REQUEST FOR INFORMATION

Title of the project	Credit Risk Engine System (CRES) Enhancement
Date of Posting	22 January 2025
Description	The Bank is committed to continuously improving its Credit Risk Engine System (CRES) scoring capabilities to enhance the accuracy and reliability of borrower creditworthiness assessments, in alignment with BSP Circular No. 855 – Guidelines on Sound Credit Risk Management Practices. These enhancements enable the Bank to stay responsive to evolving industry needs, particularly in refining CRES credit ratings and implementing business rules approved by the Board, as outlined in Board Resolution No. 24-202. Automating these business rules will not only streamline the lending process but also empower our lending officers to focus more on strategic marketing efforts while mitigating operational risks. The following tasks will be undertaken as part of this enhancement initiative, with manhours/mandays allocated as necessary: 1. Project Management 2. Data mapping 3. Update or create documents 4. Development work for ETL and Scoring legs 5. Update or create reports 6. Perform code testing including UAT 7. Production Migration support 8. Knowledge transfers 9. Model review 10. ETL code optimization These activities will contribute to improving the overall efficiency, accuracy, and scalability of the Bank's credit risk management processes.
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