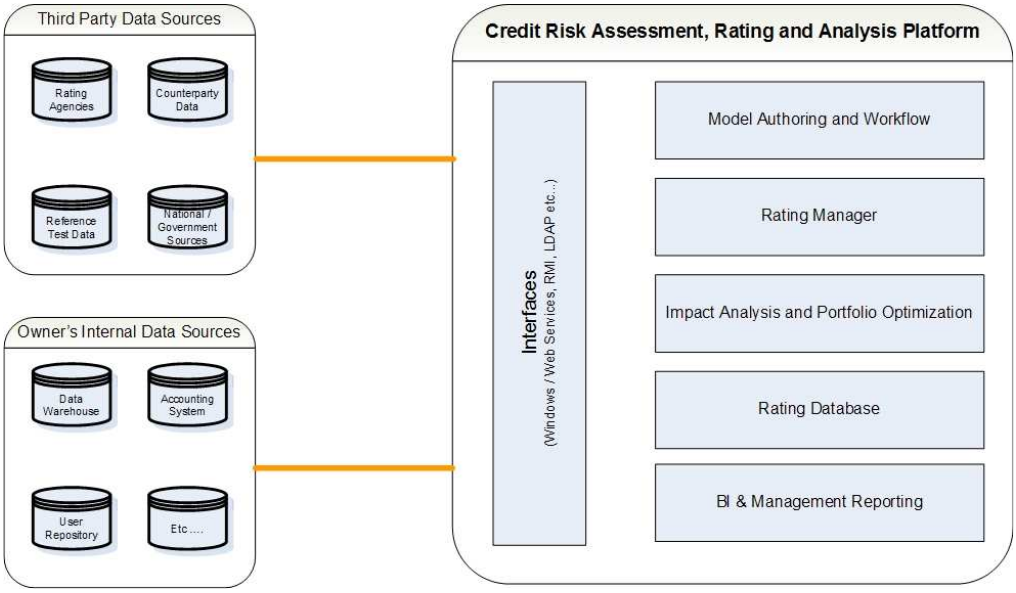
creative in technology & process

Product Profile

SPLINT Express

Universal Credit Risk Assessment Platform

Product Title	SPLINT Express – Universal Credit Risk Assessment Platform
Client / Project Owner	CIBL
Project Lifespan	June 2009 – Ongoing (To be released globally as a **Proprietary Product of CIBL** in mid/late 2010)
Purpose	Credit risk assessment and rating estimates the credit worthiness of an individual, corporation, or even a country. It is an evaluation made by authorized organizations of a borrower's overall credit history. Lender organizations, which are typically not directly authorized to perform formal credit risk assessment and rating are using internal credit risk assessments and rating processes for their own safety and analysis. However, in recent years, credit ratings have also been used to adjust insurance premiums, determine employment eligibility, and establish the amount of a utility or leasing deposit etc. SPLINT Express is a universal credit risk assessment software solution designed to be highly dynamic and intended particularly to be exceptionally user friendly with coverage of every functional and non-functional activity of overall credit risk related processes. The functional modules of SPLINT Express are: (1) **Model Authoring and Workflow Management** With the Model Authoring Platform, the entire life cycle of rating models is supported on one central platform including model creation, configuration management, quality management, access control, archiving etc. Model authoring is implemented through a Workflow/Business Process Management system on top. (2) **Rating (Projects) Manager** The Rating (Projects) Manager is an application module for management of rating projects, operative performance of ratings by Analysts and data entry interfaces for rating entity related information such industrial sectors, sub-sector, company / individual rating entity, chart of accounts, risk areas, sub-risk areas etc. (3) **Impact Analysis and Portfolio Optimization** This is an application module that facilitates detail analysis, assessment, projection, reporting etc. of rating methodologies, rating projects, stress testing of rating models / methodologies etc. (4) **Rating Database** The Rating Database is used for the storage and manipulation of all rating related inputs and outputs, and Basel II- compliant historization of credit risk ratings / rating projects. (5) **Business Intelligence and Management reporting** This module is intended to facilitate business intelligence insight and high-end monitoring facilities from different perspective, which covers Data Integrity, Security analysis, Trend analysis, Management reporting, Specialized business intelligence reporting etc …

	(6) **Interfaces** The Interface module is designed to facilitate Configurable Integrations of the solution to third party sources/tools and/or owner's own data sources as required. <u>Conceptual Overview</u> of the Product: 
Architecture	Very Secure Client-Server (3-tier) architecture with Web interface for BI & Management Reporting, and distributed data entry processes
Frameworks / Core Technology	MS .Net 3.5 (WPF, WCF)
Project Management	MS Project 2007
Testing	Mercury Test Director Mercury LoadRunner
Diagramming	Erwin Data Modeler
IDEs	MS VS 2008
RDBM Systems and Tools	SQL Server 2005/2008\ SQL Server Reporting Services, SQL Server SSIS Textmaster 3
Deployment	IIS 6.0 or higher
Compatibility	
Development/ Partner	N/A

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