Default Scenarios

Various options are available in FlexFinance for simulating payment or customer default.

- **Default or partial default on payments**
  Total or partial default on a payment can be defined for a loan portfolio in a given period e.g. between 3 and 6 months by using the scenario type 'Payment Default'.

- **Default or partial default by a customer**
  A portfolio that contains all a customer's deals can be defined for individual customers. The possibility of a customer defaulting during a given period can be verified for this portfolio by the scenario 'Payment Default'.

- **Default by the 'n' largest customers or economic units**
  The scenario 'Default Scenarios' is provided for the simulation of default by the 'n' largest customers of economic units. The customers or economic units that make the most payments in a given period are determined. These are then sorted and disclosed according to the amount of the commitment.