Credit Limits *Framework*

Exposure & limits management for multilateral development banks

In production at IDB Invest

THE PROBLEM

Most DFIs still run exposure monitoring on Excel and Power BI.

The incumbent isn't Moody's or Oracle. It's a patchwork of spreadsheets, dashboards, and analyst hours.

Data always stale

Exposure data is 2–3 weeks old when the CRO needs it. Board questions get answered with last month's numbers.

Breaches caught late

Limit overrides go unlogged. Reconciliation errors surface days before the board report, not when they happen.

No audit trail

Who approved the override? When? Why? The answer lives in someone's inbox. Auditors are not satisfied.

IT bottleneck

Every methodology change requires a change request. Risk teams wait weeks for release cycles that never quite fit.

THE PLATFORM

What CLF is

A configurable, on-prem exposure and limits platform built for the way development finance institutions actually work.

Sovereign exposure

Blended finance

Impact limits

First-class in the data model — not bolt-ons.

- Ingests real-time exposure data from your source systems via REST APIs
- Configurable multi-dimensional limit hierarchies — country, sector, borrower, product
- Monitors exposure against limits; flags breaches; governs temporary overrides
- Reconciles data across disparate source systems; surfaces gaps proactively
- Full audit trail, role-based access, drill-down dashboards — board-ready from day one

POSITIONING

CLF is not for everyone. That's the point.

CLF IS NOT	CLF IS
✖ A general-purpose risk platform competing with Moody's or Oracle	✔ Purpose-built for MDBs and DFIs — sovereign exposure and blended finance are native
✖ A market risk or trading book system	✔ An operational limits layer that sits on top of your existing tools
✖ A SaaS product with self-serve onboarding	✔ On-prem on your infrastructure — no cloud dependency, no data sovereignty risk
✖ A replacement for your credit risk calculation engine	✔ A monitoring layer that reads from those engines and enforces your limit framework
✖ Built for Basel-regulated commercial banks	✔ Configurable by your risk team through the UI — no change requests, no IT bottleneck

WHY CLF WINS

Three things competitors cannot match

01

DFI-native data model

Every commercial vendor built on a commercial bank model and configures toward DFIs. CLF was built the other way: sovereign exposure, blended finance, and impact limits are first-class objects in the data model — not configurations bolted on top.

02

Configurability that's real

Every vendor claims configurable. For most it means months of consulting. In CLF, your risk team configures limit hierarchies and risk capital formulas directly through the UI. Methodology changes happen that afternoon — not that quarter.

03

Right-sized for DFIs

Enterprise platforms are priced and scoped for tier-1 commercial banks. For a development finance institution, that isn't a better deal — it's the difference between can buy and can't buy. CLF is faster to go live, proven at IDB Invest, and priced accordingly.

WHO IT'S FOR

Built for multilateral development banks

CLF is designed around the people who actually use it — and the obligations they answer to.

Chief Risk Officer

WHAT THEY FACE

Accountable to the board, member states, and rating agencies for how the institution understands its exposure.

WHAT CLF DELIVERS

A single source of truth for exposure and limits — defensible in front of S&P, the audit committee, and the board.

Head of Risk

WHAT THEY FACE

Reconciling data across source systems, chasing down gaps before month-end, explaining why a limit got missed.

WHAT CLF DELIVERS

Automated reconciliation, gap alerts in real time, full governance trail on every limit change and override.

CTO / Head of IT

WHAT THEY FACE

On-prem requirements, vendor lock-in concerns, support models that don't match an institutional environment.

WHAT CLF DELIVERS

True on-prem deployment, REST API integration with existing source systems, source code escrow as standard.

A named-account, consultative engagement. Each deployment is scoped to the institution, not a template.

COMPETITIVE LANDSCAPE

No direct competitor exists in this lane.

Capability	CLF	Oracle / Axe Finance	Moody's / Enterprise
DFI / MDB-native data model	✔	✖	✖
Country & sovereign exposure first-class	✔	✖	partial
Blended finance & impact limits	✔	✖	✖
True on-prem deployment	✔	Cloud-first	SaaS only
Typical go-live time	**12–20 weeks**	9–18 months	6–18 months
Configurable through UI by risk team	✔	Services-led	Services-led
MDB reference clients	**Yes (IDB Invest)**	None known	Data products only

CLF loses on brand recognition and reference count. It wins decisively on DFI fit, configurability, deployment model, and time-to-value.

THE PROOF POINT

In production at IDB Invest.

CLF replaced the Excel + Power BI + data warehouse setup that IDB Invest's risk team had been running. It now handles country, sector, and borrower exposure monitoring end-to-end.

BEFORE

- Excel + Power BI + manual data warehouse pulls
- Exposure data 2–3 weeks stale at board reporting
- No audit trail on limit overrides or adjustments
- Reconciliation errors surfaced at month-end

AFTER

- Real-time exposure data ingested from source systems
- Country, sector, borrower limits monitored live
- Full audit trail on every change and override
- Automated reconciliation with proactive gap alerts

Technical case study and reference architecture available under NDA.

WHY NOW

A macro tailwind that didn't exist three years ago.

THE G20 / MDB REFORM AGENDA

Since the 2023 Capital Adequacy Framework review, MDBs are under sustained G20 pressure to optimise balance sheets and lend more without losing AAA ratings. Doing this responsibly requires significantly better exposure and limits infrastructure than most institutions run today.

Rating agency scrutiny

S&P, Moody's, and Fitch publish detailed methodology reports on each MDB annually. Risk infrastructure quality is now a named factor in rating reviews.

Recapitalization wave

Multiple MDBs are mid-recapitalization. Boards are attaching conditions around risk monitoring, portfolio visibility, and capital efficiency.

Digital modernization

Internal modernization programs — portfolio management rebuilds, data platform upgrades — are explicitly in motion at several peer institutions.

Y O D A P L U S

A path forward.

From first conversation to a scoped proposal.

0 1

Peer conversation

A 30-minute working session - not a sales pitch. We discuss your current exposure and limits setup and where CLF might fit.

0 2

Product demo

A live walkthrough of CLF. Your team sees the UI, the configuration flow, the limit hierarchy in action, and the board-reporting outputs.

0 3

Case study share

The technical case study and CLF reference architecture, shared under NDA for your team to review in detail.

0 4

Scoped proposal

An honest scoping exercise covering integration points, implementation plan, timeline, and pricing - clear enough to take forward.

G E T I N T O U C H

Vishrut Srivastava

CEO, Yodaplus

vishrut@yodaplus.com
yodaplus.com