



Kapital simulerings ydelse



Analyse & scenarie simulering

PwC har udviklet et værktøj til simulering under forskellige økonomiske scenarier med fokus på risiko og kapital. Værktøjet kan støtte jeres beregning af regulatorisk kapital, NEP-krav, risikovægtede eksponeringer, hensættelser o.l.

Functionality of PwC PASS
Step 1: Input - Bank specific COREP data and stress parameters

Main input comes from COREP

Bankspecific Data & Stress Parameter

Own funds C-01, RWB SA C-02, RWB MS C-03, RWB MS C-04

Raw Data

Functionality of PwC PASS
Step 2: Performance

PwC PASS Tool Calculation methodology

COVID-19 Impact

Analysis of checks to ratios of

- Capital ratios: increasing risks put pressure on banks' capital ratio
- Own funds: decline in CET1 due to current losses, which must be taken

Functionality of PwC PASS
Step 3: Ensuring informed decisions

Combining exposure level data with state-of-the-art data analytics ensures great flexibility in tailoring the output to the level of granularity required – from insights to deep dive and all the way in between. This allows for detailed analysis of the simulation results while at the same time ensuring that management decisions are supported by high level data:

Impact of COVID-19
COVID-19 hits banks' capital ratios

Impact on banks' CET1 capital

Maximum CET1: 250 bps (moderate), 950 bps (extreme)

Total CET1 pre COVID and COVID impact

PwC analysis show an effect on the CET1 ratio from 250 bps (V-scenario) to 950 bps (L-scenario)

GDP - adjusted for COVID-19 impact

Year	EU	Germany	Italy
2019	1.883	0.866	0.301
2020	-0.982	-0.134	-0.134
2021	5.161	4.766	4.83

The real economy is expected to collapse by -8.9% in 2020 (Germany, baseline scenario).

Base (pre COVID-19)

Scenario	2020	2021	2022
V-scenario (mild)	0.8	1.2	1.5
U-scenario (severe)	-0.5	0.2	0.8
L-scenario (fatal)	-1.2	-0.8	-0.5

Diates

Værktøjet er bygget i velkendte programmer

- COREP skemaerne indlæses af vores værktøj og fungerer som jeres specifikke input data (andre data på portefølje eller facilitet niveau kan også bruges)
- Jeres definerede økonomiske og stressede scenarier kan bruges alternativt kan PwC's økonomiske prognoser helt ned på industriniveau også bruges
- Beregningsmotoren er udviklet i R og kan evt. tilpasses jer specifikt
- Business intelligence på de simulerede eksponeringer og nøgletal er bygget i PowerBi men kan porteres til jeres foretrukne værktøj, som indeholder bl.a. regulatoriske nøgletal omkring kapital, NEP-krav, likviditet, påvirkning på nedskrivninger og non-performing eksponeringer, osv.

For more information

Contact Financial Markets & Risk

www.pwc.dk

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