

FlexFinance provides data marts with values that entirely cover the calculation of risk provisions. For more information on the calculation options, please have a look at the section [Workbenches for risk provisioning](#).

The data marts include:

- Calculated results
 - PD (Probability of Default)
 - LGD (Loss Given Default)
 - EAD (Exposure at Default)
 - ECL (Expected Credit Loss)
- Accounting-specific results based on the financial year
 - Risk provisions
 - Impairment expense
 - Write-off expense
 - Impairment income
- Detailed information regarding calculations
 - Recovery cash flow plan for deals in default
 - Drilldown to ECL calculations for each set date LGD (PIT) (= point in time)
 - Sensitivity analysis: difference compared to current ECL due to changes in macroeconomic parameters

Below are some examples of reports on risk provisioning in FlexFinance based on these data marts:

Results of the Sensitivity Analysis

	Stage	Macroeconomic Scenario: Portfolio	ADVERSE			BASELINE			Grand Total		
			ECL Value	Difference	ECL Weighted Value	Difference	ECL Value	Difference	ECL Weighted Value	Difference	ECL Value
Base	HEALTHY	IFRS9CI BONDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		IFRS9CI COMMITMENT CORP REV	0.00	0.00	0.00	0.00	-18,222.40	0.00	-9,111.20	0.00	-9,111.20
		IFRS9CI CONSUMER LN	0.00	0.00	0.00	0.00	-5,560,054.42	0.00	-2,780,027.21	0.00	-2,780,027.21
		IFRS9CI CORPORATE LN	0.00	0.00	0.00	0.00	-2,103,360.26	0.00	-1,051,680.13	0.00	-1,051,680.13
		IFRS9CI CURRENT ACCOUNT	-129,948,285.41	0.00	-64,974,142.71	0.00	-129,948,285.41	0.00	-64,974,142.71	0.00	-129,948,285.41
		IFRS9CI EMPLOYEE LN	0.00	0.00	0.00	0.00	-15.80	0.00	-7.90	0.00	-7.90
		IFRS9CI GUARANTEE	0.00	86.55	0.00	43.28	-55.98	46.86	-27.99	23.43	-27.99
	SENSITIVE	IFRS9CI CONSUMER LN	0.00	0.00	0.00	0.00	-359,840.78	0.00	-179,920.39	0.00	-179,920.39
		IFRS9CI CORPORATE LN	0.00	0.00	0.00	0.00	-62,076.29	0.00	-31,038.15	0.00	-31,038.15
	DEFAULT	IFRS9CI CONSUMER LN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL				-64,974,142.71	43.28			-69,025,955.67	23.43	-134,000,098.37
Combination Number: 1	HEALTHY	IFRS9CI BONDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Parameter Shift		IFRS9CI COMMITMENT CORP REV	0.00	0.00	0.00	0.00	-18,222.40	0.00	-9,111.20	0.00	-9,111.20
CPI 0.10		IFRS9CI CONSUMER LN	0.00	0.00	0.00	0.00	-5,560,054.42	0.00	-2,780,027.21	0.00	-2,780,027.21
ECI 0.10		IFRS9CI CORPORATE LN	0.00	0.00	0.00	0.00	-2,103,360.26	0.00	-1,051,680.13	0.00	-1,051,680.13
HOTEL ROOM OCCUPANCY 0.10		IFRS9CI CURRENT ACCOUNT	-129,948,285.41	0.00	-64,974,142.71	0.00	-129,948,285.41	0.00	-64,974,142.71	0.00	-129,948,285.41
NON-OIL ECI 0.10		IFRS9CI EMPLOYEE LN	0.00	0.00	0.00	0.00	-15.80	0.00	-7.90	0.00	-7.90
OIL PRICE 0.10		IFRS9CI GUARANTEE	0.00	86.55	0.00	43.28	-55.98	46.86	-27.99	23.43	-27.99
OIL PRICE QUARTERLY YOY CHANGE 0.10		IFRS9CI CONSUMER LN	0.00	0.00	0.00	0.00	-359,840.78	0.00	-179,920.39	0.00	-179,920.39
OIL PRODUCTION -0.10		IFRS9CI CORPORATE LN	0.00	0.00	0.00	0.00	-62,076.29	0.00	-31,038.15	0.00	-31,038.15
REAL ESTATE AVG RESIDENTIAL PRICE -0.10		IFRS9CI CONSUMER LN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REAL ESTATE QUARTERLY YOY CHANGE -0.10		TOTAL			-64,974,142.71	43.28			-69,025,955.67	23.43	-134,000,098.37

Risk Provisioning

		Risk Provisioning	
		010	
Individual Assessment: Specific provision and Portfolio Allowance		010	4,536,751.65
	Corporate Customer	020	492,498.80
	Private Customer	030	3,797,673.68
	Staff Loans, Employee Loans, BMR-Loans	040	1,004,901.54
	Financial Customer	050	0.00
	SME	060	0.00
	Investment Corporation	070	0.00
	Commercial Real Estate	080	0.00
Collective Impairment: IBNR		100	194,011,264.96

Modelbank

The following standard functions are also available for reports defined in FlexFinance:

- extensive [drilldown possibilities](#)
- possibility to [compare the report for different posting dates](#)
- [proof of rule for reporting contents](#)
- manual editing combined with consistency check