

MFRS 9

Transition Made Easy

RAM

RAM MFRS 9 SaaS is a powerful web-based software that automatically generates Expected Credit Loss (ECL) calculations for fixed income instruments, as required by the new Malaysian Financial Reporting Standards (MFRS 9)



Key Features



Automatic rating mapping for rated instruments	Calculate 12-month or lifetime ECL	Probability of default (PD) for maturities up to 30 years	Dynamic & comprehensive probability-weighted scenario-testing
RAM-benchmarked rating tool to assess unrated instruments	Regularly updated data & key analytics	Import/export of data for reporting & analysis	Secure environment

Why RAM MFRS 9 SaaS?

- Core analytics driven by comprehensive data from the most authoritative source.
- Sophisticated ECL scenario analysis calculator that does all the hard work for users.
- Quick appreciation of portfolio credit risk.
- Invaluable third-party validator or benchmarking tool for users' existing systems.

Log onto
<https://mfrs9.ram.com.my>

**Subscribe today
to get ahead!**



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