

Model description

NCR Python rating calculation module

PURPOSE OF CALCULATION MODULE

1. The calculation module is used to support NCR's credit rating process by providing structured calculations based on the published methodologies. It ensures that key analytical metrics and scoring components are produced in a standardised manner across all issuer types.

DESCRIPTION OF THE CALCULATION MODULE

2. The calculation module is a code library aligned with NCR's methodologies for corporate, real estate, investment holding companies, financial institutions, and local and regional government issuers.
3. The code library implements the rules, scoring frameworks and calculation steps defined in each methodology and provides analysts with relevant outputs and results.

INPUTS

4. The library receives input as part of NCR's rating process. These inputs reflect the final committee view and only these authorised inputs are used in the module. No other adjustments are permitted.

MATERIAL CHANGES TO THE MODEL

5. Material changes follow NCR's change-management process, which includes documentation, review, testing and formal user approval. Previous versions are retained through source version control to maintain a full audit trail and comply with regulatory requirements.

RELATED METHODOLOGY AND PRINCIPLES

6. [Corporate Rating Methodology](#)
7. [Financial Institutions Rating Methodology](#)
8. [Investment Holding Company Rating Methodology](#)
9. [Local And Regional Government Rating Methodology](#)
10. [Rating Principles](#)

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