



EARLY WARNING & **MONITORING**

ApPello Early Warning & Monitoring is a perfect tool for early recognition of loan repayment problems allowing enough time solve any upcoming difficulties. Above the daily client and loan monitoring the solution helps to handle the arising issues immediately. The inbuilt monitoring supports the regular review of the full loan portfolio. Monitoring sheets provide a full overview of the client and guide the rating of the individual exposures through the required approval processes.

CAPABILITIES

2



Loan Monitoring with Built-In
Early Warning Feature



**Continuous Automatic
Detection** of Early Warning
Signals



Automated Alert Mechanism
Using Parameterized
Indicators



Manual Warning Signals



**Handling Clients &
Client Groups**



Classification – Handling
Method Selection



Approvals & Escalations



Action Plans & Handling of
Risk Mitigation Tasks



Notifications – E-Mail, Sms,
Social Media

BENEFITS



Early Identification of Future
Non-Performance



Improving Quality
of The Loan & Client Portfolio



Risk Mitigation



Fulfilling **Regulatory
Requirements**



360 Degree View of The
Clients Activities



Maintenance & Modifications
Without Coding



STATISTICAL BASED FLEXIBLE EARLY WARNING CALCULATION ENGINE OF RISK MITIGATION TASKS

The system works with an individually defined, extendable set of automatically or manually generated early warning signals. The monitored information, the sensibility of automatic signal generation as well as the “strength” of the signal are determined by business rules and are freely parameterizable by the Bank’s professionals. Signals can be, for example, decreased account turnovers, late payments, changes of client rating or information from an external credit blacklist.



WORKFLOW BASED ESCALATION PROCESS

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ACTION PLANS AND HANDLING OF RISK MITIGATION TASKS

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INTEGRATED LOAN MONITORING MODULE

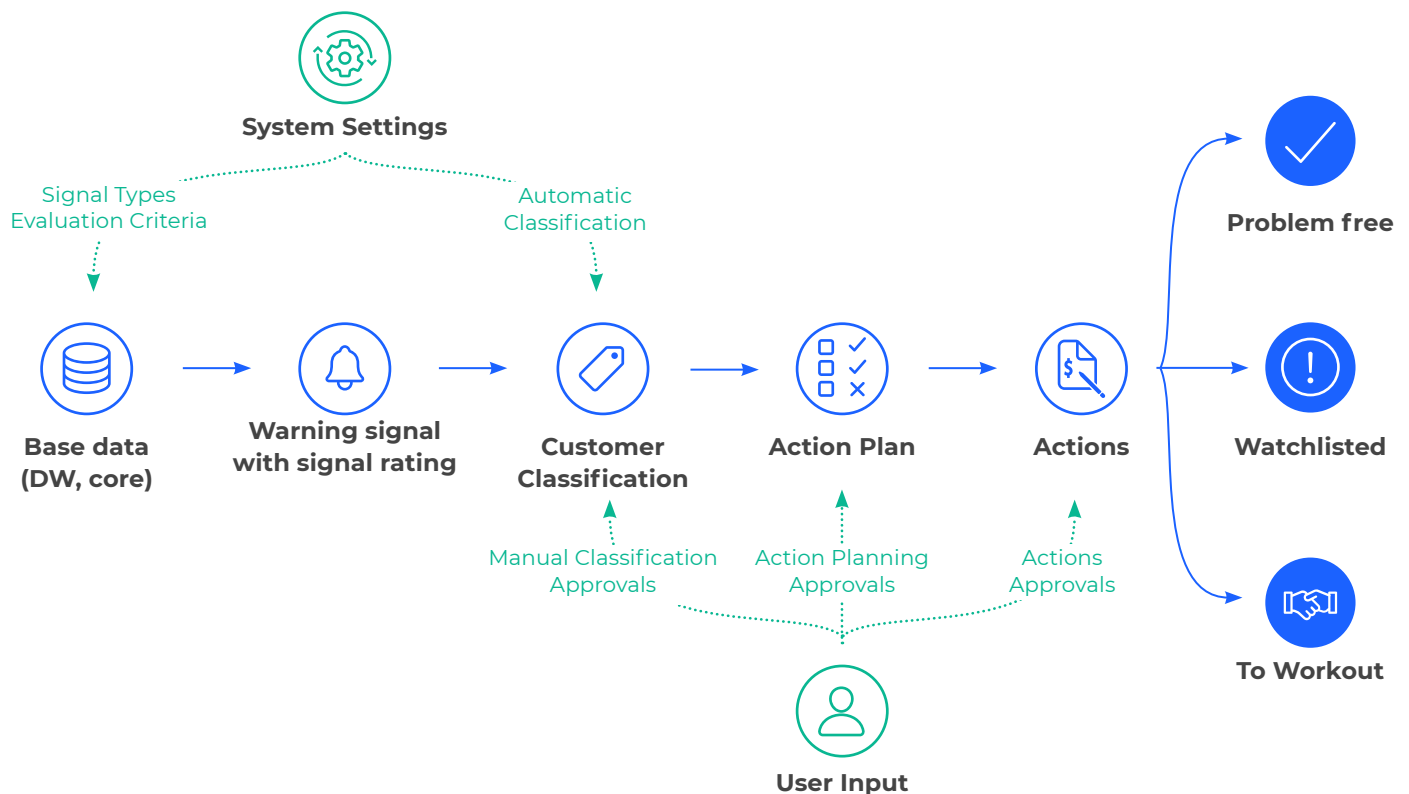
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THE EARLY WARNING PROCESS

- Selected data are migrated to the EW&M System every day where it gets processed automatically. The results of this are automatically generated warning signals and client-level classification proposals (Early Warning), as well as monitoring sheets (Monitoring). Signal generation may also happen in the source systems or DWH.

- Secondly, signals, classification proposals and monitoring sheets are processed through workflows by human users, including action planning, performance of actions as well as approvals on multiple levels.

APPELLO EARLY WARNING SYSTEM



THE MONITORING PROCESS

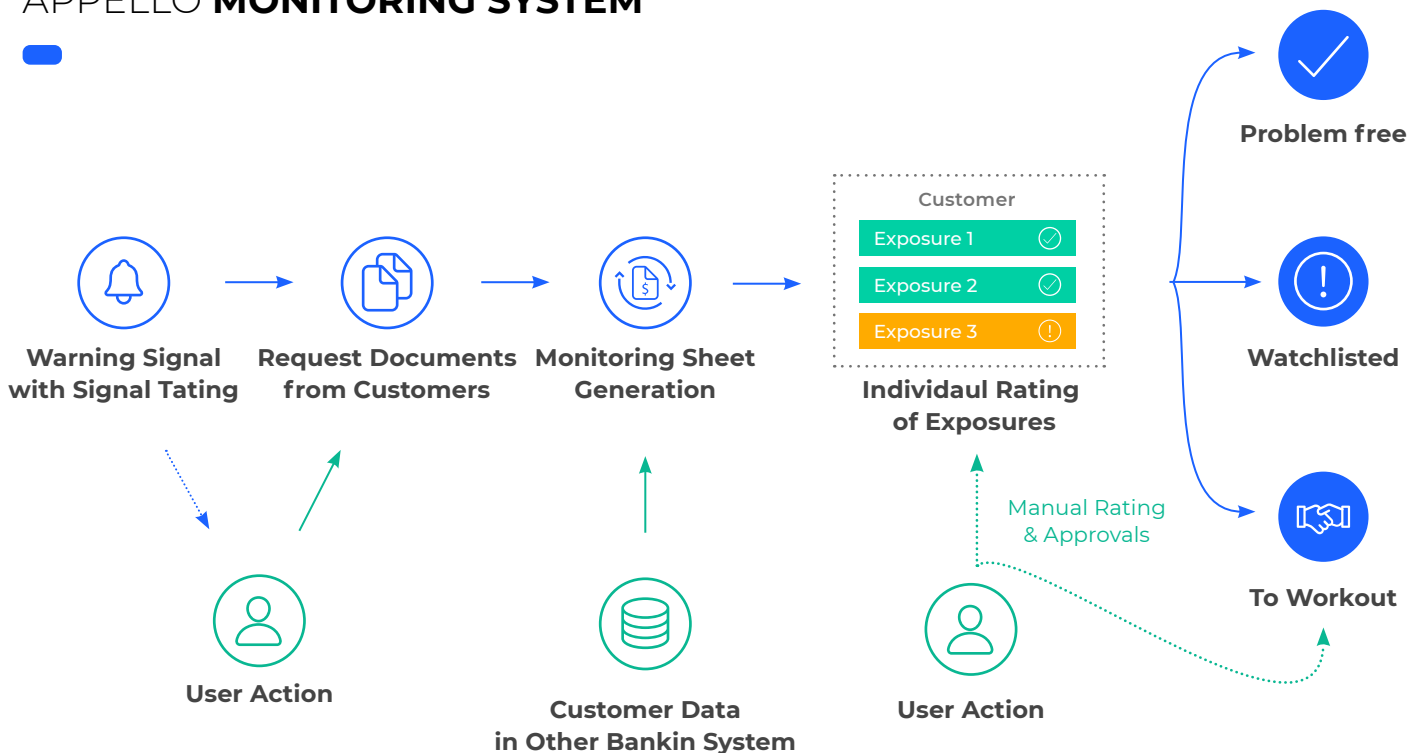
The Monitoring process reviews certain exposures defined by business rules, e.g. all exposures of Corporate customers plus those of SME / Retail customers where exposure size exceeds a certain limit) from time to time, most often quarterly. In this process, business and risk management departments rate exposures, stating whether a given exposure is risk-free or problematic.

In the process, when the next monitoring date is approaching, Relationship Managers are notified to collect and upload relevant new customer documents (e.g. Balance Sheet).

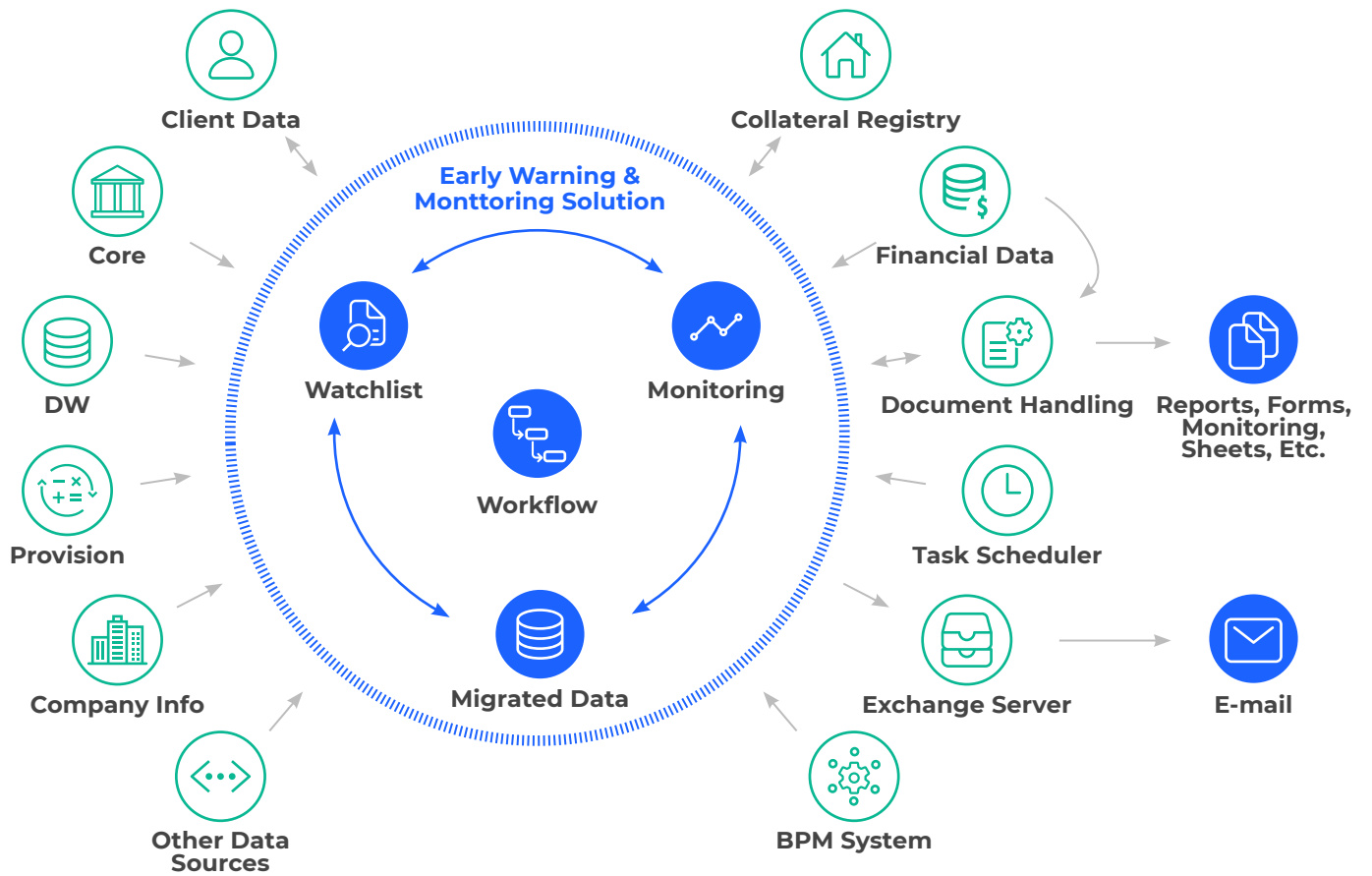
Monitoring Sheets are created automatically, combining information from various sources. The Monitoring Sheets can be printed and exposure rating can also be done on paper basis, if required.

At the end of a period, monitoring sheets are closed and archived. Archived monitoring sheets can be retrieved retrospectively for several years.

APPELLO MONITORING SYSTEM



EARLY WARNING



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