rt360 Risk Management Suite

BCT DIGITAL
A Bahwan CyberTek Company

An industry-leading technology solution to automate Expected Credit Loss (ECL) computation

- Estimate PD, LGD, EAD
- Factor Economic Variables Impact
- Compute ECL Impairment Provision

Introducing
rt360 ECL

Why choose rt360 Expected Credit Loss?

Adopt a scientific approach to computing credit losses, in line with global International Financial Reporting Standards 9 (IFRS 9)

- A domain-driven technology solution with the lowest TCO
- Aligned to regulatory guidelines and macroeconomic factors
- Advanced capabilities and end-to-end automation
- Accelerated timelines and configurable reporting
- Modular architecture

Key capabilities

Data management:

- Data extraction and ingestion from the financial systems
- Data modeling & staging

ECL computation:

- Calculate ECL provision of loan portfolio
- Estimate 12-month and lifetime ECL
- Estimate TTC PD, PIT PD and PD forecast using macro-economic variables
- Estimate LGD considering adjustment and regulatory haircuts
- Compute EAD as per Basel/Central banks' norms
- Include macroeconomic variables for economic factor overlay

Internal credit score validation:

- Integrate internal/external credit ratings and economic scenarios with ECL processes
- Validate the IRB output using standard statistical tests

PD, LGD model:

- Inbuilt statistical library for validation and calibration

Reporting:

- MIS and regulatory reporting
- Pre-built dashboards and management reporting
- User-defined portfolio for quick edits and regular updates

rt360
ECL value proposition

- c.50% cost effective as compared to the manual process
- Standard process across risk & finance
- Covers most of the banks' credit portfolios
- Easily configurable to latest data
- Frequent & on-time reports generation for MIS and the regulator

To request a demo, write to us at **bctdigital@bahwancybertek.com**