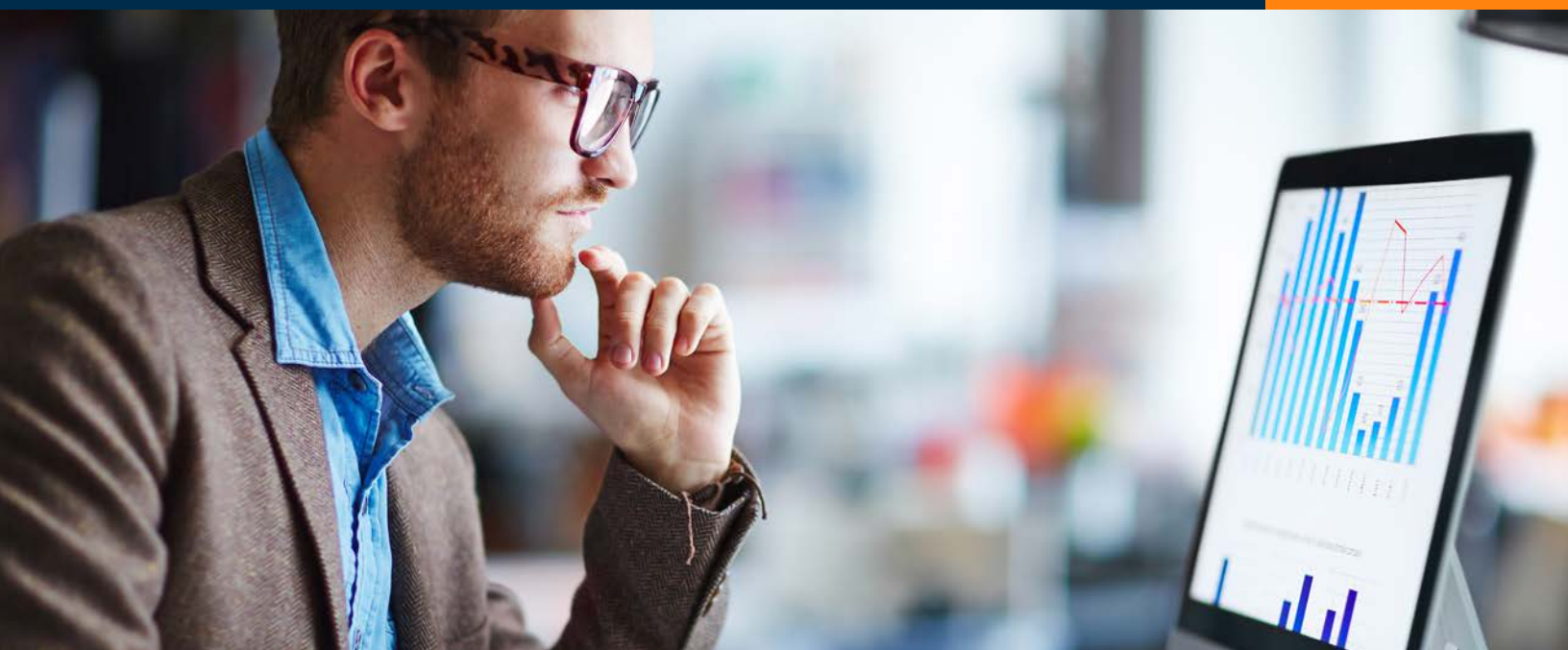


SAS® Solution for IFRS 9

Accelerate time to benefit and quickly meet new IFRS 9 standards with a package of optional content for use with SAS® Expected Credit Loss



Key Benefits

- **Accelerate the completion of any IFRS 9 project.** Model templates, sample workflows, rules and reporting packages enable banks to accelerate time to benefit for their IFRS 9 projects.
- **Streamline the process for estimating expected credit losses.** Simplify IFRS 9 model creation, reporting and maintenance to meet the latest compliance requirements within tight timelines. A point-and-click interface and prebuilt templates greatly reduce coding requirements so you can build models and reports quickly, and reduce ongoing maintenance costs.
- **Get fast results.** Take advantage of optimized model templates and harness the power of distributed, in-memory processing to perform calculations faster than ever. Then use templates to quickly create the most commonly used reports. Perform on-the-fly aggregations and drill down into results in near-real time.

Overview

SAS Solution for IFRS 9 is an add-on component to SAS Expected Credit Loss. This package of additional content is designed to meet IFRS 9 requirements, including modeling, workflow frameworks and reporting, and enables banks to focus their expert resources on the core business challenges of capital optimization, risk mitigation and balance sheet immunization.

It can help banks meet the computational challenges and tight timelines of the new IFRS 9 standards, while reducing implementation and execution risks. Banks will be able to create, test and execute large numbers of complex analytical models, ensuring process transparency and auditability along with instilling strong model governance.

SAS Solution for IFRS 9 is designed primarily for CFOs to comply with new IASB accounting standards, as well as CROs who will provide the required analytics and reports.

Do you need to quickly implement IFRS 9-compliant systems?

With SAS® Solution for IFRS 9, you can:

- Create, test and execute complex models, apply the accounting rules, and prepare drill-down reports and ledgers for regulatory purposes.
- Understand and assess the impacts of changing data, models and assumptions, and add functionality to optimize your workflows as regulations and business needs change.
- Specify and edit scenarios, and consolidate data into financial statements and reports to meet regulatory requirements in an efficient and auditable manner.
- Spend more time on analysis and exploration to estimate expected losses as required by new IFRS 9 credit impairment accounting standards.

Capabilities

Modeling and analytics

Prepackaged templates for commonly used model types accelerate model development. Quickly create, test and execute expected credit loss models so you can comply with IFRS 9 requirements in a timely manner.

- A set of prebuilt model templates makes it easy to compute both 12-month and lifetime expected credit loss (ECL), including hazard models, Markov chains, PD curves, loss given default (LGD), Monte Carlo simulations and state transition models.
- An input data model supports ECL calculations and financial disclosure reporting.
- An expected credit loss scenario attribution model computes the ECL impact of different scenarios.

Aggregation and reporting

Easy-to-use, self-service reporting templates and out-of-the box visualizations enable you to quickly design and deploy IFRS 9 reports. Aggregate or drill into results on the fly to understand the drivers and assess the financial impacts. Automate disclosures and posting into ledgers for enhanced accountability.

- IFRS 9 report templates are provided, including 12-Month ECL and Lifetime ECL, Credit Quality, Stage Allocation/Movement, and Reconciliation to IAS 39. Templates may be modified as required.
- Provides IFRS 9 financial disclosure reports (e.g., stage, period-to-period changes).
- Enables financial aggregation according to IFRS guidelines and EBA FINREP.
- An IFRS 9 project management dashboard monitors the status of monthly IFRS 9 reporting and related workflows.
- A business rules template for IFRS 9 stage allocation is provided. The rules may be modified as needed.

Workflow

A unified workflow provides greater control and leads to improved collaboration and transparency across organizations. You can easily customize accounting rules and data flows, and synchronize all risk and finance processes to improve auditability, transparency and repeatability.

- Sample workflow templates help you manage the process of computing expected credit loss.
- Additional SAS scripts add flexibility and enable users to seamlessly integrate the disparate parts of the IFRS 9 process.

Learn More

New IFRS 9 regulations add significant complexity to the impairment accounting process. With SAS Expected Credit Loss and SAS Solution for IFRS 9, you'll be able to meet delivery deadlines quarter after quarter. Find out more at sas.com/ecl.

To contact your local SAS office, please visit: sas.com/offices

