Regulatory Reporting

All the information needed for regulatory reporting is available in FlexFinance.

- Accounting information (the balance sheet and P&L account including the additional information needed for financial reporting)
- Liquidity management (coverage)
- Interest mismatch statistics
- Borrower statistics/AnaCredit
- Credit risk
- Market risk
- Calculation of risk provisions (impairment)

All information relevant for reporting purposes are provided in topic-related data marts in a transparent manner. The data marts can be exported and published in any format (see Data Mart Manager and Dashboard).

RAW DATA	FLEXFINANCE		
	Valuation	**Data marts**	**Output**
Transaction and reference data (Contract data)	• Amortisation • Fair value • Accrual/deferral • Cash flow generation • Prepayment estimation • Interest rate forecasting • Segmenting • Rating/scoring • Effective interest rate • ECL (Expected Credit Loss) • Liquidity coverage • Present value calculation • Interest rate scenarios/simulation • Value at risk • Monte Carlo simulation • Probability of default • Loss given default • Exposure at default	• Accounting information • Liquidity management • Interest rate fixing • Borrower statistics/AnaCredit • Credit risk • Market risk • Risk provisioning	**BCBS (Basel II/III)** **EBA (FinRep/CoRep)** **ECB (AnaCredit)**
Master data (Customers; securities)			
Market data (and statistical data)			