

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

2B BODE THOMAS STREET, SURULERE, LAGOS

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EMPOWERING SMARTER RISK DECISIONS THROUGH TECHNOLOGY.

Other Products & Professional Services

Beyond the core RiskINTEGRA platforms, Nay & Joe Risk and Tech Consulting delivers risk analytics, regulatory, modelling and capability-building solutions tailored to financial institutions and other risk-intensive organizations.

CAMELS Rating Model

Structured bank rating covering Capital Adequacy, Asset Quality, Management, Earnings, Liquidity and Sensitivity to market risk.

RISKINTEGRA / NAY & JOE

IFRS 9 ECL for Debt Securities

Specialized ECL analytics for debt securities, supporting staging, expected loss measurement, scenarios and portfolio reporting.

RISKINTEGRA / NAY & JOE

Risk Management Training

Practical training across credit risk, IFRS 9, ERM, RCSA, KRI, stress testing and risk analytics.

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Stress Testing & Scenario Analysis

Stress testing frameworks, scenario libraries, sensitivity analysis and management reporting.

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RCSA & KRI Solutions

Risk and Control Self-Assessment frameworks, KRI design, thresholds, monitoring and escalation.

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Credit Risk Analytics & Models

Support for PD, LGD, EAD, obligor risk rating, portfolio analytics and related credit risk methodologies.

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Risk Policy & Governance Advisory

Risk policies, frameworks, methodologies, governance structures and Board-ready documentation.

RISKINTEGRA / NAY & JOE

Regulatory & Management Reporting

Solutions that improve data quality, traceability, reconciliation and management decision support.

RISKINTEGRA / NAY & JOE

ADVISORY + TECHNOLOGY We combine domain expertise with practical technology to move clients from manual, fragmented risk processes to repeatable, transparent and decision-ready risk intelligence.

NAY & JOE

RISK AND TECH CONSULTING

Let's Build Smarter Risk Systems.

From credit risk and IFRS 9 to enterprise risk management and internal audit, RiskINTEGRA helps organizations turn complex risk processes into clearer, faster and more controlled decision environments.

ADDRESS

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Request a product demonstration or discuss a tailored implementation.

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