

GBRW



FRONTIER FI

FINANCIAL INSTITUTION CREDIT INTELLIGENCE

Frontier FI

REDUCING FRICTION IN FINANCE
FOR ECONOMIC DEVELOPMENT
THROUGH IMPROVED CREDIT,
MARKET & INSTITUTIONAL
INTELLIGENCE

VERSION 1.0

MAY 2026



Frontier FI is a white-label platform developed by GBRW for multilateral and bilateral development finance institutions, national development banks, commercial banks, and the regulators and investors that assess them. The platform reduces friction in the on-lending of development finance — between the apex lenders channelling capital and the intermediary institutions that deploy it — initially by digitalising GBRW's proprietary CAMELS-based credit analysis model into a single, rigorous, independent assessment environment.

GLOBAL EXPERIENCE, PRACTICAL EXPERTISE

The Challenge

Development finance rarely reaches its end users directly. MDBs and bilateral DFIs act as **apex lenders**, channelling capital through **intermediary financial institutions** — commercial banks, national DFIs, microfinance institutions, and other lenders that on-lend into the real economy. Before a single dollar flows, and continuously thereafter, the apex lender must satisfy itself that each intermediary is creditworthy, well-governed, and institutionally sound.

Today that assessment is **slow, document-heavy, and inconsistent**. Analysts rebuild the same spreadsheets, apply judgement that lives only in their heads, and produce assessments that are difficult to compare across a portfolio or hand over to a colleague. For the intermediary, the burden is duplicated: every funder runs its own due diligence, asking for the same statements and the same answers, again and again.

A Better Approach

Frontier FI is a web-based platform that digitalises GBRW's CAMELS-based financial institution rating methodology — the same model deployed commercially with real clients.

It produces a structured, defensible credit assessment of any financial institution, and it is deliberately **stakeholder-agnostic**: the same rigorous engine serves an apex lender assessing a counterparty, an intermediary self-assessing ahead of a funding round, a regulator supervising the sector, or an investor performing due diligence.

It is not a black box. Every ratio is traceable to the underlying financial statements, and every judgemental score is recorded against an explicit criterion. The platform removes the friction — it does not hide the reasoning.

The result is a high-friction process that slows the deployment of development capital, raises its cost, and frustrates lenders and borrowers alike.

Independent & Stakeholder-Agnostic	Collaborative & Shareable	Rigorous CAMELS Analysis
One credible methodology, usable by apex lenders, intermediaries, regulators, and investors alike.	Visibility-controlled assessments can be shared between funder and institution, cutting duplicative due diligence.	Auto-computed ratios, structured judgemental review across 44 criteria, and peer-group calibration.

Simplified financial statement structure allowing easy import while capturing the full picture

Financial Statement		LIABILITIES & EQUITY		Income Statement	
Period ending 31 December 2025 Unqualified Full Year 123ms confidential				All values in T23ms. Expense items (in parentheses) should be entered as negative numbers.	
Balance Sheet		Income Statement		Financial Ratios	
Balance Sheet					
All values in T23ms. Expense items should be entered as negative numbers.					
ASSETS					
Cash & cash equivalents (incl. balances with central bank) (%)	2119,096	Liabilities to customers (deposits)	14,787,754	Interest income	1,962,019
Accounts due from other banks (%)	1,715,818	--- of which: demand deposits	optional	Interest expense	(581,518)
Government treasury bills / securities (%)	3,317,170	--- of which: time deposits	optional	Net interest income	1,380,503
Money market investments (%)	0	--- of which: savings deposits	optional	Fees and commission	549,128
Investment / placement (%)	64,747	Liabilities to other banks	48,023	Other non-interest income	135,541
Loans and advances (%)	13,740,050	Other liabilities	247,020	Total income	2,065,172
--- of which: short-term loans	optional	Borrowings	4,328,423	(Personnel / administrative cost)	(424,698)
--- of which: NPLe (0-90 days past due)	418,472	--- of which: short-term borrowings	optional	Other operating expenses	(455,905)
Equity investments (%)	23,683	Subordinated debt / debt securities	0	--- Number of employees	4,528
Derivative assets (%)	0	Provisions	0	(Depreciation)	0
Other assets (%)	771,870	Current tax	122,788	Operating profit	1,184,569
Other receivables (%)	0	Deferred tax	0	Net charge on impaired loans & advances	(148,733)
Property, plant and equipment (%)	483,388	TOTAL LIABILITIES	18,433,996	Profit before tax	1,035,836
Intangible assets (%)	0	Paid in capital	65,298	(Tax)	(311,228)
Tax assets (%)	0	Shares premium account	158,324	Net profit	724,608
TOTAL ASSETS	22,215,801	Statutory reserve	0		
RISK WEIGHTED ASSETS	15,477,831	Regulatory risk reserve	6,198		
		Retained earnings / loss	2,441,725		
		Other consolidated reserves	110,271		
		TOTAL CAPITAL AND RESERVES	2,781,805		
		--- of which: Tier 1 capital	optional		
		--- Capital adequacy ratio	optional		
		TOTAL LIABILITIES AND EQUITY	22,215,801		

CAMELS Assessment Engine

At the heart of Frontier FI is a deterministic assessment engine that turns raw financial statements into a structured CAMELS credit profile. Capital, asset quality, management, earnings, liquidity, and sensitivity are assessed consistently, every time, against a configurable peer group

What makes it different

Financial Data Entry	Raw financial statements are entered against a simplified, generic balance-sheet template that works across reporting standards and jurisdictions — no proprietary regulatory return required.
Automated CAMELS Ratios	The full CAMELS ratio set is computed the moment statements are entered — capital adequacy, asset quality, earnings, liquidity and more — with no manual spreadsheet rebuild.
Peer-Group Configuration	A single peer-group configuration drives all scoring, including which ratios are active for deposit-taking versus non-deposit-taking institutions. Calibrate once; apply consistently across the portfolio.
Structured Judgemental Review	Qualitative assessment across 44 supervisory criteria — inspired by leading central-bank supervisory frameworks — covering governance, risk management, controls, and institutional capacity. Judgement is captured, not lost.
Assessment Context	Every assessment references both the assessing institution and the subject institution, supporting counterparty, supervisory, investment, and self-assessment use cases on a single platform.

A wide range of analytical tools available



AI-Augmented Credit Intelligence

Analysts rarely struggle for lack of data; they struggle to assemble scattered financials, documents, and sector knowledge into a coherent, defensible view at speed. Frontier FI bridges that gap with responsible AI integration.

How it works

1. **Structured Context Assembly** — Before any narrative is generated, the platform assembles a verified context package from the institution's actual financial data and computed CAMELS results. The numbers come from the engine, not the model.
2. **Document & Knowledge Retrieval (RAG)** — Institution-specific documents and public-domain reference knowledge are retrieved through a visibility-scoped retrieval pipeline, so each assessment is grounded in the right evidence — and only the evidence the user is entitled to see.
3. **Grounded Narrative & Insight** — The AI synthesises this verified context into professional assessment narrative and insight, anchored to confirmed figures. The language model writes prose around the numbers; it is never asked to calculate, estimate, or interpret raw data.

Responsible AI by Design

We take a deliberate approach to AI integration. The assessment engine is fully deterministic — no AI is involved in computing ratios or scores. AI is used only for narrative synthesis, and only with pre-computed, verified data as context. This architecture eliminates the "hallucination" problem that undermines trust in AI-generated financial content. Every figure in an AI-generated assessment can be traced back to the engine's actual output.

Create an institutional knowledge library to support qualitative judgement

Knowledge Library
Upload, browse, and search documents for AI-assisted analysis

Upload document

Search by title or tag... All types CRDB Bank

- Tanzania Banking Sector Analysis 2023 Summary** Public
Research CRDB Bank by Mike C 0 chunks 414 KB 28 May 2026 Delete
- BOT Annual Report** Public
Annual Report CRDB Bank by Mike C 0 chunks 11739 KB 28 May 2026
Bank of Tanzania Central Bank Delete
- ey tanzania banking sub sector report 2024** Public
Research CRDB Bank by Mike C 0 chunks 3628 KB 27 May 2026 Delete
- CRDB AR 2025** Public
Annual Report CRDB Bank by Mike C 1000 chunks 20057 KB 27 May 2026 Delete

This validated context can be used for creative and helpful genAI analysis

Research assistant
Capital management policy
C: CRDB Bank

What evidence is most relevant to this criterion? Summarise financial indicators, institutional documents, and regulatory context. Highlight contradictions or gaps. Do not suggest a rating.

Evidence Summary: Capital Management Policy
Financial Indicators
Capital Adequacy Performance:

- Total Capital Management Policy Evidence Summary

Financial Performance and Capital capital ratio: 17.8% (2025) vs regulatory minimum 14.5 Position

Capital Adequacy Metrics:

- Total capital ratio: 17.8% [Public: CRDB AR 2025, Financial Performance Review and KPIs (2025) vs regulatory minimum 14.5% [Public KPIs]
- Tier 1 capital ratio: 16.1% (2025) vs regulatory minimum 12.5% [Public: CRDB AR 2025, Financial Performance Review and KPIs, pp. 47-58]
- Total qualifying Tier 1 capital: TZS 2.305 trillion-58]
- Tier 1 capital ratio: 16.1% (2025) vs regulatory minimum 12.5% [Public: CRDB AR 2025, Financial Performance Review and KPIs, pp. 47-58]
- Total regulatory capital: TZS 2.560 trillion against risk-weighted assets of TZS Review and KPIs, pp. 47-58]
- Total qualifying Tier 1 capital: TZS 2.30514.348 trillion [Public: CRDB AR 2025, Financial Performance Review and KPIs]

Capital Structure trillion against risk-weighted assets of TZS 14.348 trillion [Public: CRDB AR 2 Metrics:

- Total borrowings/total equity: 1.52 (2025), showing deteriorated, Financial Performance Review and KPIs, pp. 47-58]

Capital Structure:

Ask a follow-up... Ask

Qualitative judgement is only as good as the evidence behind it. Frontier FI lets analysts upload the documents that matter — audited financial statements, annual reports, board and governance papers, risk policies, regulatory correspondence, and rating reports — and treats them as validated context for the AI-driven research assistant.

Once uploaded, documents are indexed into the visibility-scoped RAG pipeline. When an analyst works through the 44 judgemental criteria, the assistant retrieves the relevant passages and surfaces them alongside the criterion — so an assessment of governance, risk management, or controls is anchored in what the institution's own documents actually say, with the source passage cited for verification.

The analyst remains the decision-maker. The assistant assembles and surfaces evidence; it does not score. This keeps the qualitative review grounded, traceable, and defensible — every judgement supported by an identifiable document, never by unsupported model inference.

Structured questionnaire helps users analyse qualitative CAMELS criteria

Capital 6/6 rated

Capital adequacy	1	2	3	4	5
Capital quality	1	2	3	4	5
Capital back-stopping	1	2	3	4	5
Capital management policy	1	2	3	4	5
Explanatory notes Document your rationale for this rating... AI research assistant					
Capital planning	1	2	3	4	5
Capital reporting	1	2	3	4	5

Designed for Collaboration

Good credit decisions depend on trusted information flowing between the right parties — and no further. Frontier FI is built around a **three-tier visibility model**: every piece of information is classified as *confidential*, *shareable*, or *public*, and that classification is enforced at the database level through row-level security. Retrieval for AI context is visibility-scoped, so each party only ever sees what it is entitled to.

This is what makes on-lending less painful in practice. An intermediary can prepare its assessment once and grant a controlled, shareable view to multiple funders — instead of starting from scratch with each one. The apex lender keeps its internal analysis confidential; the institution retains ownership of its own data.

Technical Architecture

Frontier FI is built on a modern, scalable technology stack designed for institutional deployment:

Frontend	Next.js (React) with server-side rendering for performance. Responsive design works on desktop, tablet, and mobile.
Backend	Supabase (PostgreSQL) with row-level security for multi-tenant data isolation and visibility enforcement.
AI Integration	Anthropic Claude API with structured, server-side data pipelines and a visibility-scoped RAG layer. No client-side key exposure.
Authentication	Institutional SSO support. Role-based access control at the organisation and assessment level.
Deployment	Cloud-native, deployable to any provider. White-label ready with configurable branding, colour schemes, and logos.

Roadmap

The platform is under active development. Near-term enhancements include an **agentic document processor** that extracts financial statements directly from uploaded reports and integration with **validated external data APIs** — covering market data, sector benchmarks, macroeconomic indicators, and regulatory environments — alongside expanded RAG knowledge bases.

Further out, **peer benchmarking and analytics** and **FI-to-FI collaboration** features will allow institutions to position themselves against comparable peers and engage with funders directly on the platform. These integrations serve a dual purpose: they provide richer, grounded context that improves the quality and reliability of AI-generated insight, while giving analysts direct access to the same authoritative reference data — so that every assessment is anchored in verifiable facts that can be independently cross-referenced.

Why GBRW

GBRW is a specialist banking and finance management consulting firm with deep experience in development finance, financial institution analysis, and credit risk methodology. We have worked with development finance institutions, central banks, and commercial lenders across Africa, Asia, and the Middle East — helping them design, build, and strengthen the frameworks that underpin sound lending and supervision.

Frontier FI is not a technology product built in isolation. It is the digital expression of a CAMELS-based financial institution rating methodology that has been developed, tested, and refined through decades of hands-on consulting engagements — and deployed commercially with real clients. The financial logic, the scoring frameworks, and the judgemental criteria reflect real institutional practice, because they were built for real institutions. This consulting heritage is what distinguishes Frontier FI from generic fintech tools.

Frontier FI is not sold as standalone software. It is deployed as part of a consulting engagement tailored to each programme or institution. We work with your team to configure the platform, align it with your existing assessment and supervisory processes, and build the internal capacity to use it effectively — so the technology is embedded within a framework your people understand and trust.

What we bring to a partnership

- **Domain expertise:** We understand how credit committees and supervisors think, what development finance mandates require, and what intermediary institutions need to demonstrate to access funding.
- **Customisation:** The platform is white-labelled and configured for each partner — your brand, your peer groups, your ratio sets, your language — ideal for deployment across a specific on-lending programme or institution.
- **Consulting support:** We don't just hand over software. We work alongside your team to implement the methodology, train your analysts, and ensure the tool delivers real value.
- **Responsible AI integration:** We know what works and what is theatre in AI for financial services. Our approach is grounded, transparent, and designed to earn the trust of regulators and credit committees.

See It in Action

We would welcome the opportunity to demonstrate Frontier FI and discuss how it could support your on-lending programmes, counterparty assessment, supervision, or due diligence. Whether you are modernising an existing process or building one from scratch, we are happy to walk you through the platform and explore what a tailored, white-labelled implementation might look like. No commitment required — just a conversation about what you are trying to achieve and how we might help.

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