FOCUS STRESS

One workflow. One capital view.

Turn fragmented stress testing into one controlled workflow

FOCUS-STRESS links forecasts, assumptions, stress execution, reconciliation and management actions, helping banks assess how adverse conditions affect ECL, RWA, P&L and capital.

THE PROBLEM

Capital stress testing is difficult when forecasts, assumptions, calculations and evidence sit across disconnected spreadsheets and manual steps.

Fragmented process

Forecasts, assumptions, calculations and management actions sit across multiple workbooks.

Weak traceability

It is hard to explain how forecasts and assumptions flow to granular exposures and capital.

Repeated recalculation

Scenario changes mean reworking ECL, RWA, P&L and capital calculations across files.

Evidence burden

Scenario versions, reconciliations and reproducible outputs are slow to assemble and review.

HOW FOCUS-STRESS WORKS

From forecast to post-management actions, we manage every step in between.



A single controlled workflow for capital stress testing

From forecast creation and assumptions to stress execution, reconciliation and post-management actions.

CAPABILITIES

FOCUS-STRESS standardises execution while keeping scenario ownership and business judgement with the bank.

Forecast Creation

- Forecast Balance Sheet and P&L upload
- Account-level allocation
- Forecast Own Funds

Scenarios and Assumptions

- Controlled templates
- Stage and rating/CQS migration
- PD/LGD and P&L shocks

Granular Stress Application

- Bank-defined assumptions
- Applied at account level
- Beyond top-level aggregates

Capital and Credit Recalculation

- Stressed ECL and RWA
- Stressed P&L and Own Funds
- Configured risk-weight rules

Management Actions

- Scenario-specific interventions
- Post-management-action results

Reconciliation and Variance

- Exposure reconciliation
- Capital and PMA reconciliation
- Capital variance analysis

BUSINESS IMPACT

1 workflow
from forecast to post-management actions

0 rebuilds
reruns change inputs, not calculations

4 positions
reconciled from base to post-action

Book a Discovery Call

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FOCUSYNC

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