KEPLER

IFRS 9 and credit risk lifecycle management platform

Kepler provides financial institutions with the capability to iterate, build scenarios, and project models and impairment in a forward looking manner to manage credit risk and P/L volatility. Kepler integrates finance, risk and modeling processes, regulatory and reporting requirements and data structures in a seamless manner to support credit portfolio re-balancing decisions.

Integrating Finance, Risk, Modelling and IT to deliver IFRS 9

Accounting Workflow	Model Management	Data Ingestion and Validation	Risk Forecasting

Position data and configuration validation
Accuracy assessment of the position data in-tune with the risk and finance configuration

Capturing and trailing overrides
Incorporate management overrides and their related documentation within a auditable environment

Scenario from accounting to risk
Plan unlimited optimization or stress scenarios to understand P/L and risk movement based on all accounting and risk parameters

Manage, maintain and monitor rules
Deploy geography, internal or regulatory rules on customer segmentation, stage transition, reporting and modeling rules

Feedback from ECL to models
Timely and automatic feedback loop to PD, LGD models based on staging and ECL results without intervention

Model hosting, validation and reporting
Develop and deploy all IFRS 9 PD, LGD and EAD models across portfolios and statistical methodologies

Intelligent optimization capabilities
Optimization engine to prioritize stage-wise collateral allocation, PD interpolation, EAD computation with a view on provisions

Out of box reporting and dashboarding
Pre-configured management dashboards for reporting, capabilities to develop internal dashboards and 60+ out of box regulatory and internal reports

Accounting Workflow

Accounting workflow

- Prebuilt and configurable SPPI and business model tests for all types (including treasury) of products
- Select from more than 5 EIR computation and fee amortization methodologies
- Mirror existing chart of accounts and GL structure

Financials and reporting

- Define reporting scenario for consolidation or internal reporting
- Generate reports and disclosures for any given date, product, portfolio, entity or group
- Generate ECL and EIR entries for in consolidation format necessary

Risk configurations

- Front-end configuration manager for pooling, stage, models and ECL methodology
- Ability to generate cashflows and interest flows for EAD computation
- Incorporate with ease all methodologies applicable to different portfolios such as corporate, retail and treasury

ECL forecasting

- Scenario risk factors such as increase/ decrease in PD, LGD and prepayment parameters
- Simulate future positions and portfolio using budgeted parameters to project expected credit loss
- Dashboard, and compare the results across dates and share it directly in Kepler to the organisation
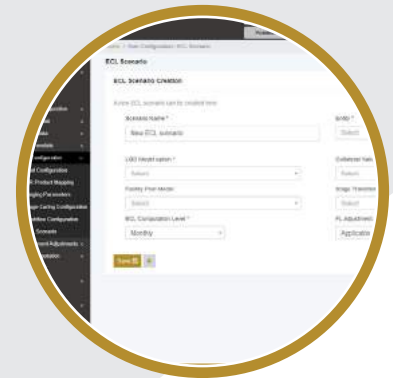
Risk Forecasting

Model Management

Model development

- Front-end configuration manager for pooling, stage, models and ECL methodology
- Ability to generate cashflows and interest flows for EAD computation
- Incorporate with ease all methodologies applicable to different portfolios such as corporate, retail and treasury

Model validation

- Scenario risk factors such as increase/ decrease in PD, LGD and prepayment parameters
- Simulate future positions and portfolio using budgeted parameters to project expected credit loss
- Dashboard, and compare the results across dates and share it directly in Kepler to the organisation

Empowering users through enhanced configurability

» Integrated and end-to-end automated solution to handle IFRS 9 across different portfolios, methodologies and reporting requirements

» Demonstrable compliance of with requirements across multiple regulators / jurisdictions in a timely and meaningful manner