The Basel IV Standardized Approach PwC-Tools
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<th>Comparison old/new</th>
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<td><strong>Credit Risk (CR SA + IRBA)</strong></td>
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<td>✔</td>
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<td>(Also comparison to IRB with the PwC Credit Risk - QIS-Tool)</td>
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<td><strong>SA-CCR</strong></td>
<td>Excel</td>
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<td>(Current EAD can be complemented)</td>
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<tr>
<td><strong>SECuritization Calculation Tool</strong></td>
<td>Excel</td>
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<td>✔</td>
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<td>(CRR vs. EBA External/Internal RBA/SEC SA)</td>
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<td><strong>OpRisk</strong></td>
<td>P&amp;L/Balance data/OpRisk-losses of the last ten years</td>
<td>Excel</td>
<td>✔</td>
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<td><strong>FRTB</strong></td>
<td>csv-Data</td>
<td>Access</td>
<td>✔</td>
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You are invited to visit our Webex Session, that clearly illustrates the Basel IV standardized approach PwC-Tools

https://www.youtube.com/channel/UCosEew32vLFgApuGR048bBg
The PwC SA-Tool

PwC developed an access-based Tool for calculating the CR SA

Easy adjustment of the Tool possible (e.g. for additional analyses)

Integration of (graphical) outputs in project documentations and presentations

Extensive practical testing of the Tool in different preliminary studies

Application potential of PwC SA-Tools

- Pragmatical performing of test calculations possible
- Data import via CSV-file. Derivation of the import–interface from the BAIS-Input or rather result tables is possible
- Calculation of capital requirements below the setting of different options, e.g. usage of external ratings (yes/no)
- High adoption flexibility, e.g. to carry out scenario-analyses
- Results presented (RWA old/RWA new) as graphical outputs. Export of results in CSV-format is possible

The Basel IV Standardized Approach PwC-Tools

PwC
The PwC Credit Risk QIS-Tool

Customizable reports depending on complexity of business model in order to derive the product based margin impact of parameter floors and the transition of exposures to the SA

QIS output aligned with official BCBC/EBA templates

Standardized reports at various granularity levels enabling cost impact analyses at product level

The Basel IV Standardized Approach PwC-Tools

PwC

September 2016
The PwC SA-CCR tool

The SA-CCR-tool is an access-based calculation-tool, which was developed by PwC in order to support our clients with the implementation of the new SA-CCR requirements. PwC’s SA-CCR-tool ensures the following:

- Implementation of the regulatory requirements of BCBS 279 within the EAD calculation
- Dynamic application of the tool irrespective of the composition of the derivative portfolio
- Determination of the EAD following a systematic and logical approach
- Flexible evaluation possibilities for analytic and strategic purposes
- Capability to assess the impact of collateral and netting agreements
- ...

The Basel IV Standardized Approach PwC- Tools
PwC
September 2016
# PwC SECCT – SECuritisation Calculator Tool

**PwC SECCT**

- PwC developed an access-based Tool to calculate the existing and the new approaches including STS securitization
- Easy adjustment of the Tool is possible (e.g. for additional analyses)
- Integration of (graphical) results in project documentations and presentations
- Extensive practical testing of the Tool in different preliminary studies

**Application potential of PwC SECCT**

- Test calculations SEC-IRB, SEC-ERBA und SEC-SA
- Input on portfolio level as well as on the level of the individual securitised positions
- Calculation of capital requirements under the setting of different options is possible (e.g. taking into account the STS-Rules)
- High adoption flexibility, e.g. to carry out scenario analyses
- Result presentation (RWA old/RWA new) as graphical output. Export of results in CSV-format is possible
SECCT (1/2)
Simulation of the new Approaches for your Portfolio

Click the tab “start” and the relevant portfolio data and structure data can be read in in xls. format and can be processed
- Asset Level Data
- Pool Level Data

Comfortable Input of Input-Data for...
- Test calculations of additional capital requirements for existing portfolios ✓
- simulation of different portfolios/structures for the new business ✓

The tab “settings” enables the selection of different frameworks for calculating the risk-weights
- EU-proposals (commission, board, parliament)
- Basel (BCBS 343) including the regulations to STC-securitisations (BCBS 374)
SECCT (2/2) Simulation of the new Approaches for your Portfolio

Using the tab „results“ the results of the calculation are presented and visualized:

• Presentation of risk-weights according to approach
• Presentation of pool-structure
The **PwC Sensitivity Based Approach Tool**

**PwC SBA-Tool**

**Application potential of PwC SBA-Tool**

- **General**
  - Pragmatical implementation of test calculations is possible
  - Calculation of capital requirements for Delta-, Vega-, Curvature-, default- and residual risk on all desk levels
  - Implement the calculation for all risk areas as well as per desk-level
  - **Adaptation flexibility**: Quantifying the impact on the capital requirements by taking into account portfolio-scenarios or desk-structures

- **Added Value**
  - **Granularity levels**: Calculating the capital requirements per risk area (GIRR, CNCS, etc.) in separate tables enables the identification of risk drivers
  - **Output validation**: fundamental analyzing possibilities serve as a basis for the validation of test calculations
  - **Scenario Analysis**: strategic measures as well as an optimal product allocation on significant risk drivers are based on scenario analyses for different trading book boundaries

- PwC developed an access-based Tool for calculating the SBA
- Easy adjustment of the Tool (e.g. for additional quantification-analyses)
- The access-based Tool enables a good performance while handling large datasets
The PwC SMA-Tool

PwC SMA-Tool

Application potential of PwC SMA-Tool

Calculation of the capital requirements for OpRisk according to SMA (BCBS 355)

Flexible evaluation possibilities for analytic or strategic purposes (scenario calculations)

Impact Analysis: Comparison between the capital requirements that are calculated with the Tool according to SMA and the existing capital requirements for OpRisk

Scenario Analysis: Possibility to analyze the impacts of the predicted business development (P&L positions) on capital requirements and therefore if necessary basis for analytic and strategic purposes

PwC developed an Excel-based Tool for calculating the capital requirements for OpRisk according to SMA

Easy adjustment of the Tool is possible (e.g. for additional scenario-calculation)