Shift of Payments

Shift scenarios are useful for simulating an expected late or premature payment for parts of certain cash flows. A period of time to which some parts of the cash flows (interest or repayments) are shifted is defined. This can then be divided into good, moderate or poor but can also be sub-divided more finely if required. For example, the following can be modelled for accounts:

Liability	Poor Stress 3	Moderate Stress 2	Good Stress 1
Current accounts	25% in 0-7 days	18% in 0-7 days	10% in 0-7 days
	15% in 8-14 days	10% in 8-14 days	8% in 8-14 days
	6% in 15-30 days	5% in 15-30 days	5% in 15-30 days
	4% in 1m-3m	2% in 1m-3m	2% in 1m-3m
Margin accounts	No change		
Savings accounts	25% in 0-7 days	18% in 0-7 days	10% in 0-7 days
	15% in 8-14 days	10% in 8-14 days	8% in 8-14 days
	6% in 15-30 days	5% in 15-30 days	5% in 15-30 days
	4% in 1m-3m	2% in 1m-3m	2% in 1m-3m
Call accounts	25% in 0-7 days	18% in 0-7 days	10% in 0-7 days
	15% in 8-14 days	10% in 8-14 days	8% in 8-14 days
	6% in 15-30 days	5% in 15-30 days	5% in 15-30 days
	4% in 1m-3m	2% in 1m-3m	2% in 1m-3m

Different amounts of outflows can be assumed for individual periods (0-7 days, 8-14 days,...) depending on the scenario under study for current accounts, savings accounts and call money.