

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.**



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.



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.



Advanced Technology

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