



POTENTIA RISK MANAGEMENT

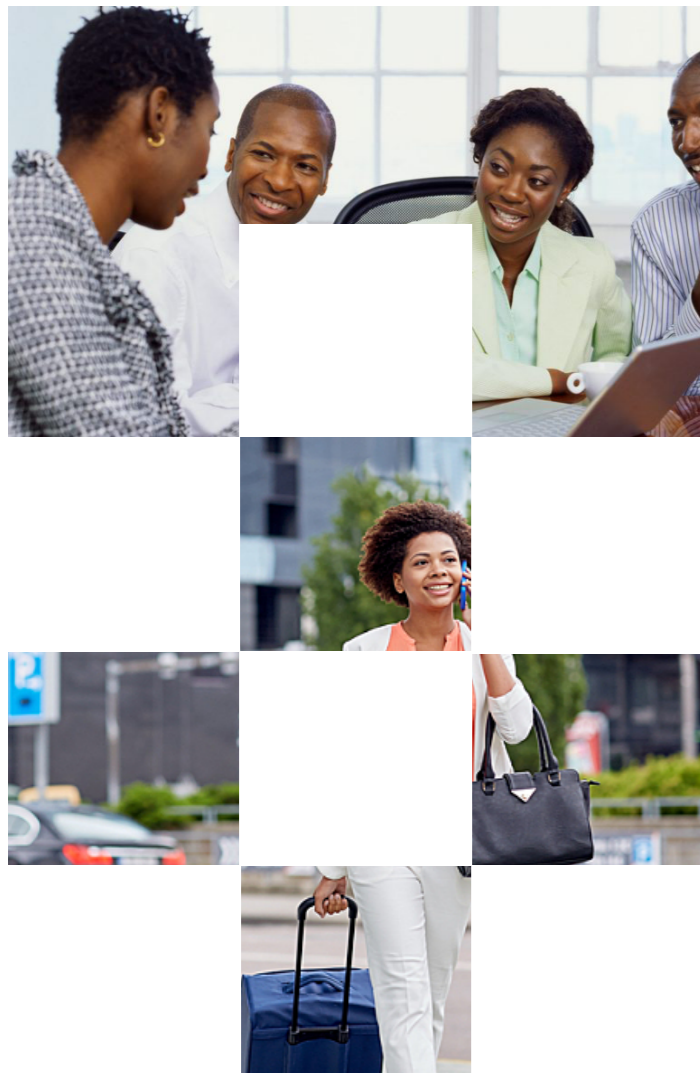
*Une quête permanente de l'influence par le savoir*

# SOFTWARE ENIGMA RISK CAPITAL

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# About Us

POTENTIA is a consulting firm and software company specialized in risk management banking and regulatory area



## Our Objective:

To become a major player in risk management in the banking and financial sector for all emerging countries.

The POTENTIA offer is structured around three main components:



### “Enigma Capital Risk” RWA Software Solution

POTENTIA offers IT solution to determine equity capital, considering all regulatory constraints.



### Training

POTENTIA develops training on credit risk, counterpart risk and market risk.



### Consulting

POTENTIA assists banks in setting up supervisory bodies, managing and monitoring banking risks



## Our Solution: ENIGMA CAPITAL RISK SOFTWARE



It is a solution dedicated to financial institutions to support them in the management of the equity capital amount, depending on the level of exposure.

It makes possible to:

- Calculate the RWA (Risk Weighted Average) amount of a financial institution
- Support the Risk Department in its day-to-day operational management
- Generate reporting based on the needs of institutions and different stake-holder profiles
- Carry out simulations and stress tests.



## RWA Calculation Engine

Enigma Capital Risk is a powerful, simple and efficient tool for calculating the amount of equity capital relating to credit risk, RWA Market Risk and RWA operation despite increasingly complex regulations.

- CRM (Credit Risk Mit-igation) such as physical security, financial security, etc.
- Standard method calculation in Basel 1 or Basel 2
- An advanced calculation method in Basel 2/3 (Internal Rating Based Foundation/Advanced)

“ The tool is continuously updated to consider the latest regulatory developments.



## An analysis and management tool

Enigma Capital Risk has been designed to facilitate the analysis of credit risk, and thus to have better risk management and an optimal credit granting policy.

It also makes possible to focus :

- Geographical area (countries, regions, sub-regions, etc.)
- Business area (Corporate, credit institution, public institution)
- Counterpart.



## Credit Risk reporting generation

Enigma Capital risk offers the possibility to generate **all** type of **regulatory** reports in **different** formats.

It could be :

- In favor of the regulator: in this case, we support the institutions in setting up a file that meets all the regulator's requirements.
- In favor of the Management Committee: the establishment can indeed ask us to draw up specific reports.
- In favor of other stakeholders, as appropriate



## Services

### A simulation and stress testing tool

Enigma Capital Risk offers the possibility to perform several types of simulations, including stress tests.

For example, a bank can:

- Assess the impact of new transactions in terms of equity.
- Carry out stress tests by simulating extreme scenarios (deterioration of economic indicators, deterioration of counterpart ratings, etc.) in order to test the robustness of the institution in question.



### Training

Potentia offers risk management training courses focused on all practical aspects of risk management within a financial institution.

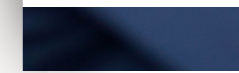
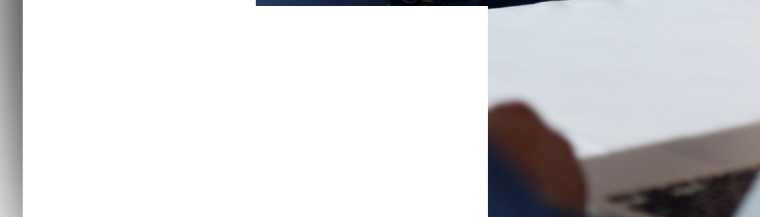
The objective is to provide the various collaborators with all the knowledge and tools they need to be autonomous in risk management. Currently, the offer is structured around the following themes:

- Introduction to the Basel 1,2,3 regulations
- Regulatory Credit Risk Issues
- Introduction to Market Finance
- Calculation and management of market risk



### Advising

Potentia offers financial institutions the opportunity to assist them in implementing regulatory projects based on market or regulatory risk.





## Tools and expertise at the service of financial institutions

### Enigma Risk Capital Software: a high value-added solution

- Speed of execution
- Reliability
- Simplicity
- Externalized maintenance
- Continuous assistance

### A comprehensive training offer for collaborators in the financial sector

- Knowledge acquisition
- Updating and/or strengthening knowledge
- Development of individual and/or collective skills
- High level specialization and preparation for various certifications such as FRM

### Bespoke support to meet our customers' needs

#### A tailor-made solution for each customer

- Bank risks mapping: "Diagnosis" with concrete and operational recommendations
- Regulatory compliance
- Interventions with the Risk Department (organization, processes, methods, tools)
- Improved monitoring and reporting
- Improvement of internal control

### The + of POTENTIA


- A high value-added solution
- Tailor-made interventions (tool, training, advice)
- High quality functional expertise
- A team dedicated to listening to you and accompanying you throughout the process



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