)	KEY BENEFITS
RealRate Seal (Yearly Subscription)+ Reports	\$9,900	Includes RealRate Seal + access to Financial Strength Rating, Risk Assessment Report, and Benchmarking Report
		Comprehensive insights for business evaluation & strategic planning



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