Asset 360: The Blueprint for Collateral Excellence

Digital Transformation, Centralized Governance, and a Strategic Roadmap for KB Bank

A Proven Model for Valuation
& Asset Management

Operational Excellence through Centralization

Launched on 01/08/2025, Asset 360 is MSB's proprietary solution built on the BPM Camunda platform. It integrates core systems to synchronize data across the entire credit journey.

Strategic Standardization

- Centralized asset portfolio planning
- Digitized workflows for valuation & warehousing
- Foundation for future AI/Automation

Operational Efficiency

- 100% digitization of business flows
- Automated routing via rule configuration
- Reduced processing time & high transparency

Comprehensive Scope

- Valuation (Internal, External, Self-Service)
- Management (In/Out, Inventory, Migration)

Result: A unified digital ecosystem transforming how collateral is valued, managed, and audited.

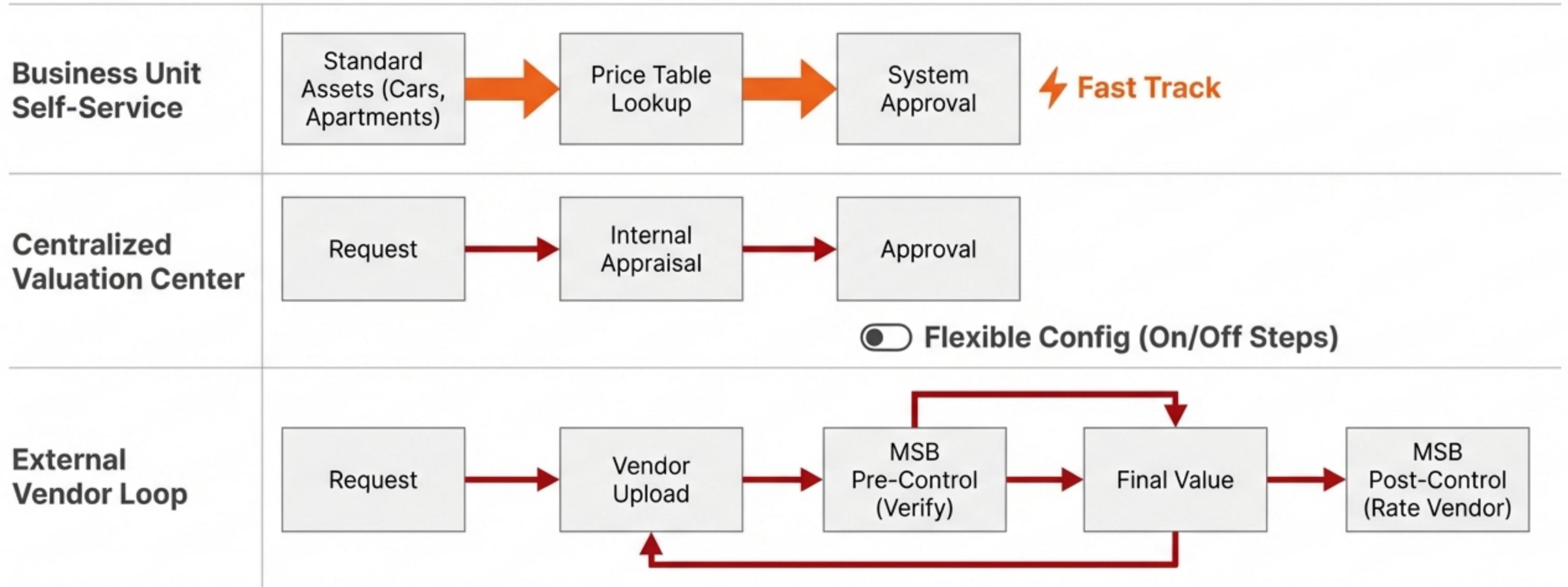# The Data Foundation: Pricing Engine & Asset Database

Data Collection
Land, Apartments, Transport

Sources: History & 3rd Parties

Reliability Scoring

Classifying data confidence

Comparative Asset Database

Source of Truth for Valuation

Centralized Price Lookup

Continuous Market Updates

Allows Business Units to instantly query prices for Apartments & Transport to support preliminary limit calculations and customer advisory.

NotebookLM

Hybrid Valuation Workflows

Business Unit Self-Service

Standard Assets (Cars, Apartments) → Price Table Lookup → System Approval

⚡ **Fast Track**

Centralized Valuation Center

Request → Internal Appraisal → Approval

🔘 **Flexible Config (On/Off Steps)**

External Vendor Loop

Request → Vendor Upload → MSB Pre-Control (Verify) → Final Value → MSB Post-Control (Rate Vendor)

Flexible logic allows steps to be toggled ON/OFF based on business needs without coding changes.

NotebookLM
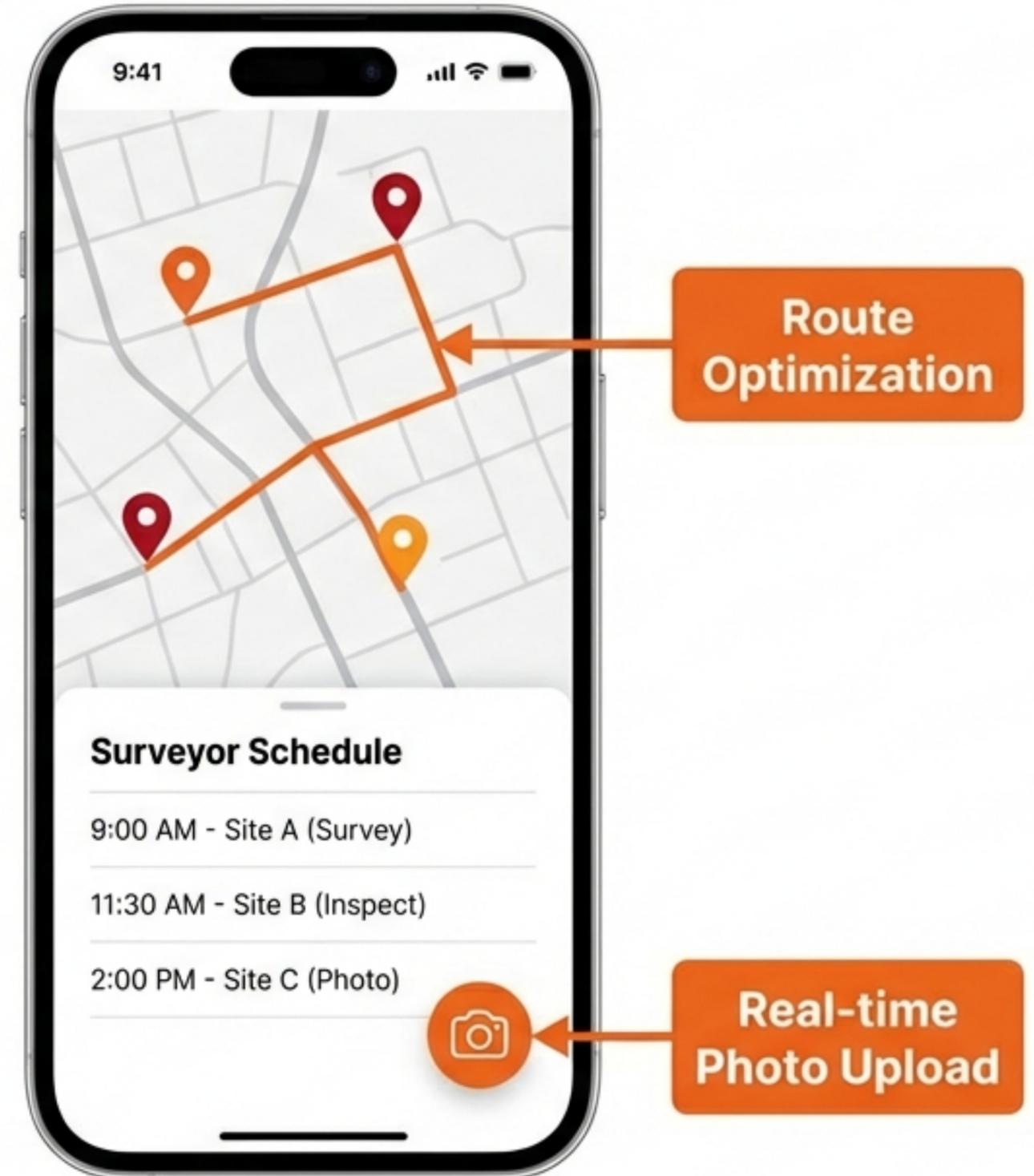
Mobility & Smart Routing

Field Operations App

- Dedicated mobile interface for field surveyors.
- Real-time synchronization with Asset 360 core.

Smart Assignment Engine

- Automatic request routing based on:
  - Asset Location (Geo-tagging)
  - Officer Workload & Capacity
  - Valuation Type (Internal vs. External)

Impact: Optimizes resources and drastically reduces turnaround time.

Route Optimization

Real-time Photo Upload

9:41

Surveyor Schedule

9:00 AM - Site A (Survey)

11:30 AM - Site B (Inspect)

2:00 PM - Site C (Photo)

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Collateral Lifecycle Management

In-Warehouse
New Import & Supplemental Import

Out-Warehouse
Borrowing, Returning, Extending

Inventory Control
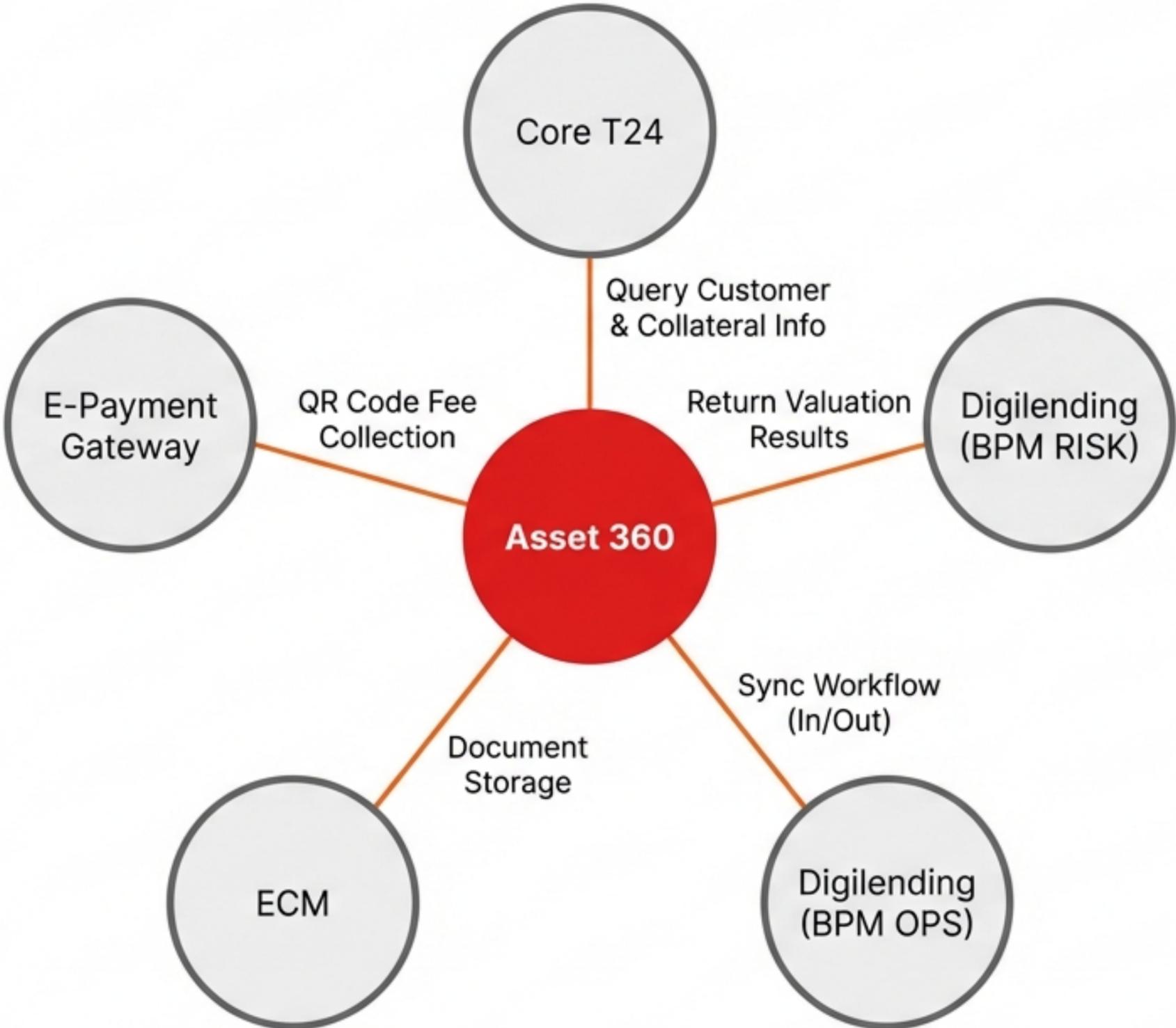Periodic & Surprise Audits

Digital Tracking Integration

QR Code Technology

- Instant status query via Warehouse Import Slips.
- Real-time location tracking.

Data Migration

- Legacy data (Collat 1) cleaning and conversion to Asset 360 standards.

Integrated System Architecture

Strategic Value Proposition

Operational Efficiency

Drastically reduced processing time.

Automated assignment eliminates manual allocation errors.

Optimized personnel allocation across regions.

Risk Management

Strict quality control via Pre/Post checks.

Full digital audit trail for 100% traceability.

Automated compliance support.

Long-Term Strategy

Creation of a centralized Collateral Data Lake.

AI Foundation: Ready for semi-auto valuation models.

Supports sustainable credit growth.

Implementation Status: March 2, 2026

✓ MVP 1 (Completed)

- ✓ Comparative Asset DB (Upload/View/History)
- ✓ Price Table Management (Auto-update/Lookup)
- ✓ Business Unit Valuation Flow (Approve/Notify/Store)

✓ MVP 2 (Completed)

- ✓ Automated Rule-Based Routing & Assignment
- ✓ Warehouse Management (In/Out/Borrow/Return/ECM)
- ✓ Centralized Valuation Center Flow
- ✓ Fee Management (QR Collection)
- ✓ Full Integration: Digilending & Legacy Migration

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Architectural Fit for KB Bank

Leveraging MSB's deployment experience, this model offers specific advantages for international banking environments.

Centralized Asset Data Hub

A single source of truth for collateral data, ensuring consistency across all systems and branches.

Configurable Workflows

Low-code design allows policy changes without deep technical intervention, adapting to evolving regulations.
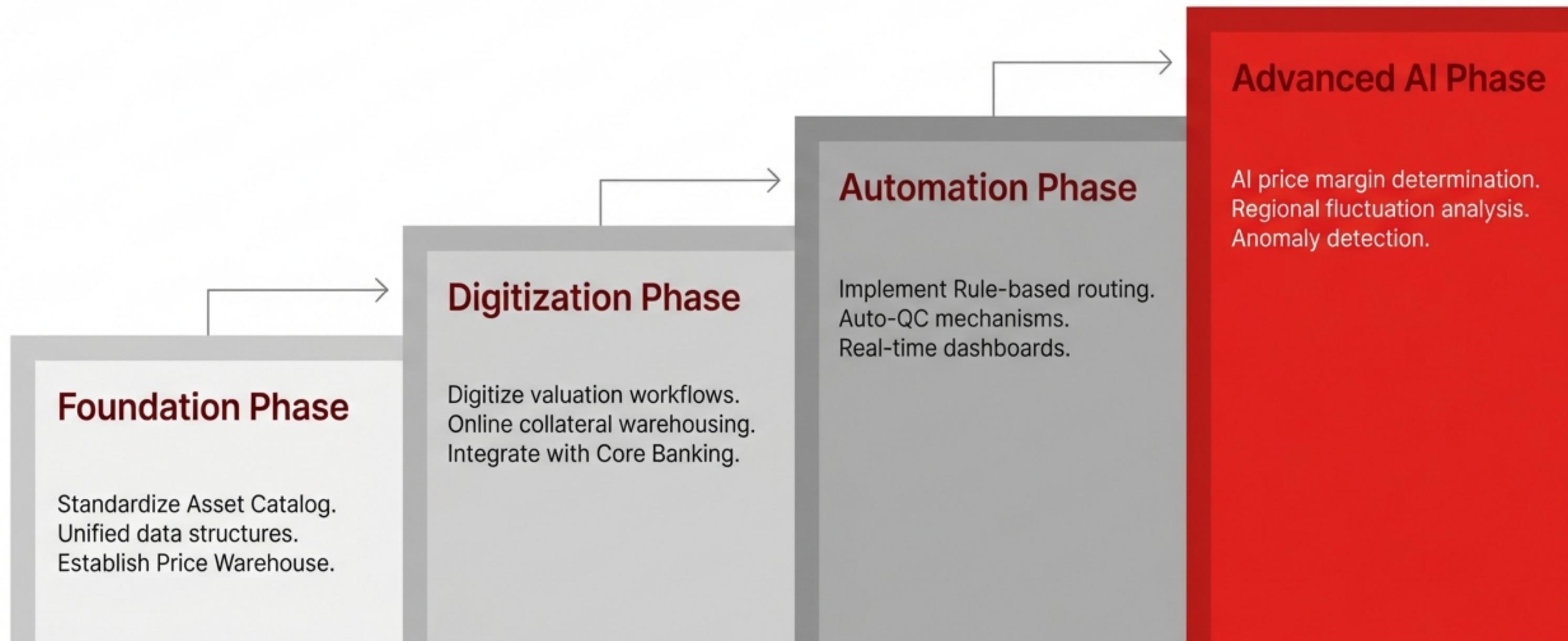
Rule-Based Routing Engine

Automated distribution of work based on customizable criteria (Geography, Load, Type).

Open Architecture

API-first design ready for multi-system integration (Core, Credit, ECM) in a multi-national context.
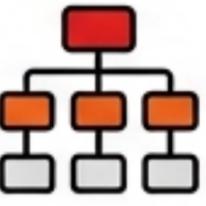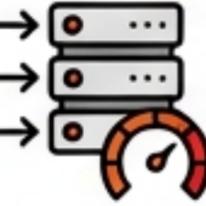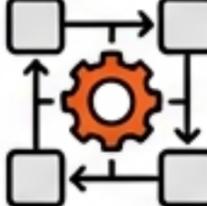
Recommended Implementation Roadmap

Foundation Phase

Standardize Asset Catalog.
Unified data structures.
Establish Price Warehouse.

Digitization Phase

Digitize valuation workflows.
Online collateral warehousing.
Integrate with Core Banking.

Automation Phase

Implement Rule-based routing.
Auto-QC mechanisms.
Real-time dashboards.

Advanced AI Phase

AI price margin determination.
Regional fluctuation analysis.
Anomaly detection.

Anticipated Value for KB Bank

- **Standardization:** Unified collateral data across the entire network.

- **Transparency:** Enhanced clarity in valuation processes.

- **Speed:** Reduced turnaround time for credit files.

- **Control:** Reduced operational risk and manual errors via digital audit trails.

- **Scalability:** A platform built for long-term growth.

- **Future-Proof:** Ready for AI and advanced analytics.

Implementation Challenges & Solutions

Challenge	MSB Solution
Legacy Data: Distributed asset definitions and messy historical data.	**Prioritize cleaning and standardization BEFORE** migration.
Complex Organization: Multi-layer hierarchy (HQ -> Region -> Branch).	**Flexible permission** matrices to ensure control without bottlenecks.
Performance Load: High volume of concurrent transactions.	**Scalable architecture** designed for **3-5x growth** from Day 1.
Integration: Varying data standards across satellite systems.	**Synchronized architectural design** from the start.

Critical Success Factors

1. **Data First:** Standardization is more important than feature building. Without clean data, AI is impossible.

2. **Journey-Centric:** Design for the asset/credit journey, not for the department.

3. **Flexible Rules:** The Rule Engine must be configurable by business users to adapt to changing policies.

4. **Scalability:** Design for the future (3-5x current scale).

5. **Risk Mindset:** Every step must be traceable for audit and compliance.