



Business & IT Advisory Services Automated System for Calculating Expected Credit Losses (ECL) based on IFRS 9 Standard and Regulatory Instructions

2018

Expected Credit Losses (ECL) Calculation based on the International Financial Reporting Standard IFRS 9

Our Offer

- **Business Consulting Services** for IFRS 9 Implementation based on the Selected Approach (General or Simplified).
- **IFRS 9 Solution** License.
- Technical implementation and Configuration.
- Professional Training

Technical Specifications

1. ICRES Core Module for internal credit rating and evaluation purposes (refer to ICRES solution features).
2. Configurable PD policy structure to mirror the organisation vision and strategy.
3. Managing Complex micro and macro economic rating rules and dynamics.
4. Multi scenario simulation for based variable (macro economic factor) and related control variables (macro and micro economic factors).
5. Multi base variable identification features.
6. Flexible and dynamic collateral management setup configuration based on best practice and regulatory instructions including haircuts and collateral acceptable levels setup.
7. Historical trending and data analysis for credit portfolios based on identified rating schemas for both collective (portfolio) and individual exposures (financial instruments).
8. ECL calculation for accounting purposes based on the **general approach** or the **simplified approach** of IFRS 9.
9. Access control and multi-role management.
10. Dynamic workflow for approval process – features upon request.
11. Notification; instant notification and / or email - features upon request.
12. Smart, flexible and easy Application Platform Interface (API) platform creation and communication (Download and Upload).