

RiskLab

Automated provisioning modelling with inputs from all other modules allowing a real-time monthly deep dive into your true underlying credit quality as well as the ability to deliver accurate IFRS9 compliant models with forward looking macro-economic and COVID impact assessments and implementations.

IFRS 9 Provisions (Expected Credit Loss)

Loan book valuation

Inforensics offers:

- “Off the shelf” IFRS 9 compliant models with forward looking macro-economic modelling.
- Monthly provision modelling
- Annual audit numbers with IFRS 9 disclosures.
- Visual database providing further business insights and additional risk reporting.
- Provision engine fully supporting IFRS 9 requirements
- Independently audited and reviewed.
- User control over macro-economic and model calibrations
- Back and forward scenario testing in real time
- Deployed in 10+ countries with successful audits from EY, PWC, Mazars and BDO.



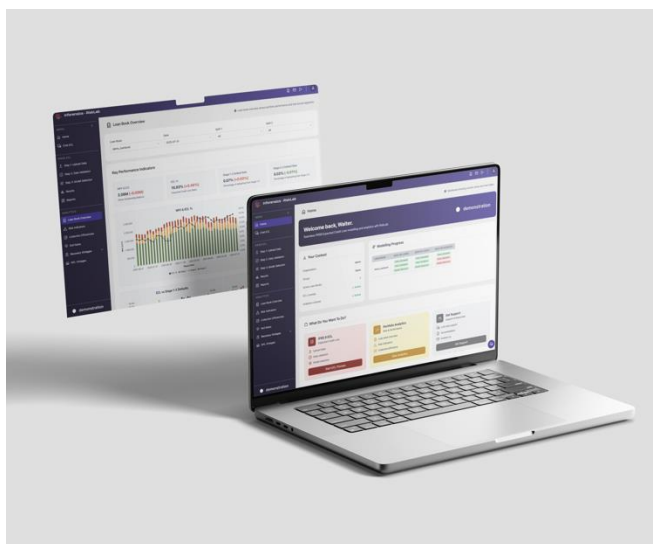
- Outsourced ECL modelling reducing in house cost
- Audit assurance reducing audit delays

Loan Book Analytics

Key statistics and trends

Inforensics offers:

- Loan book breakdown by risk segmentations.
- Product mix & profitability analysis.
- Risk and default reporting including early indicators.
- Loan book behaviour statistics and trends.
- Vintage cash flow and default reporting.
- Servicing 10+ countries with more than 50,000,000 transactions analysed.



DATA
WAREHOUSE



RISKLAB



MODELS



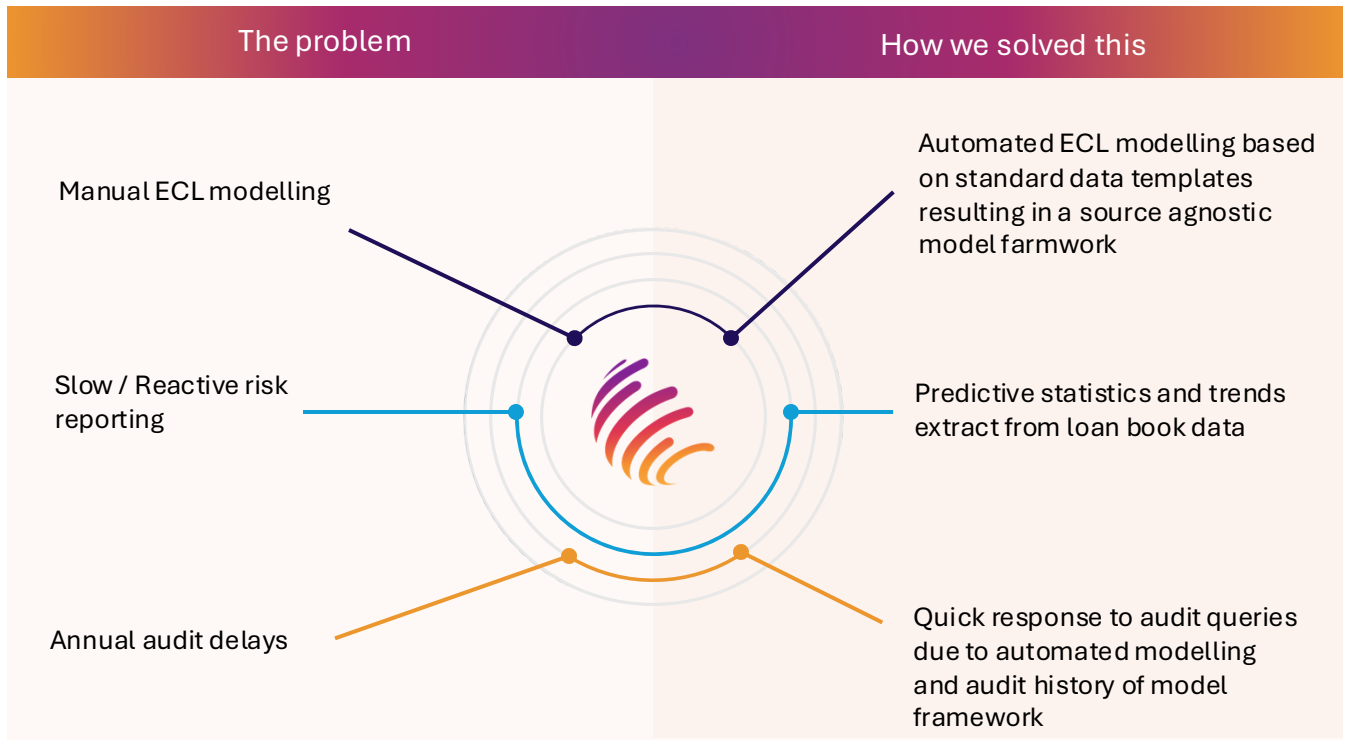
- Automated IFRS 9 modelling and disclosures
- Predictive risk analytics and reporting



Clients we have worked with are Centenary Bank, First Capital Bank, First Cred Limited, MPOWA Finance, Manati Alternative Student Funding. Auditors who have approved the model are EY, PwC, BDO and Mazars.

Our approach

Reduce risk with key statistics and analytical reporting



Client testimonials

“Inforensics has fully automated our board level reporting, and delivered automated IFRS9 provisioning—simplifying year-end audits for us.”

Tamuka Mpofu, SmartAdvance

“Our projects with Inforensics started incrementally with constant growth of confidence in the team’s ability to deliver successfully.”

Mark Seymour, Thuthukani

“Inforensics provides FirstCred automated IFRS9 modelling, unboxing the complexities and greatly simplifying the annual audit procedures saving us significant time and fees.”

Paul Soko, FirstCred



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