

# FOCUS CREDIT RISK MANAGEMENT



## Misurare e gestire il rischio cliente: sistemi di valutazione esterni ed interni

**Vitaliano Tobruk**

**Milano, 16 Febbraio 2016**



## Scoring interno



Elementi caratteristici  
dell'impresa e del settore



Non standardizzabile

## Scoring esterno



Metriche standard

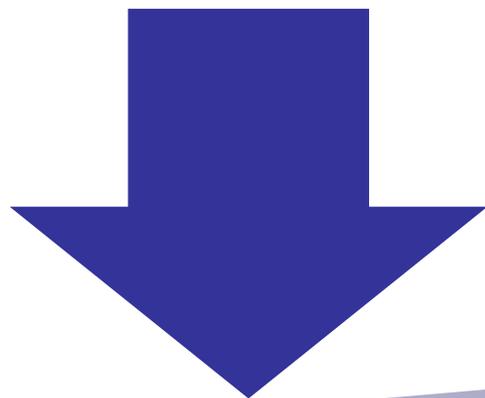


Valutazione più oggettiva



BUREAU VAN DIJK

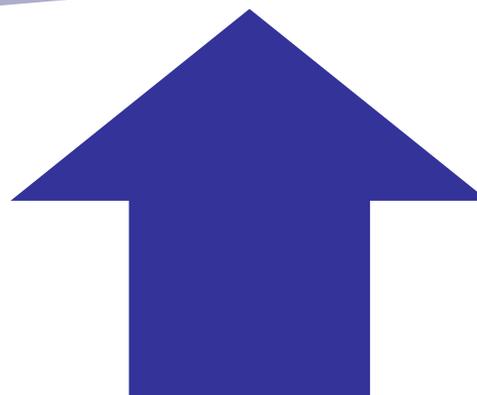
# Valutazione del rischio

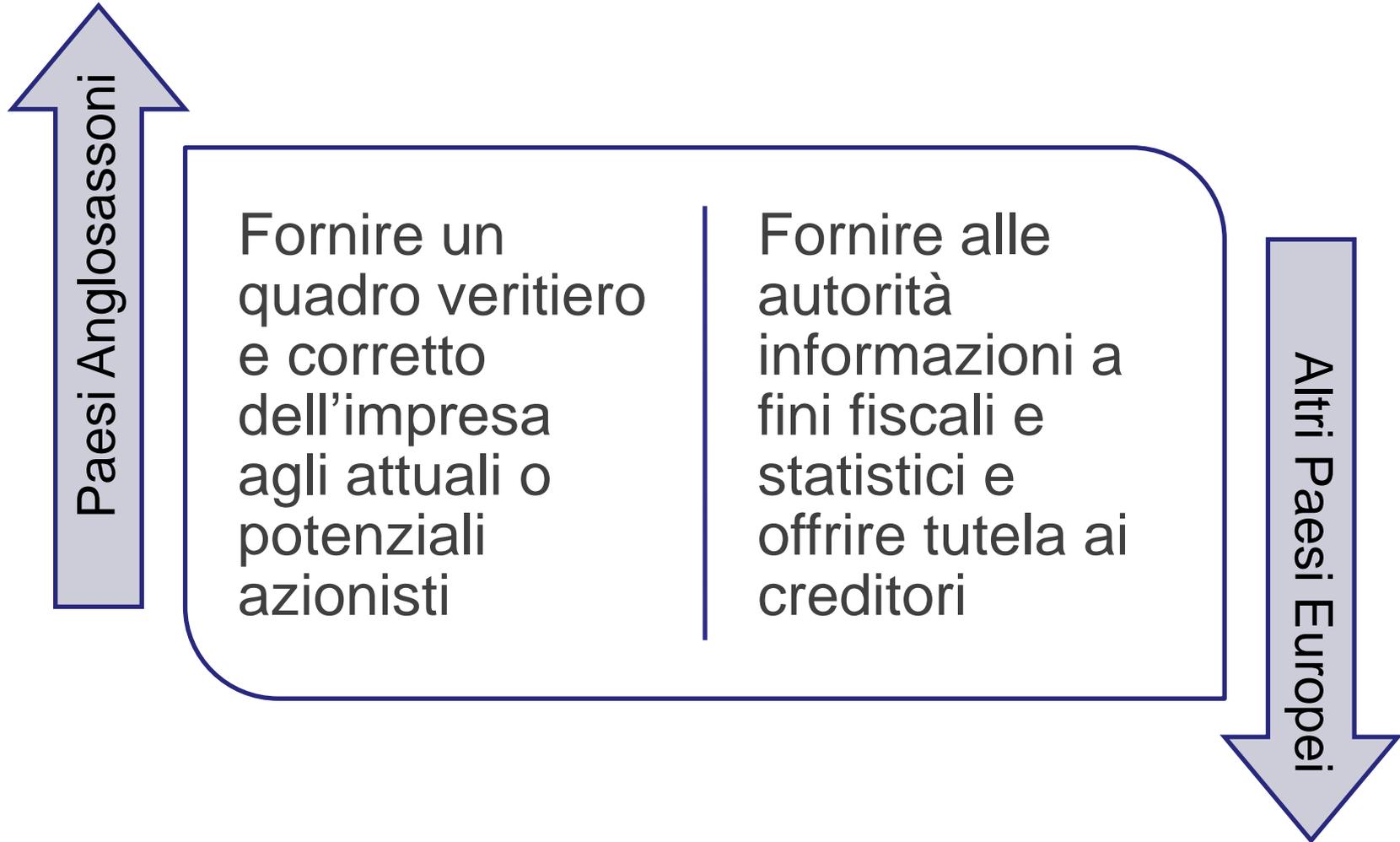


**Ufficio  
crediti**

**Valutazione del rischio**

**Divisione  
commerciale**

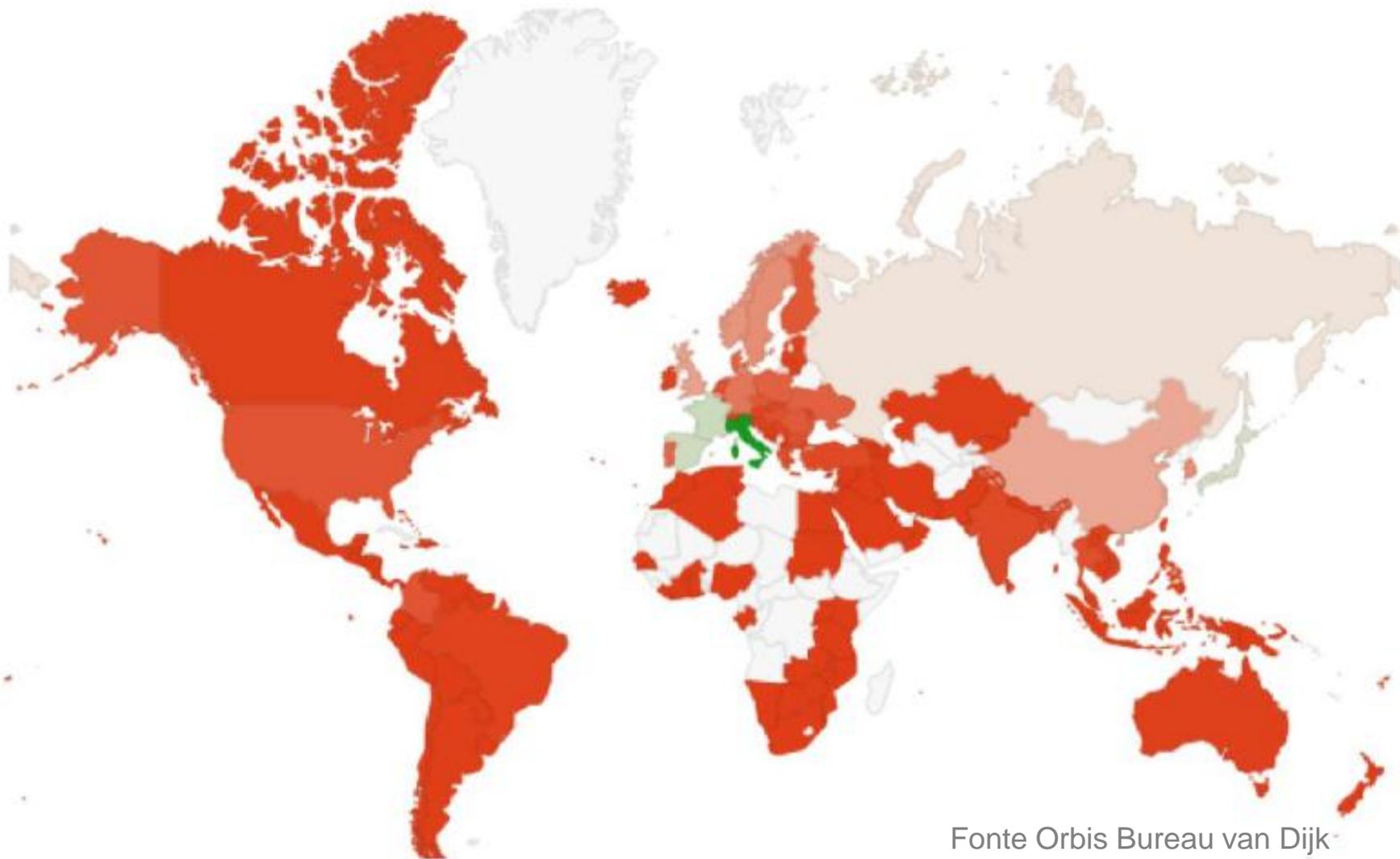






BUREAU VAN DIJK

# Facilità nell'accesso ai dati di bilancio



Fonte Orbis Bureau van Dijk

[bvdinfo.com](http://bvdinfo.com)



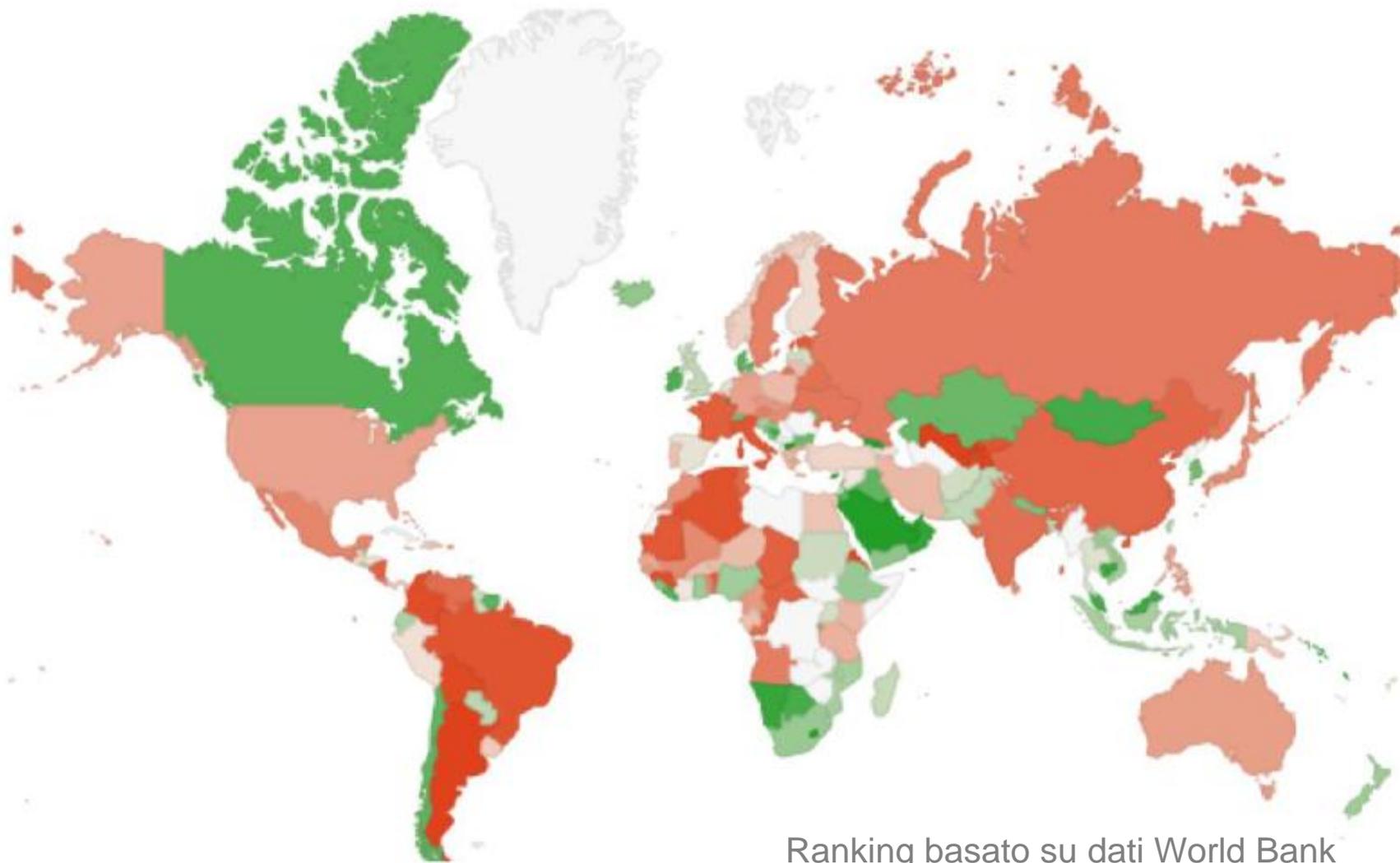
# Motivi per guardare all'estero





BUREAU VAN DIJK

# Total tax rate (% del profitto)



Ranking basato su dati World Bank



Particolarità  
relative al  
Paese

Difficoltà  
linguistiche

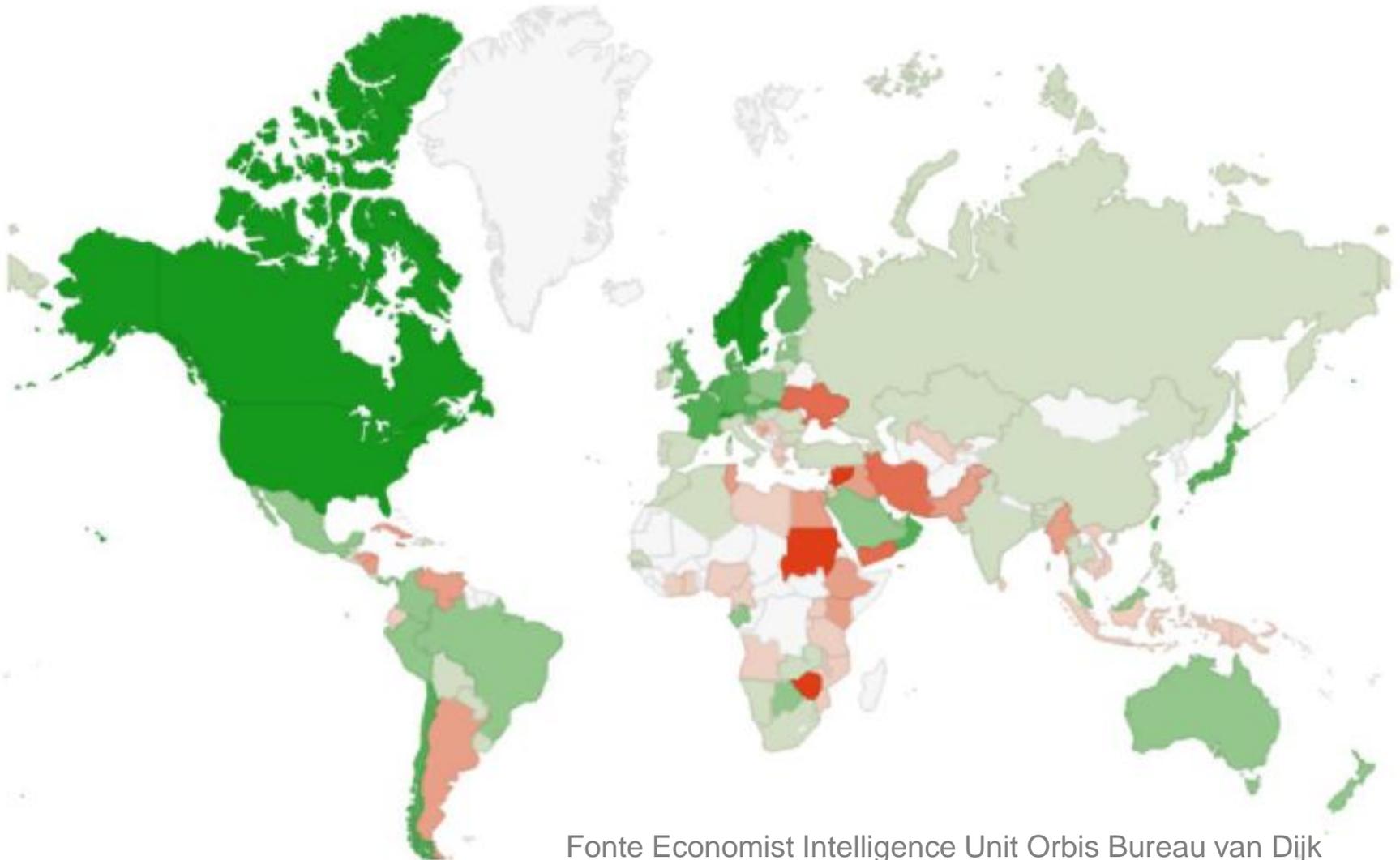
Interpretazi  
one dei dati  
di bilancio

Valuta

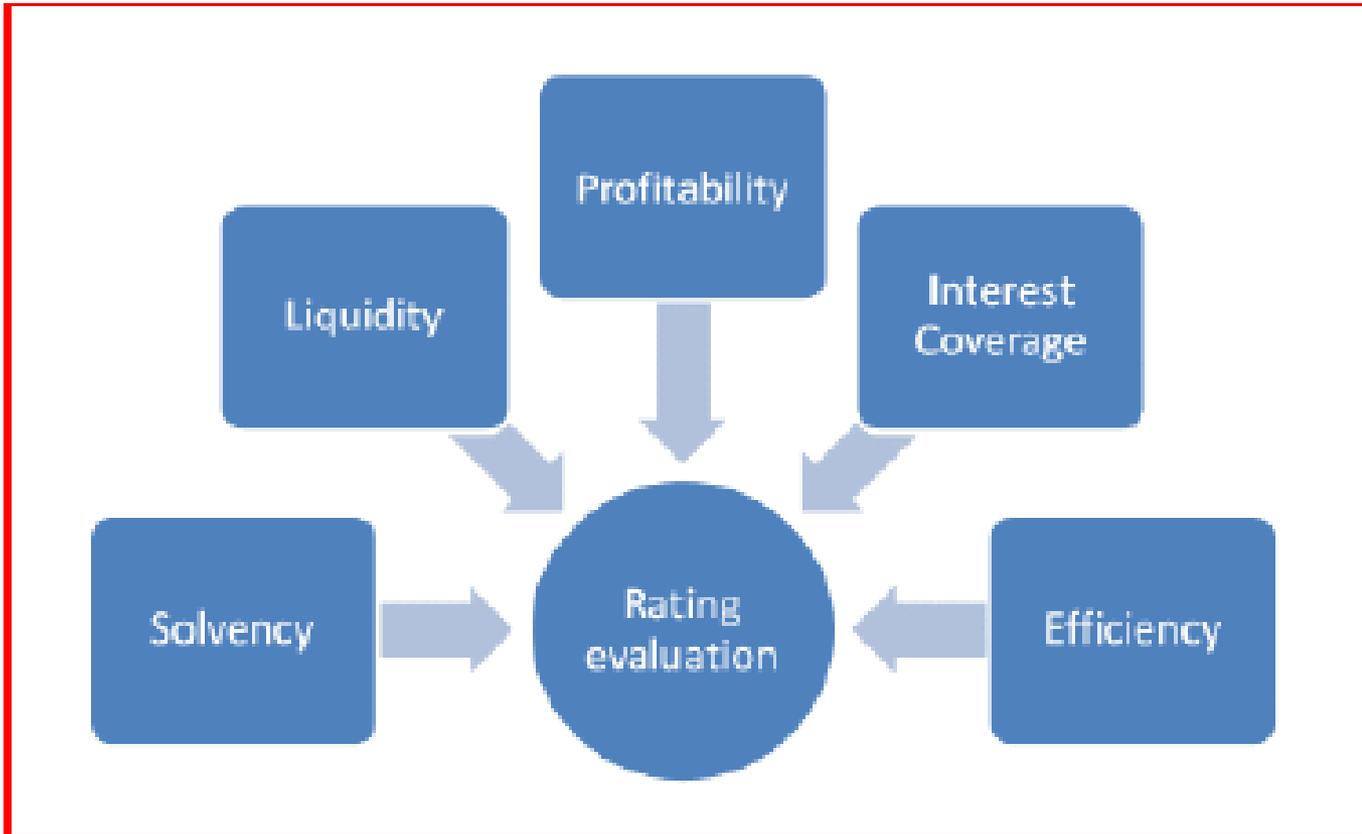
Abitudini  
contabili

10. Hazır Değerler

- 100. Kasa
- 101. Alınan Çekler
- 102. Bankalar
- 103. Verilen Çekler



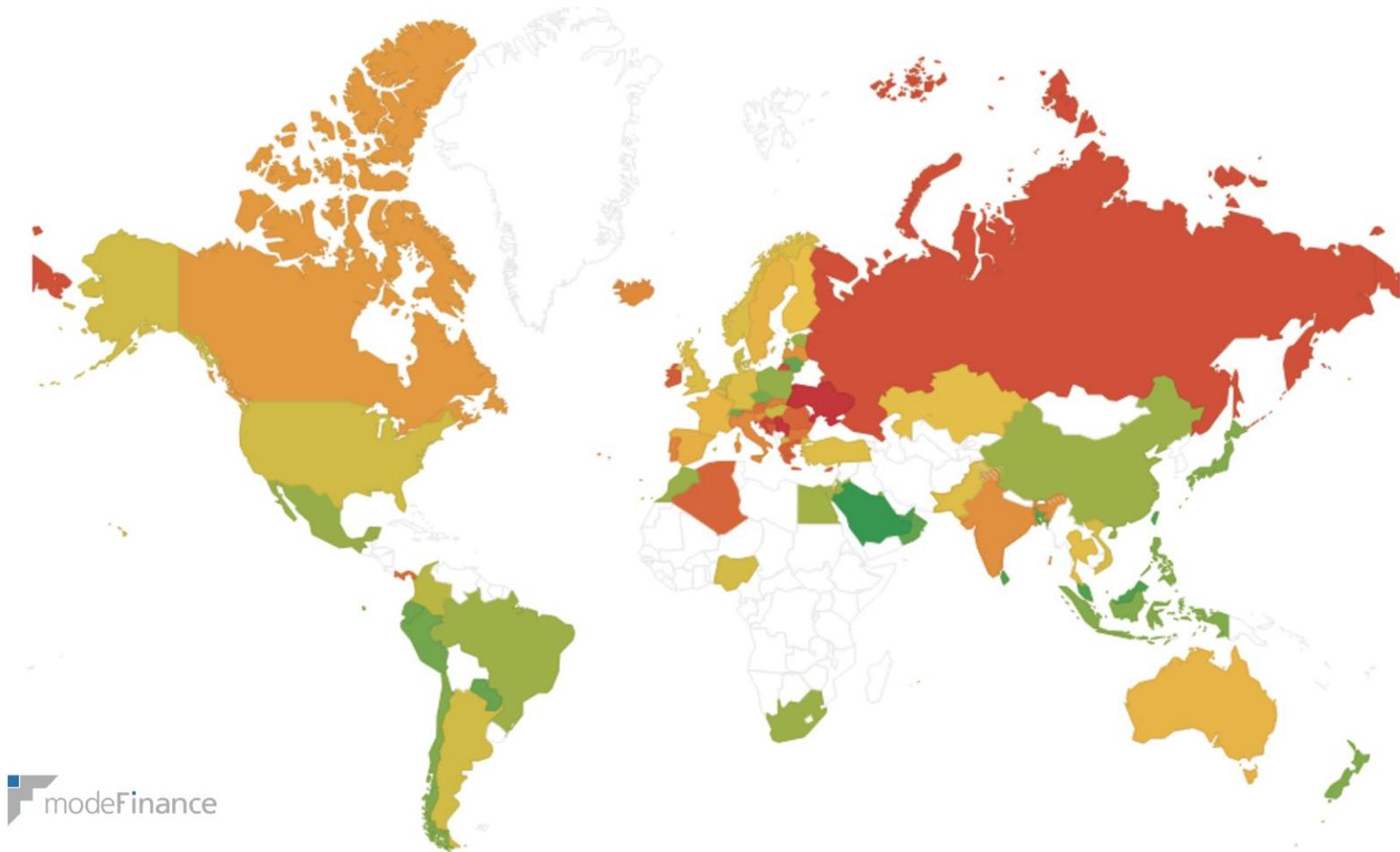
Fonte Economist Intelligence Unit Orbis Bureau van Dijk





BUREAU VAN DIJK

# Company rating bilanci 2014



modeFinance

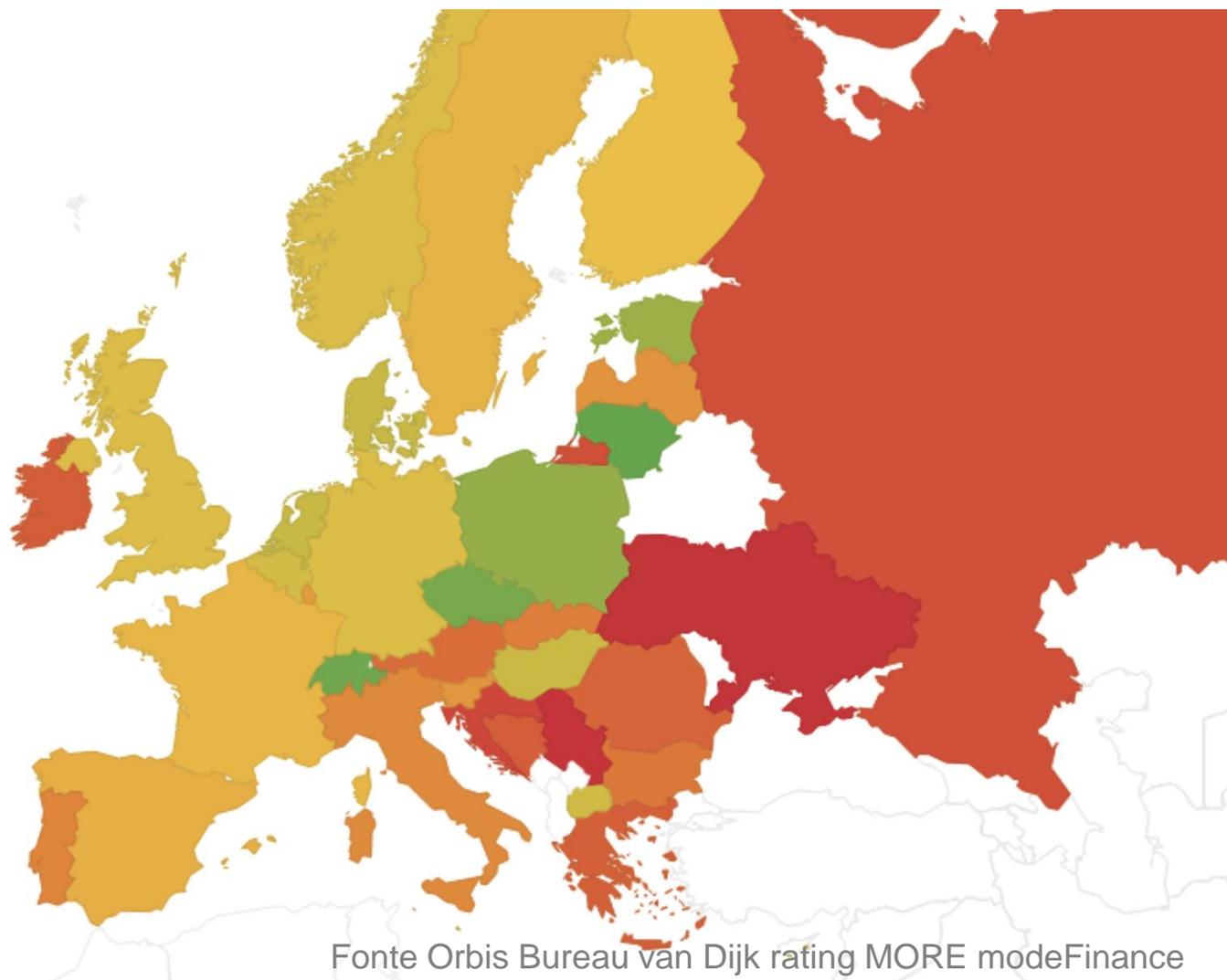
Fonte Orbis Bureau van Dijk rating MORE modeFinance

[bvdinfo.com](http://bvdinfo.com)



BUREAU VAN DIJK

# Company rating bilanci 2014



 modeFinance

Fonte Orbis Bureau van Dijk rating MORE modeFinance

[bvdinfo.com](http://bvdinfo.com)



## Corporate group: exposure

	AR USD Sum	Current AR USD Sum	Overdue USD Sum	Total 1-30 USD Sum	Total 31-60 USD Sum	Total 61-90 USD Sum	Credit Limit USD Sum
ARKEMA	334,274	214,631	119,643	15,423	-	3,912	3,356,861
ALTUGLAS INTERNATIONAL SAS	-	-	0	-	-	-	53,700
ARKEMA FRANCE	280,438	160,795	119,643	15,423	-	3,912	2,638,946
ARKEMA GMBH	-	-	-	-	-	-	19,867
ARKEMA ROTTERDAM B.V.	-	-	-	-	-	-	10,746
ARKEMA S.R.L.	32,397	32,397	-	-	-	-	214,780
BOSTIK SA	1,224	1,224	-	-	-	-	53,695
CECA BELGIUM	-	-	-	-	-	-	161,085
CECA SA	19,785	19,785	-	-	-	-	139,607
COATEX	-	-	-	-	-	-	10,739
MLPC INTERNATIONAL	430	430	-	-	-	-	53,695
<b>Total</b>	<b>334,274</b>	<b>214,631</b>	<b>119,643</b>	<b>15,423</b>	<b>0</b>	<b>3,912</b>	<b>3,356,861</b>



Interni



Esterni





## Milano

Via Zenale, 15  
20123  
Tel. 02 43982277  
Fax. 02 48016812

## Roma

Via Nizza, 128  
00198  
Tel. 06 8404611  
Fax. 06 8542382

[marketing.italy@bvdinfo.com](mailto:marketing.italy@bvdinfo.com)



Seguici su **Twitter** @BvDIt



Seguici su **LinkedIn** @Bureau van Dijk Italia