Your risk is calculated

A toolkit of software solutions to simplify and automate regulatory compliance, credit risk and forecasting

Drawing on our combined specialist knowledge, we have created a technological approach to the risk and regulatory process. BBD's PredictR uses innovative technical architecture, custom design, and our in-depth industry experience to simplify and automate processes for regulatory compliance, credit risk and forecasting.

bbd

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PredictR comprises modular, industrialised, financial and credit risk components, enabled and accelerated by easy-to-use calculators implemented by our expert team.

It provides software solutions that address regulatory requirements, allowing internal teams to focus resources on other areas of the regulatory project requirement while being confident that the required data flows and granular calculation aspects have been properly addressed.

Each component can either stand alone as an individual solution or work together as a toolkit for accelerated performance.

Basel Calculation Engine
This component combines internal rating-based models with standardised approaches in calculating a combined RWA floor that mitigates the effects of operational and measurement errors.

Risk Forecaster
This component offers financial and risk analysis, data management, and advanced data analytics to enable financial risk forecasting, stress testing, and real-time views of future risk-adjusted performance.

Expert credit and financial risk consultancy
Our expert team works together with clients to create solutions to securely position banks and financial institutions for excellence in meeting their regulatory and risk requirements.
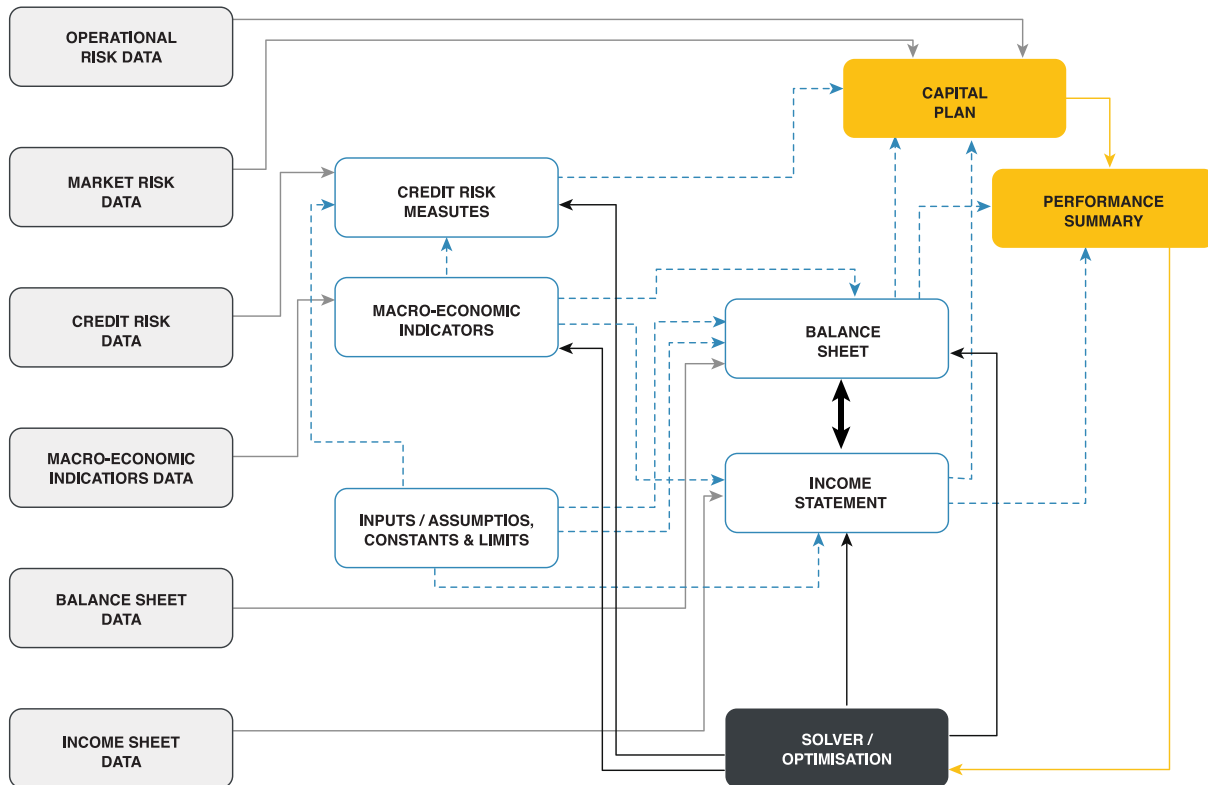
Risk Forecaster

This component uses integrated models and simulation tools to combine financial and risk data to deliver a ready-to-use solution for managing and optimising operational performance within any macro-economic or strategic environment.

We offer an integrated data-driven financial management framework with standards, processes, and a supporting target operating model that delivers optimal performance projections; allowing for clear objectives and creating a streamlined peak state.

Risk Forecaster model methodology

Features and capabilities

Financial risk forecasting
Financial and risk forecasts using modules and simulation tools

Stress testing
Models the effects of a change to a portfolio or sub-portfolio due to extreme, realistic events

Balance sheet optimisation
Forecasts the best use of assets to meet regulatory requirements better and achieve higher profitability

Individual and concentration exposure impact analysis
Estimates the scale of vulnerabilities for financial risk optimisation

Component highlights

Multi-use
- Financial risk forecasting, optimisation and stress testing modules
- Covers banking book and trading book
- Forward-looking

Reporting
- Provides reporting functionality and advanced management information via power BI, Tableau, QlikView, etc.

Interactive
- Adjusts economic indicators for real-time what-if analysis
- Allows for live forecasting and stress testing within multiple contexts
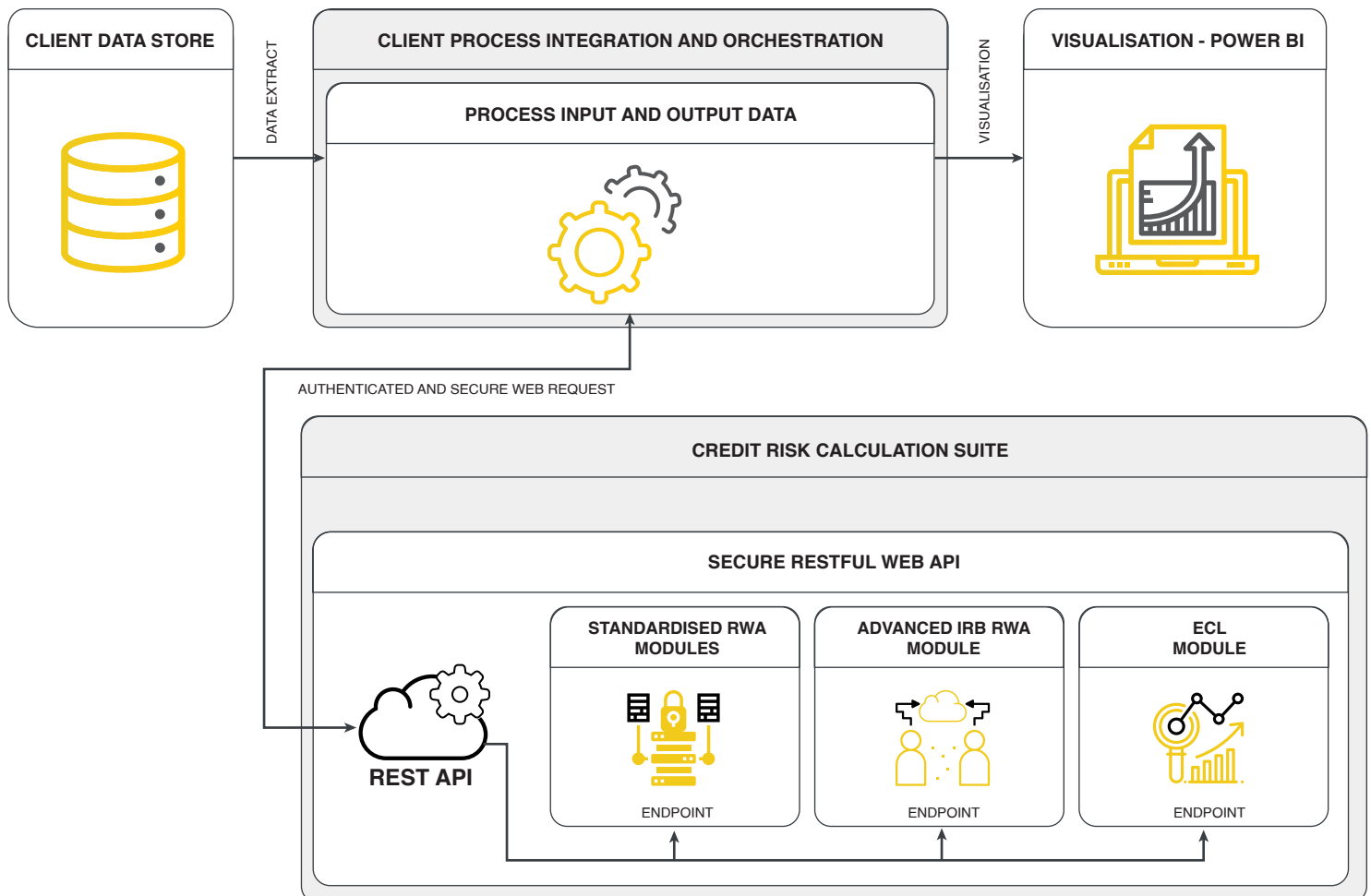- Secure file structure and macros

Basel Calculation Engine

Our Basel Calculation Engine is an industrialised software solution that addresses regulatory requirements. It efficiently combines internal rating-based models with standardised approaches as required by the Basel Committee on Banking Supervision (BCBS).

The Engine calculates a combined RWA floor that mitigates the effects of operational and measurement errors while capitalising on development strategies and progressive business models.

The visualised data output allows for faster decision-making and accurate and insightful reporting. The Engine also provides quick calculations on capital requirements, an optimised credit risk calculation environment and valuable insights to manage risk strategically.

Risk Forecaster model methodology

Features and capabilities

Calculations for all asset class RWAs
- Complies with Basel I through IV
- Standardised credit RWA calculator
- Advanced IRB credit RWA calculator
- IFRS9 ECL calculator

Facilitates regulatory and management reporting requirements
Allows internal / external review and auditing

Visualised data outputs
Optional reporting functionality for both standard regulatory reporting and advanced management information via Power BI, Tableau, QlikView

Seamless integration into existing architecture
High-speed performance anywhere

Component highlights

Cloud based
The Basel calculation engine component is accessible in the cloud to authorised entities under licensed use (SaaS). The engine can be hosted on an on-premises or cloud infrastructure under license
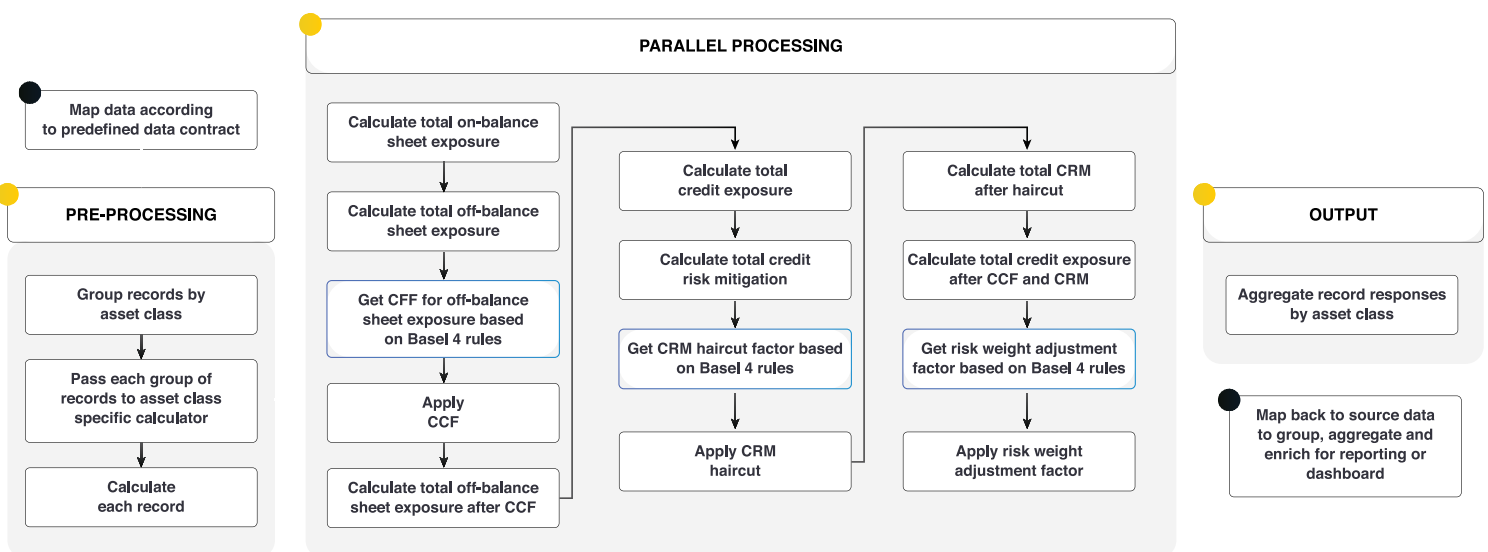
Easy access
The engine is exposed as a secure RESTful web service easily accessible from anywhere in the world The Engine can be called from any mainstream software development language performing secure HTTP requests

User guides
Technical documentation is made available to licensed users with a step-by-step guide

Risk Forecaster model methodology

Putting Basel IV into practice for improved business advantage

Compliance with regulatory processes and the ability to forecast risk scenarios are essential processes to automate within a banking context, but our tools provide scope for so much more!

90% of clients say it is important to integrate exact regulatory metrics into business projections for users, such as capital planning and budgeting. But many don't know how – that's where we come in.

Our clients benefit from a technical solution that they can use for additional advantage, business value creation, and growth. Users can smartly apply the data and regulatory calculations to the regulatory context as well as other frames, such as for us in:

- Deal pricing and assessment
- Strategic planning and scenario analysis
- Balance sheet optimisation and funds transfer pricing
- Business line and portfolio optimisation

What we bring

Deep experience
The combined skill and experience of our expert team makes us uniquely positioned to provide an in-depth understanding of financial technology, coupled with specific expertise in the financial compliance landscape.

1 000+ global experts
We have expertise in disciplines including digital strategy, tech and business consulting, cloud enablement, software development, system integration, maintenance and support, UX/UI capabilities and data analytics, visualisation, and management.

Cross-sector experience
Our team has helped financial service providers, gaming houses, public institutions, insurance companies, and telecommunications firms worldwide take their organisation forward with digital solutions that drive seamless processes and intelligent systems. We bring this know-how into every project we tackle.

Get in touch
If you'd like to engage with us, we'd love to hear from you.

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