

NAY & JOE

RISK AND TECH CONSULTING

RiskINTEGRA

PRODUCT & SOLUTIONS PORTFOLIO

Integrated technology for credit risk, enterprise risk, internal audit and regulatory intelligence.

**Smarter risk decisions.
Stronger controls.
Greater confidence.**

INTERNAL AUDIT

RISKINTEGRA

IFRS 9 ECL

RISKINTEGRA

OBLIGOR RISK RATING

RISKINTEGRA

ENTERPRISE RISK MANAGEMENT

RISKINTEGRA

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EMPOWERING SMARTER RISK DECISIONS THROUGH TECHNOLOGY.

Smarter ECL. Stronger Decisions.

RiskINTEGRA – IFRS 9 ECL™

An end-to-end IFRS 9 Expected Credit Loss platform that empowers financial institutions to calculate, monitor, and report with confidence and compliance.



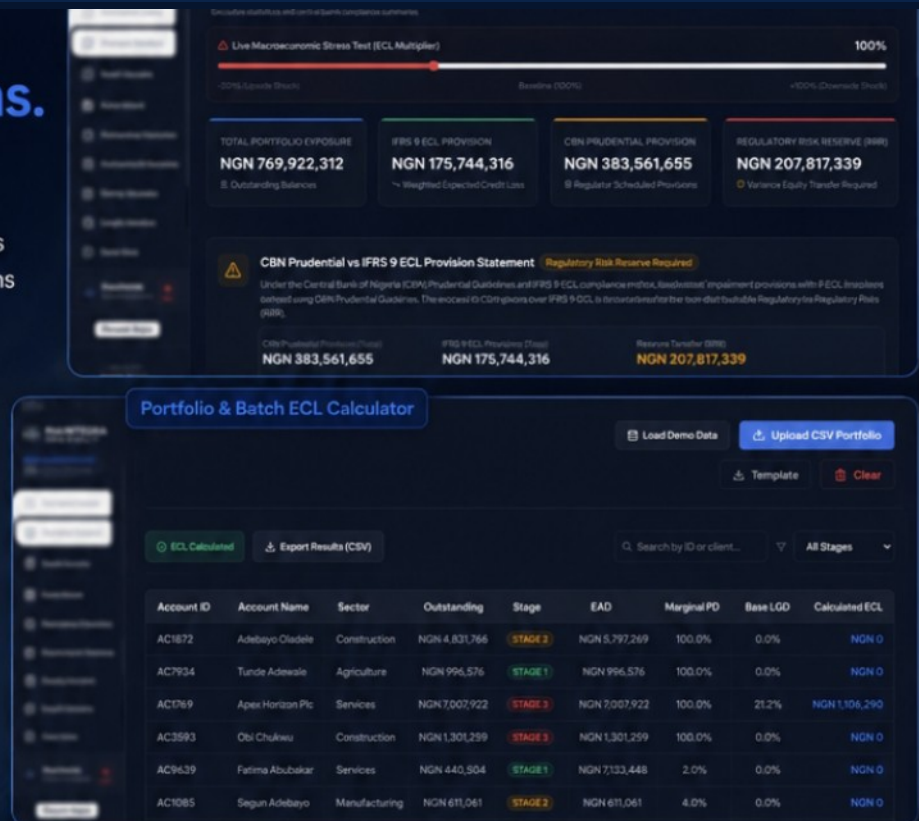
Built for IFRS 9 compliance and CBN prudential alignment



Automated, accurate, and fully auditable



Real-time insights for stronger risk decisions

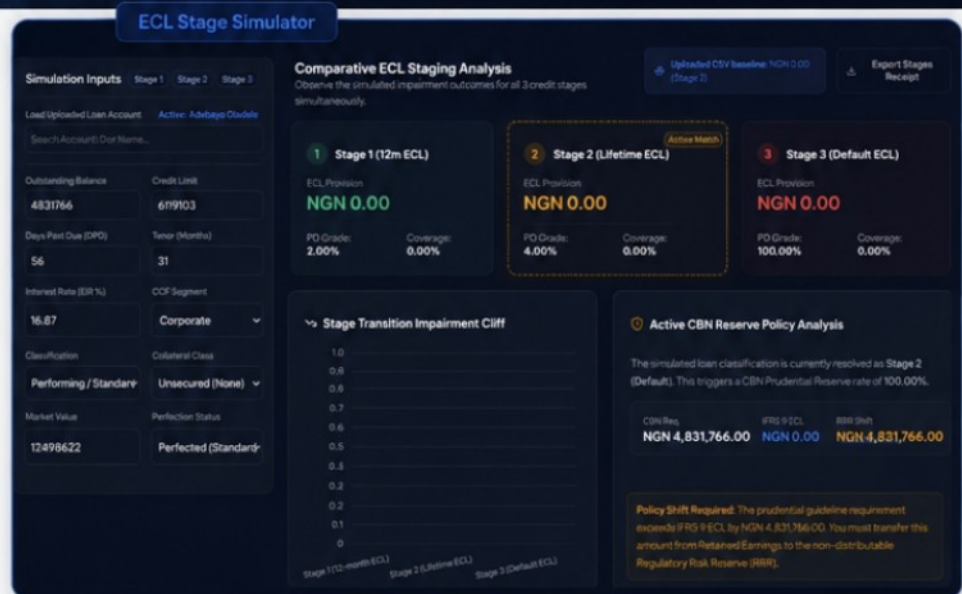


THE CHALLENGE

Managing ECL under IFRS 9 is complex and resource-intensive.

Many institutions struggle with:

- ⊗ Manual, error-prone ECL calculations
- ⊗ Data silos and inconsistent models
- ⊗ Difficulty in staging and scenario testing
- ⊗ Lack of real-time portfolio visibility
- ⊗ CBN regulatory provision reconciliation
- ⊗ Lengthy reporting and audit processes



WHY RISKINTEGRA – IFRS 9 ECL™?



Automated ECL Calculation

Accurate, repeatable calculations across 12-month, lifetime, and default stages.



Integrated Portfolio Management

Manage portfolios, batch processes, and staging in one platform.



Scenario & Stress Testing

Simulate macroeconomic shocks and assess ECL impact in real time.



CBN Compliance & RRR Management

Aligns IFRS 9 ECL with CBN prudential requirements including RRR.



Audit-Ready Reporting

Exportable reports and receipts for transparent audit trails.



Real-Time Dashboards

Executive dashboards for instant insights and better decisions.



Let's Build Stronger, Smarter Portfolios Together.

Request a demo today and see how RiskINTEGRA – IFRS 9 ECL™ can transform your credit risk management.



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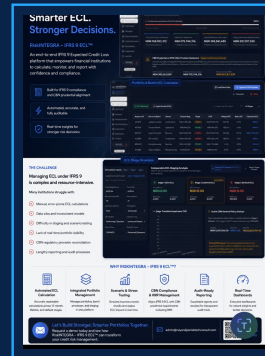


RISKINTEGRA SOLUTIONS

RiskINTEGRA — IFRS 9 ECL™

Smarter ECL. Stronger decisions.

An end-to-end Expected Credit Loss platform for financial institutions to calculate, monitor, simulate and report IFRS 9 ECL with auditability and Nigerian prudential alignment.



Automated ECL Calculation

Support repeatable ECL calculations across 12-month, lifetime and default-stage exposures.

Integrated Portfolio Management

Manage portfolios, batch processing, staging and facility-level information in a controlled environment.

Scenario & Stress Testing

Simulate macroeconomic shocks and assess their effect on ECL and portfolio outcomes.

CBN Compliance & RRR Management

Support reconciliation of IFRS 9 ECL outputs with applicable CBN prudential provision and regulatory reserve requirements.

Audit-Ready Reporting

Produce exportable reports and calculation outputs that support transparent review and audit trails.

Real-Time Dashboards

Surface portfolio, provision, staging and scenario insights for faster management decisions.

CORE CAPABILITIES

DATA

WORKFLOW

ANALYTICS

REPORTING

DESIGNED FOR

- Commercial banks
- Development finance institutions
- Microfinance & regulated lenders
- Credit risk and finance teams

BUSINESS OUTCOMES

- Faster, consistent ECL processing
- Improved portfolio visibility
- Better staging and scenario analysis
- Stronger regulatory and audit readiness