

The background of the image features a collage of Euro coins and interlocking gears. The coins are in various shades of gold and silver, with some showing the word 'EURO' and others showing 'cents'. The gears are also in gold and silver, creating a complex, mechanical pattern. The overall color palette is warm, dominated by gold and yellow tones.

CredCap[®]

The Genesis of a Company

Bankology was founded in 1993 in Sydney, Australia to service the burgeoning international banking sector which occurred as a result of deregulation. Bankology steadily built a successful reputation as a leading consultant and manager of large Technology related international banking initiatives. In 2002 Bankology was awarded the contract to establish an Enterprise Financial Risk Management Program for the largest bank in Australia. Over the next five years, and with the unique insights gained from spearheading what is conceivably the largest successful Basel implementation in the world (USD100+ million), Bankology realised that even the largest banks around the globe suffer from a lack of deep understanding of the requirements, compounded by an absence of quality software solutions in the market.

The Genesis of a Product

While incomplete products and frameworks were accepted by some early adopting banks, Bankology chose instead to remain at the analysis and design table, until every granular requirement within Basel I and Basel II could be satisfied and successfully tested. The results are astonishing and will guarantee success for your bank, 1) economically, 2) reputationally, and 3) operationally. CredCap® is destined to become the preferred choice of banks around the world for their Basel I and Basel II Credit Risk solution.

A 'Total' Solution, From Start to Finish

We offer unparalleled expertise in mentoring our clients from their most preliminary understanding of Basel to a rich and mature approach to compliance, which fosters Regulatory confidence, and is supported by a robust software solution which ensures precise and reconciled data. How do we work with your bank to achieve all of this? We have ultimately refined the concept of what it takes to mount a successful Basel implementation and, at the bank's discretion, can offer our leadership or assistance in any of the following phases.

1. Requirements

Program Management	Regulator Engagement	Enterprise Strategy
Data (Gap & Quality Analysis)	Capital Impact Analysis	Software Solutions Analysis*
Cost Benefit Analysis*	Interpretations/National Discretions	Capabilities (Human & Systems Assessment)

2. Design

EOI and RFI*	Data (Identify/Map/Cleanse/ETL)	Bank Specific Enhancement
Advanced Financial Models	National Discretions	

3. Implementation

RFP & Selection*	Vendor Management*	Education (Instruction & Assessment)
Installation & Configuration		

4. Validation

Existing Systems	Requirements Traceability	Data Reconciliation
Export-Manager™	Test Plan & Test Cases	Exposure-Navigator™
Data Profiling	Accord-Navigator™	Parallel Runs

5. Ongoing Operations

Regulatory Reporting	Adding New Regulators	Exposure-Manager™
Configuration-Manager™	Audit-Monitor™	Stress Testing
"What-If" Simulation Testing	Issues Management	

*Only applicable where another vendor's software solution is selected.

Why Your Regulator(s) Will Love Us?

We offer a fully automated Reporting Suite which can be easily verified and audited by both Home and Host Regulators.

Why Your Capital Managers Will Love Us?

We can optimise your CRM to its best effect and help to reduce the time required until capital relief is granted.

We can interface results directly to your Capital Management System or BI System.

Why Your Investment Board Will Love Us?

Our software and consultancy services are affordably priced and our licensing structure is flexibly arranged and based on the number of exposures in your bank.

Why Your Business Analysts Will Love Us?

Our software objects mirror the Accord's Paragraphs, so your Analysts can use the Exposure-Navigator™ to watch an exposure flow through each Paragraph's decisions/calculations, for full understanding and traceability. Exposure-Manager™ can be harnessed to adjust production data, create Test Cases, cost new products, perform "What-If" scenarios, perform Stress Testing, Etcetera.

Why Your Security Department Will Love Us?

We offer the highest degree of software security over every aspect of our system to ensure your data's integrity.

Why Your Auditors Will Love Us?

All user interface activity is monitored and logged to our Audit-Monitor™.

Authorised amendments to data impose an obligatory, descriptive annotation.

Why Your Architects Will Love Us?

Our software solution is based on only Open-Source Technologies which allows your bank to run on its preferred hardware, operating system, and database combination. We are multi-threaded and distributed for scalable performance. All installation and configuration tasks are performed by us to your satisfaction.

Why Your Operations Staff Will Love Us?

We offer 24 x 7 x 52 support and you receive an on site expert for your first year of operations at no additional cost.

We offer the friendliest User Interface for launching, monitoring, and analysing the results of each Processing Run.

We offer easy, step-by-step addition of new Regulators and new National Discretions.

CredCap - Exposure-Manager™

Exposures | CRM | Linkages | Counterparties | Securities | Netting Agreements | Securitisation Pools

Mandatory

Exposure ID MUR10755	Exposure Type Derivative,BasisSwap	Committed or Notional Amount 37,000,000.00	Start Date Tue 13 Feb 2007
Counterparty CITI-LON	Exposure Subtype BasisSwap	Drawn Amount	Maturity Date Wed 13 Feb 2008
Booking Branch LON	Trading Book/Banking Book Trading	Denomination Currency EUR	

Conditional

Mark to Market Value 15,822.13	Grace Period (Days)	Own Estimate EAD	Standard & Poor's Rating
Mark to Market Currency AUD	Securities/Reference Obligation ID	Own Estimate EAD Currency	Moody's Rating
Netting ID	Option Bought or Sold	Own Estimate LGD	Fitch Rating
Securitisation Pool ID	Option Unpaid Premium	Seniority in Waterfall	Other Rating

Optional / Reporting

Source System ID MUREX-LON	Source System Product ID Swap	Banker AinsleyT
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- Cash Flows
- Into-Default
- Provisions
- Invisible

Exposure-Manager™

...recognises that getting clean data to the engine is the hardest job.

...allows authorised users to add missing, complex exposures, perfect incorrect exposures and remove duplicate exposures.

..all changes are recorded to the Audit-Monitor™.

CredCap - Exposure Navigator™

Current Exposure Information

Exposure ID SS1_BAR87003a	Exposure Type Derivative	Currency USD	Counterparty BARCLAYS-JERSEY	Start Date Wed 31 Jan 2007
Regulator APRA	Exposure Subtype ForeignExchange	Committed Amount 8,000,000.00	Counterparty Type Bank	Maturity Date Wed 31 Oct 2007
Approach B2STD-Comprehensive	Netting ID BARCLAYS	Drawn Amount		

Decision/Calculation Steps

B2P206 - Now Entering ...

B2P120 - Now Entering ...

B2P120 - Exposure is a Derivative which is part of a Bilateral Netting Agreement

B2P187 - Now Entering...

B2P187 - Start of processing for Exposure SS1_BAR87003a

B2P187 - Revaluation Frequency (expressed in business days)=1

B2P187 - NCE Increased by 12,382.12

B2P187 - GCFE Increased by = 12,382.12

B2P187 - This FX trade may be further netted

B2P187 - Residual Maturity (expressed in years) = 0.238566

B2P187 - Notional Amount = 9,713,759.78

B2P187 - CCF = 1.0%

B2P187 - This FX trade will be further netted

Exposure-Navigator™

...our unique software architecture, which retains the Accord's familiar paragraph structure through encapsulated business logic, allows users to investigate and understand the path dependent voyage of any exposure, tracing each crucial step of decisioning and calculation.