Case Study

Accelerating Credit Risk Decisions with Real-Time Scoring

About the Client

Valued at around **$8 billion**, this UAE-based private bank is one of the oldest financial institutions in the Middle East, known for its legacy, international presence, and focus on digital and regulatory excellence.

Business Requirements

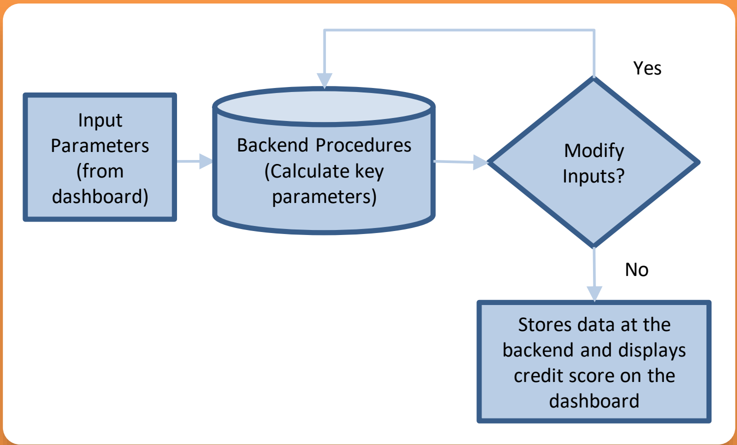
The credit assessment process for corporate clients was slow and error-prone due to its reliance on manual Excel sheets.

- Regional Managers (RMs) needed a more efficient platform to **input client-specific data and instantly calculate credit scores**.
- The system had to support **real-time adjustments** to parameters such as expected credit loss, risk factors, and revenue to evaluate different scenarios.
- There was no central tracking of credit score history, making it hard to refer back to past assessments for trend analysis or audit.
- The client needed a fast, accurate, and auditable solution to support **critical loan decisions** and reduce operational friction in credit evaluation.

Our Solution

We developed a fully automated credit scoring platform using **MicroStrategy** for the front end and **SQL** for back-end calculations.

- RMs were given a user-friendly interface to input key financial details like risk, collateral, revenue, and expected loss.
- Credit scores were calculated instantly using real-time SQL logic, with **dynamic recalculation** based on input adjustments.
- A **downloadable credit summary report** was included to support business reviews and presentations.
- The system also stored the **entire score history**, enabling analysis, audits, and performance tracking over time.



Business Outcomes

- **Real-Time Scoring:** Credit scores now generate in milliseconds, significantly reducing turnaround time for assessments.
- **Scenario Planning Enabled:** Users can modify inputs to test best-case and worst-case credit positions on the fly.
- **Improved Accuracy:** Replacing manual Excel processes minimized human error in critical financial evaluations.
- **Better Decision-Making:** RMs can confidently assess risk, profitability, and lending limits based on a client's credit health.
- **Historical Score Tracking:** All generated scores are stored, enabling audit readiness and trend analysis over time.

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