



Chartis
RiskTech100[®]
2025



Winner's summary

SAS's strong placing in Chartis' RiskTech100 2025 reflects its ongoing and highly effective combination of several key elements: underlying analytics, decisioning platforms, financial risk applications and data management frameworks.

With its broad range of applications, tools and domain-specific data management capabilities, SAS is well-placed to restructure the technology landscape in risk and finance, offering robust solutions to institutions that require innovative platforms across the decisioning lifecycle.

Firms can employ SAS's comprehensive offerings and capabilities on top of its established, well-positioned, focused and scalable platforms. SAS's existing technology infrastructure is especially efficient in the decisioning space, where institutions are increasingly interested in combining retail credit and retail fraud analytics platforms. Further, SAS's integrated balance sheet management software combines state-of-the-art methodology with equally advanced analytical approaches, concepts and frameworks.

Chartis believes that SAS is well-positioned to take full advantage of the deep structural shifts currently occurring in banking and finance, with its heightened emphasis on analytical infrastructure (including a strong foundation of AI capabilities). We also believe that SAS is optimized to take advantage of AI's rapid shift into banks' and financial institutions' foundational infrastructure. There it operates as a conduit, enabling firms to address their structural challenges by combining SAS's complex domain understanding (which covers areas such as credit risk, market risk, anti-fraud analytics, finance and accounting) with its platforms, tools and applications.

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SAS's overall second place in the RiskTech100 ranking reflects its well-focused combination of decisioning strategy and integrated balance sheet management frameworks. Moreover, it has consistently leveraged its existing platforms and methodical strength, particularly in the integrated balance sheet environment.



Sid Dash
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SAS: Award wins

AI for Banking

The banking sector is increasingly leveraging AI and machine learning across a wide variety of risk analytics, compliance, data management and operational activities and applications. This key development has been enabled and accelerated by SAS's platforms and foundational AI frameworks.

Balance Sheet Risk Management

Balance sheet risk management is a multidimensional activity that requires an appropriate blend of underlying analytics (including behavioral, market/credit risk and product pricing). By combining SAS's traditional platform and tools with the advanced methodological capability of Kamakura, institutions can manage this complex space more effectively.

Behavioral Modeling

Recent market events have highlighted the need for institutions to understand their counterparties. SAS's underlying platforms, with their powerful statistical functionality (including core structural AI and machine learning capabilities), enable institutions to leverage their own accelerators from SAS's applications. By doing so they can undertake the vital process of understanding the behavioral dynamics of counterparties/entities that interact with their bank or financial institution.

Enterprise Stress Testing

Stress testing scenario management has become a core part of financial institutions' toolset as they seek to comply with regulatory standards and identify and understand their own risk profiles. Firms increasingly require consistent, scalable frameworks with a common data management infrastructure. SAS's platform infrastructure and analytics can underpin these application types, enabling institutions to create consistent and coherently structured stress testing frameworks that either operate in specific departments or span the entire enterprise.

IFRS 9

This standard has triggered the transformation of finance, as well as the growth of risk-aware finance and accounting. Chartis' IFRS 9 category award focuses not just on compliance requirements, but also on the broader requirements of new accounting standards in the risk and finance space. IFRS 9's complex blend of computation (including various risk calculations) and sophisticated workflow requirements (including classification and staging) can be met by SAS's applications. These leverage the company's domain knowledge, gleaned from its extensive experience in risk and finance integration, alongside its data and analytics platforms.

Model Risk Management

Financial institutions face increasing pressure from regulators and their own internal businesses to control a wide range of models, including classical analytical and statistical structures and those that leverage AI, machine learning and new linguistic AI frameworks (including large language models). The increasing scope and complexity of model validation, and the structural changes occurring within it, require a response from firms that can leverage capabilities from data management, analytics, testing and control. SAS's extensive experience in this space, underpinned by its analytics capabilities and its innovations in AI development, make it well-suited to tackling the challenges that firms now face.