



RealRate

Insights That Drive Growth, Strategies That Deliver Results

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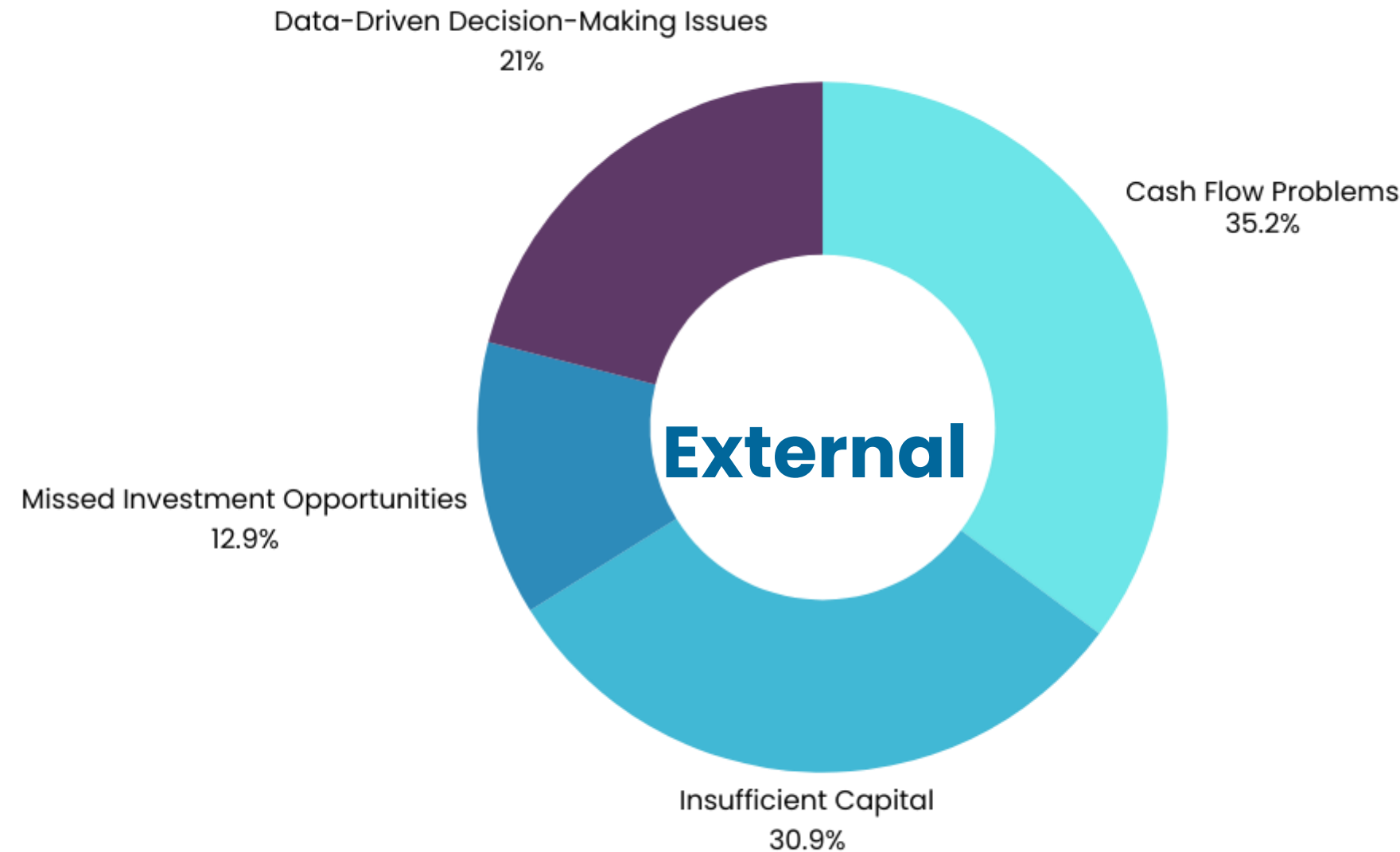
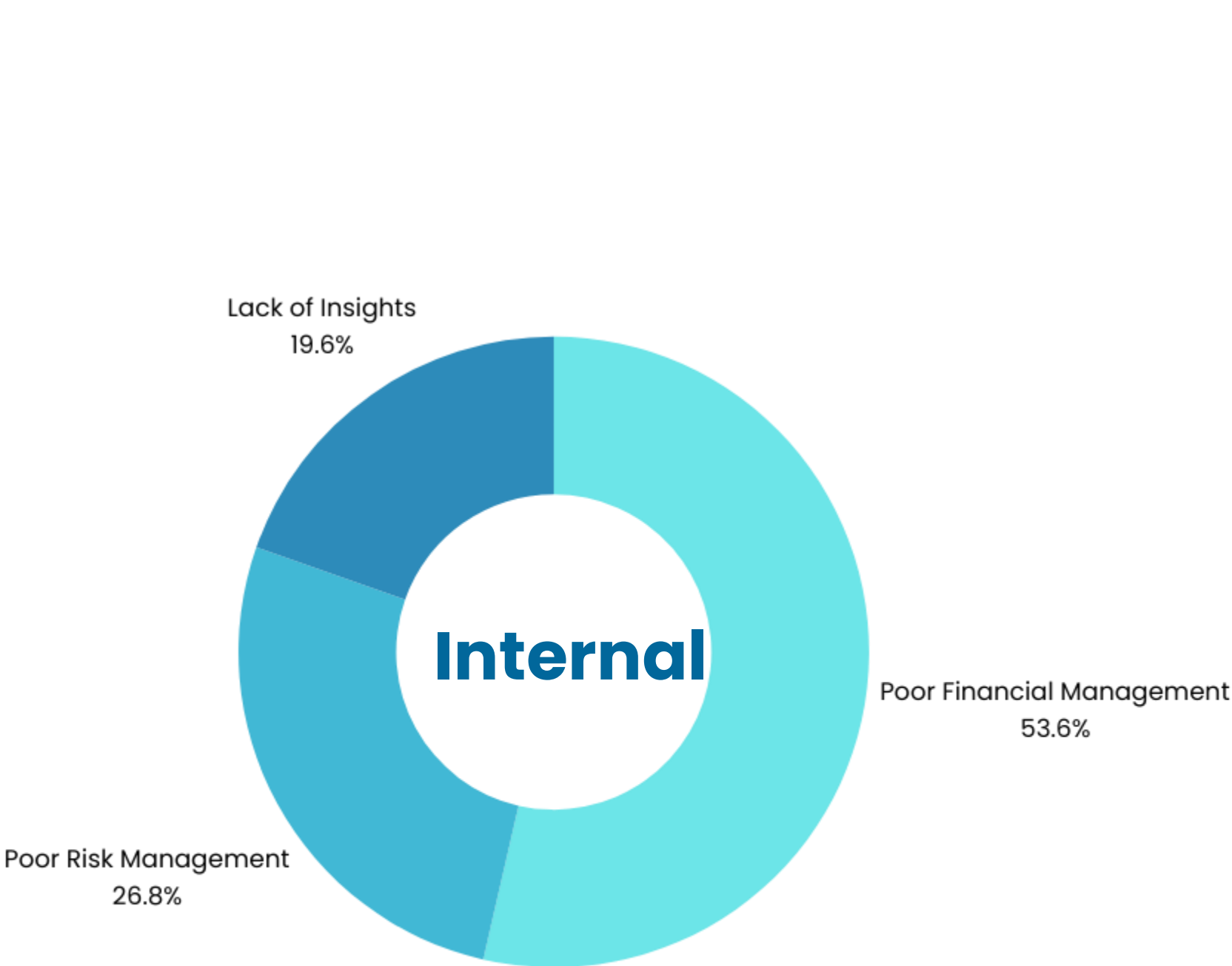
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Key Business Challenges



Our Unique Solutions

01

AI-Generated Risk
Assessments

Evaluates company financial risks

02

Financial Analysis
Reports

Provides data-driven insights

03

Consulting & Workshops

Expert guidance for businesses

04

Credit Risk Analysis

Assesses company creditworthiness



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**Clear Pathway &
Action Plan**

Tailored Solutions

**Recommendations
for Growth**

**Core Benefits of Our
Consulting Workshops**

Fresh Insights

**Identified Areas
for Improvement**

Developed Skills

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

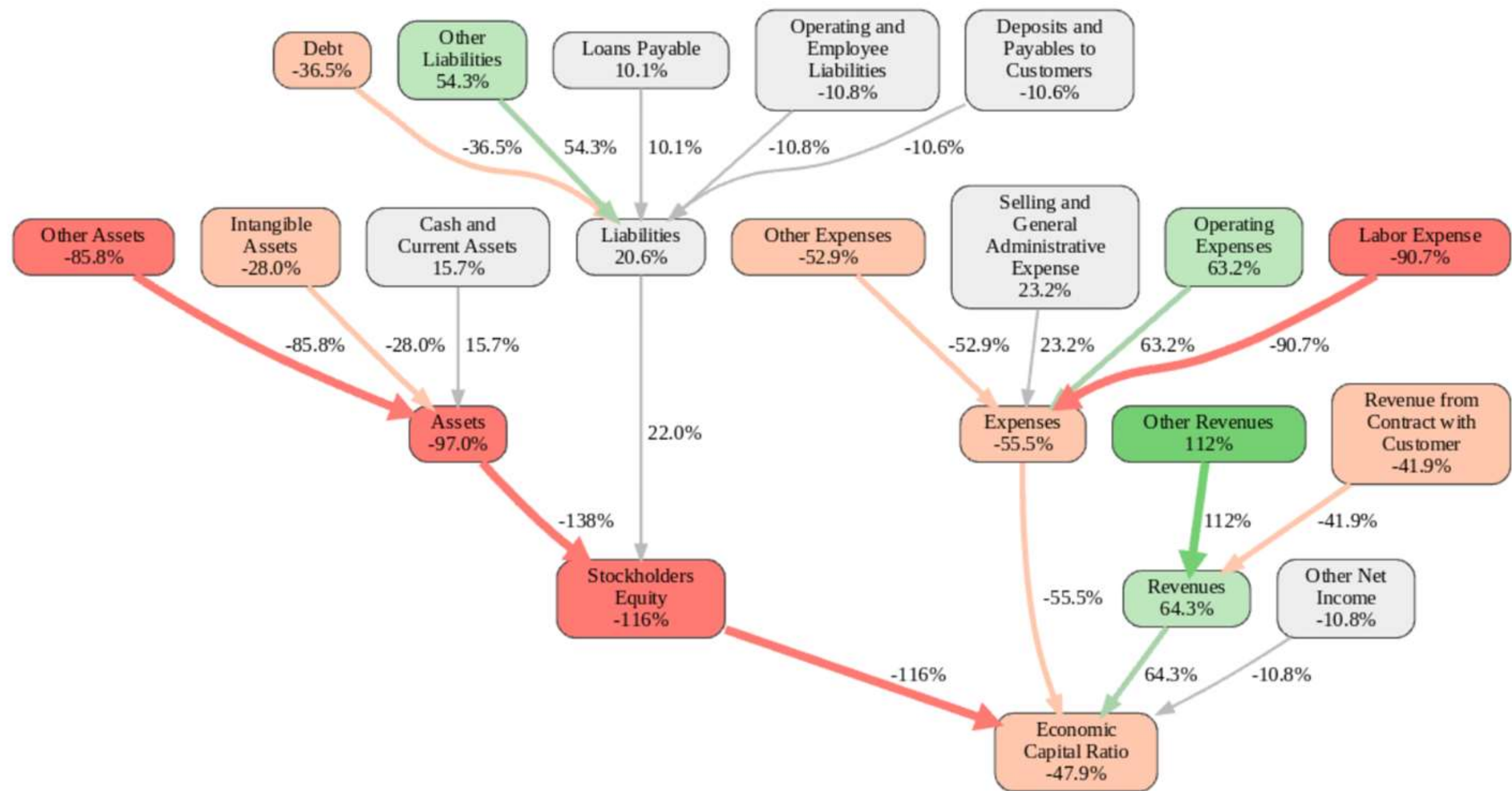
**ECONOMIC CAPITAL
COMPUTATION**



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

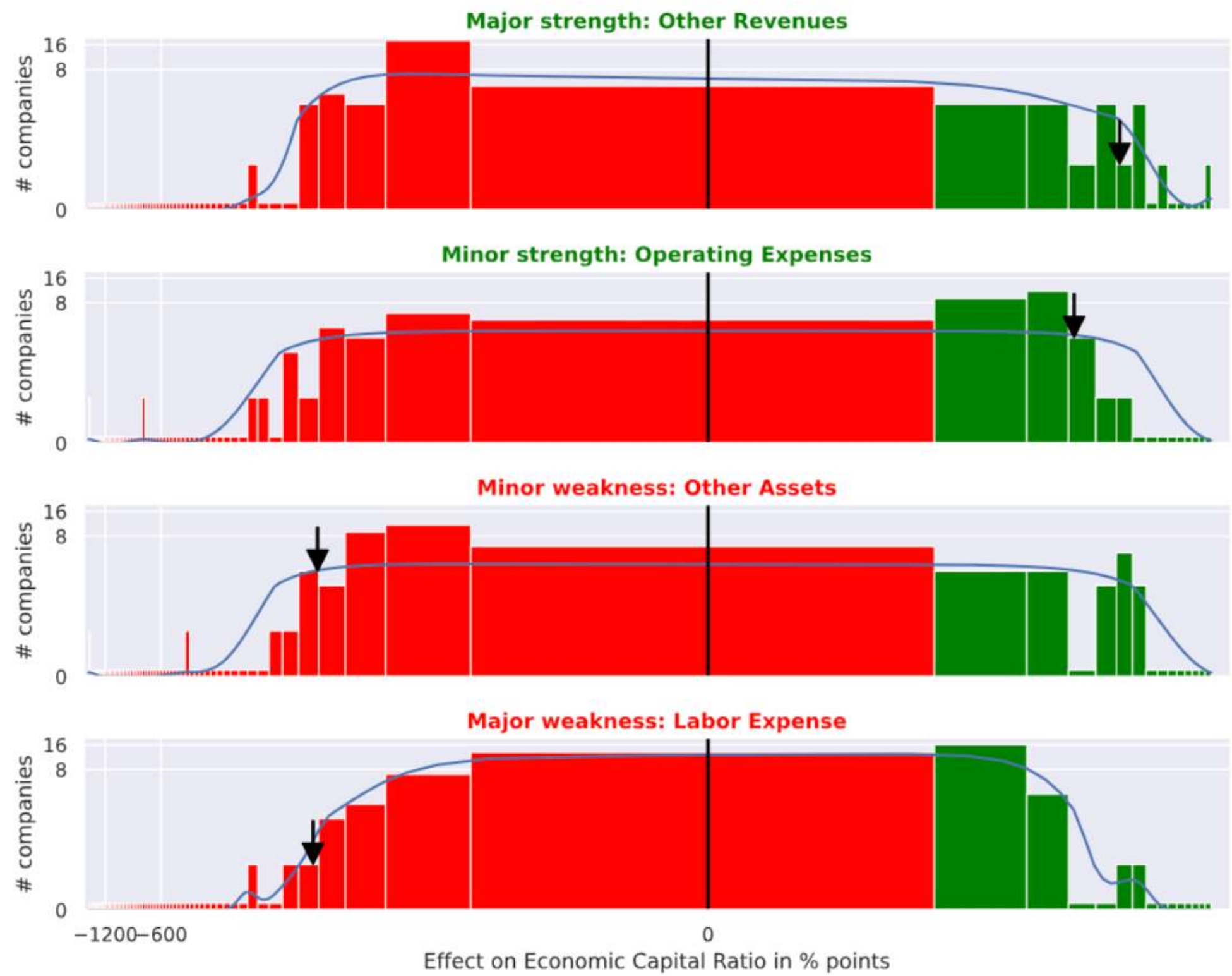


Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-current	0
Cash	0
Goodwill	0
Inventory	0
Liabilities, Current	0
Liabilities, Non-Current	0
Notes and Loans Payable	0
Other Assets	6,601,757
Other Compr. Net Income	0
Other Expenses	364,502
Other Liabilities	2,237,032
Other Net Income	0
Other Revenues	9,518,202

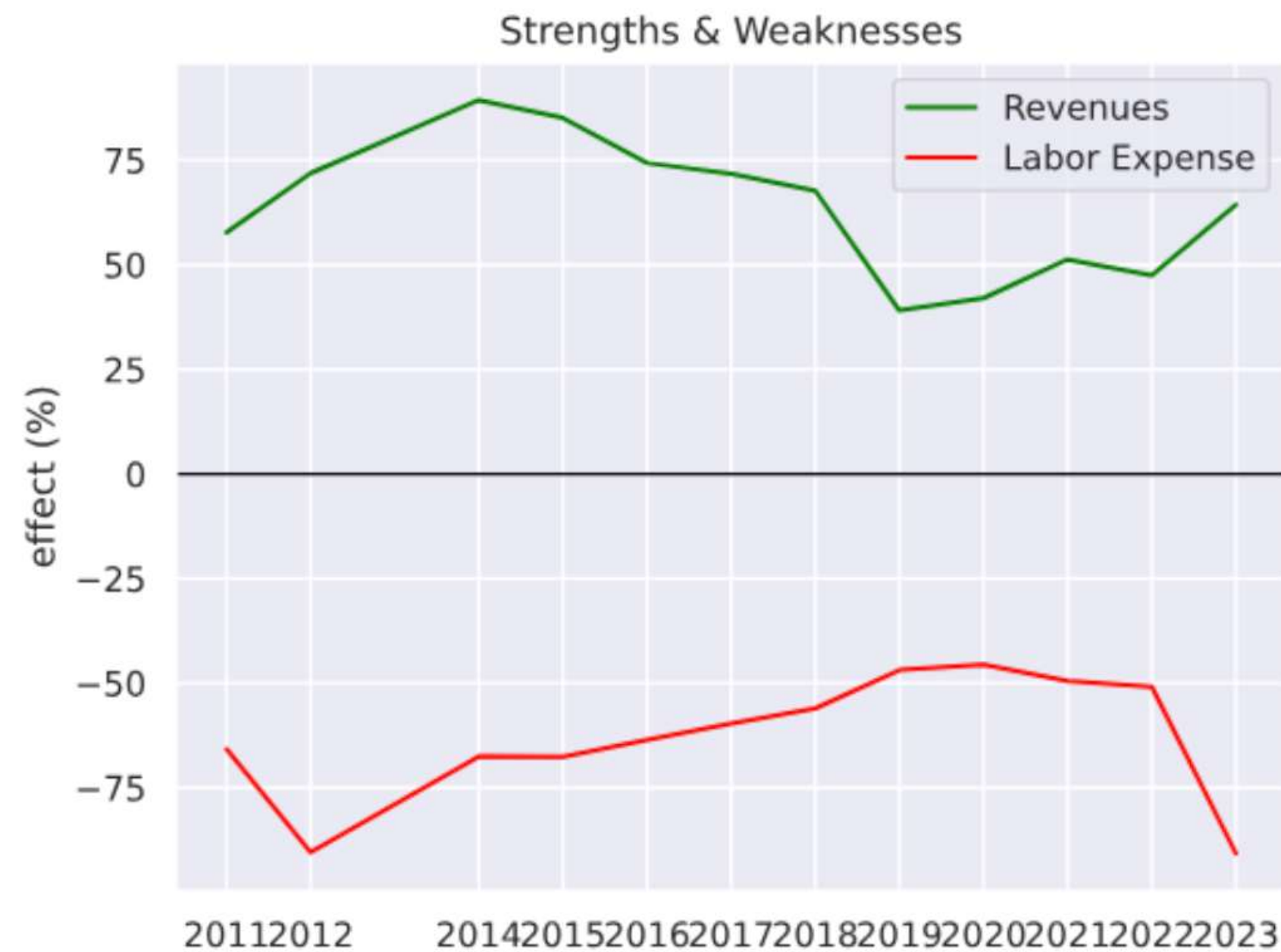
Output Variable	Value in 1000 USD
Liabilities	2,237,032
Assets	6,601,757
Expenses	364,502
Revenues	9,518,202
Stockholders Equity	4,364,725
Net Income	9,153,700
Comprehensive Net Income	9,153,700
Economic Capital Ratio	477%

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

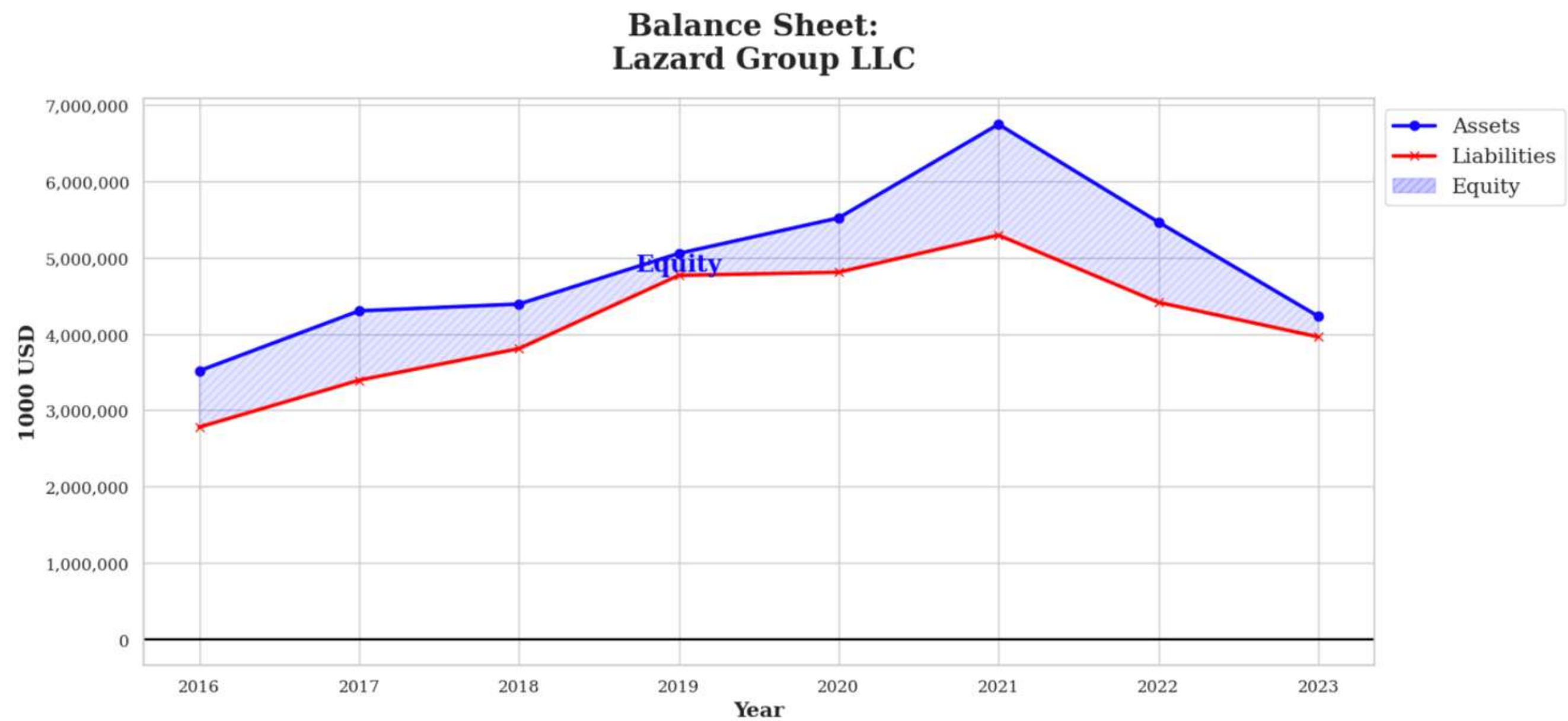


Financial Strengths and Weaknesses Over Time: A Performance Analysis

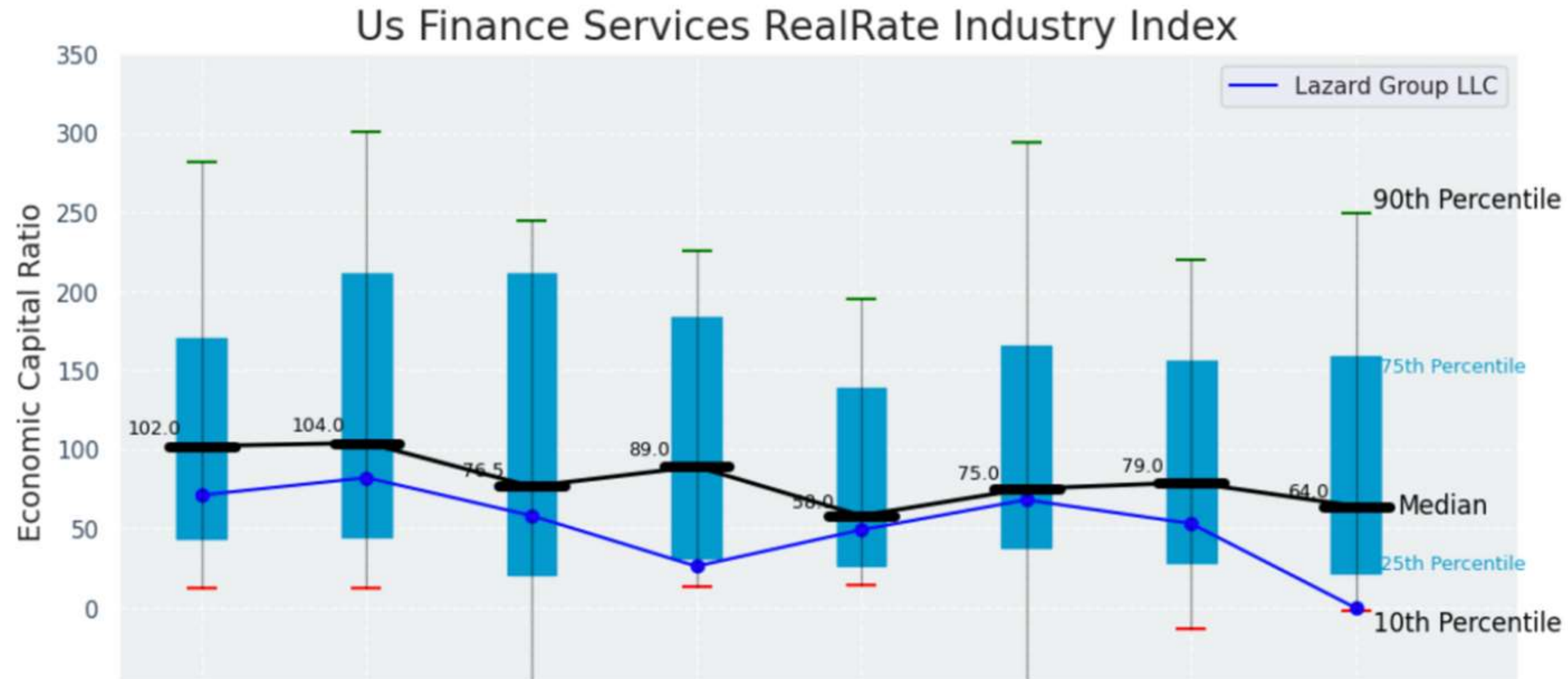


This analysis highlights revenue as the company’s key strength while labor expenses remain a major weakness, impacting overall financial performance.

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.

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
Consulting & Workshops Subscription + Reports	<div><div></div><div>\$1,900</div></div>	<div><div></div><div><div>Expert-Led Strategy Sessions</div><div>Tailored Solutions for Your Business</div><div>Hands-On Workshops</div><div>Industry Best Practices</div><div>Actionable Growth Recommendations</div></div></div>
	<div><div></div></div>	<div><div></div><div><div>Comprehensive insights for business evaluation & strategic planning + access to Financial Strength Rating, Risk Assessment Report, and Benchmarking Report</div></div></div>



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Contact

Dr. Holger Bartel / CEO



holger.bartel@realrate.ai



[linkedin.com/in/dr-holger-bartel/](https://www.linkedin.com/in/dr-holger-bartel/)

