



CREDIT RISK MANAGER



www.mcgenenergy.com

MCG'S CREDIT RISK MANAGER (CRM)

MCG's Credit Risk Manager (CRM) encompasses the entire scope of credit risk management for energy industry leaders to ensure consistent and efficient adherence to your organization's credit policies. The highly flexible CRM application is easily configured to customer preferences, enabling users to create custom views of each screen that can be shared with other users and leveraged to create reports. Hosted in MCG Energy's FedRAMP® Authorized, SOC and NIST SP 800-53 compliant Private Cloud.

KEY FEATURES

WORKFLOW MANAGEMENT: Defines workflow in the application to follow your organization's corporate compliance, risk policy, and service level agreements. Assigns users to their tier of credit approval and identifies the user or department responsible for the next task in a workflow process.

COUNTERPARTY MANAGEMENT: Stores all of your organization's counterparty information as the system of record. Manages the entire counterparty process from onboarding to credit assessment and maintenance while storing and reporting on contacts, billing and notice addresses, related entities, industry classifications, credit ratings, limits and limit allocations, and tenor restrictions.

CONTRACT MANAGEMENT: Manages contractual relationships including terms & conditions, trade agreements, credit support annexes, parent guarantees, and structured transactions. Allows users to easily define contractual parties, covered transaction types, netting rights and to add unlimited user defined fields for additional information. Scanned copies of agreements and other documentation to be attached to records and stored in the database. Provides a system of record for the contract revision process, accepts data manually and from other upstream systems of record.

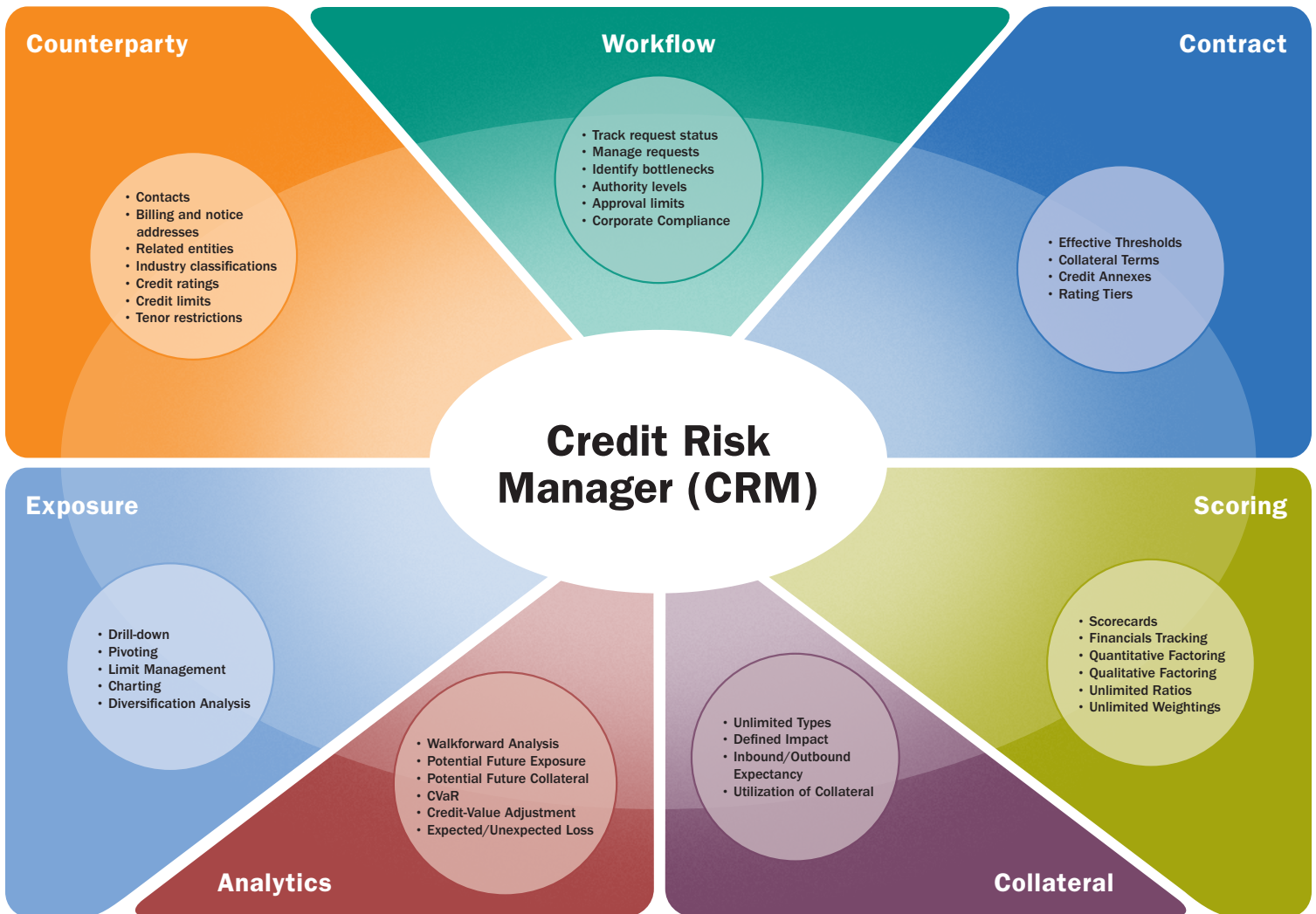
CREDIT SCORING: Unlimited custom scoring models for various counterparty types, and integration with various financial and market data sources including the SEC Edgar Online system, Dun and Bradstreet, Bloomberg, and others. An optional financial statement feed from xlgntite is available to monitor public company filings.

COLLATERAL MANAGEMENT: Margining automates the collateral process from the margin call to calculation of interest on collateral. Margin and interest calls can be emailed directly from the application on client configured templates that can be changed as needed. Manages letters of credit that can be linked to margin calls or trade specific transactions. Tracks fees and limits associated with letters of credit issued by your credit facility minimizing credit support costs. Manages additional credit support of cash, prepayment, surety bonds, credit insurance, and allows users to define an unlimited number of other collateral types and behaviors. Allows users to manage parental guarantees and measure utilization.

EXPOSURE MANAGEMENT: Real-time evaluation of available credit with a variety of calculations (60 Day Notional Exposure, Unbilled + Fwd Cash + Fwd etc.). Accepts all fields generated from other systems with drill-down to exposure details at the systems' granularity. Custom views of top exposures, top obligations, credit line utilization, available credit, and collateral requirements that can be saved, shared, and used in automated or ad-hoc reporting. Easy to read custom graphics for daily credit position based on a variety of metrics. Tools to build robust single series or multi series charts using modern drag and drop functionality.

ADVANCED CREDIT ANALYTICS: Monte Carlo simulation to evaluate transactions and determine potential future exposure at various confidence intervals, and the impacts of rating downgrades and migrations on collateral. CVaR and Expected Shortfall Risk for quantifying possible extreme losses due to future credit events, and a Parallel Shift model to view potential exposure and collateral effects after market shocks.

SOFTWARE OVERVIEW



KEY BENEFITS

- _ Ensure compliance with company credit risk policy and limits
- _ Integrated with numerous data sources for automated ratings and financials
- _ Can serve as a single enterprise level system of record for master data, treasury, and risk reporting teams
- _ Real-time, scheduled or on-demand connectivity to ETRM systems
- _ Integration with General Ledger systems for accurate AR/AP data
- _ Decision support tools that quantify risks, highlight areas of risk concentration, and enable 'What If' analysis
- _ Automate explanation of (daily) credit changes
- _ State of the art technology with a rich feature set delivering the most powerful CRM system available

► For complete information, contact MCG at: **612-376-7757** or email: **sales@mccenergy.com**