

Approved IFRS9 / CECL / Stress Testing solution offering advanced accuracy and analytics, and up to **30% reduction** in modelling operational costs.

SNAPSHOT

- Approved IFRS9/CECL and Stress Testing solution in one platform
- **Model operating cost saving is substantial**
- Full PIT internal model and credit cycles producing high accuracy
- Common solution across all Corporate/ SME portfolios
- **Integration with bank's own PD/LGD/EAD credit models**
- Automatically executes your PD/LGD/ EAD models and scenarios in a pre-configured execution
- ZRE leverages lessons learned from 18 years' experience and testing in multiple global banks
- **SAS® or low-cost Python based system platform**
- Custom configuration for specific regions and industries

Why Z-Risk Engine?



Efficiency and Cost Reduction

Ability to execute multiple bank IRB credit models with flexible configuration and application of PIT adjustments in single automated calculation – **modelling and implementation cost save** as IFRS9 models (Wholesale and Commercial) **do not need to be re-developed for every IRB model update.**



Approved

Approved (regulatory and accounting) Integrated solution for major global banks for IFRS9 and Stress Testing in a single platform.



Accurate

Highly accurate IFRS model using Full Point-in-Time (PIT) conversion of bank's own Hybrid internal credit models by incorporating detailed credit cycles.



Experience and Track Record

Over **18 years' track record**, highly focused knowledge, and experience in developing, implementing, and approving IFRS9 and IRB credit models, for multiple, global banks.



Advanced Technology

Advanced, **cost effective and robust technology** with auditable Python micro-services framework and architecture including cloud-based implementation.