

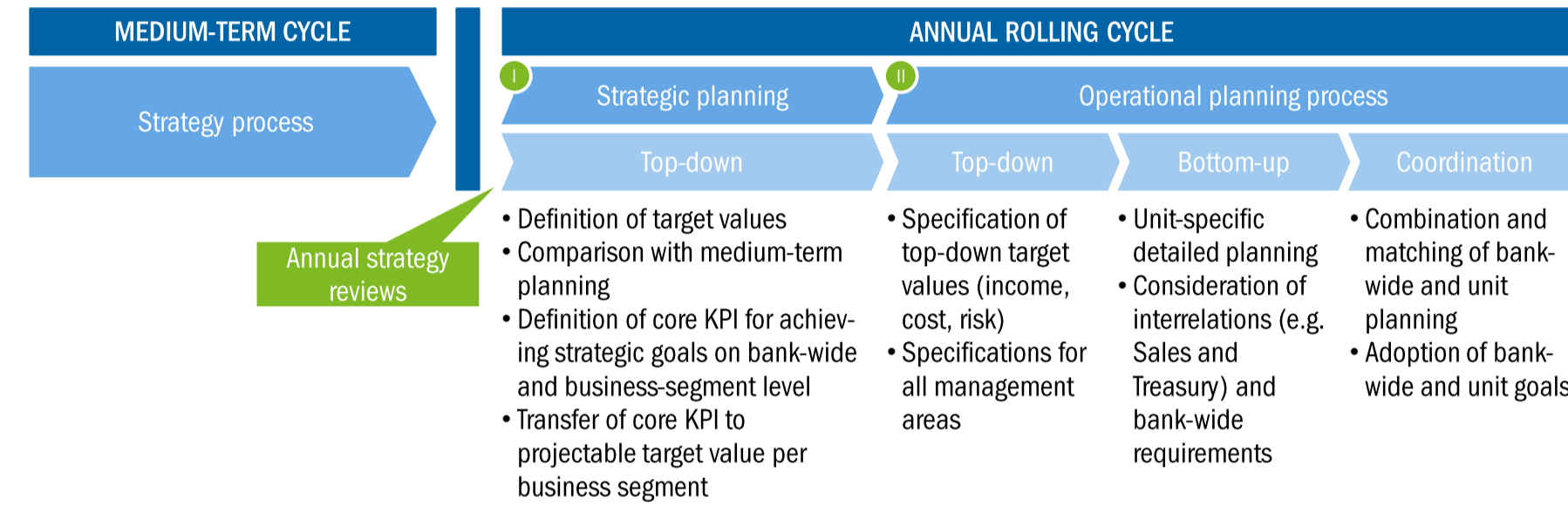
BANK-WIDE SIMULATION

KPI DEVELOPMENT IN VARIOUS SCENARIOS

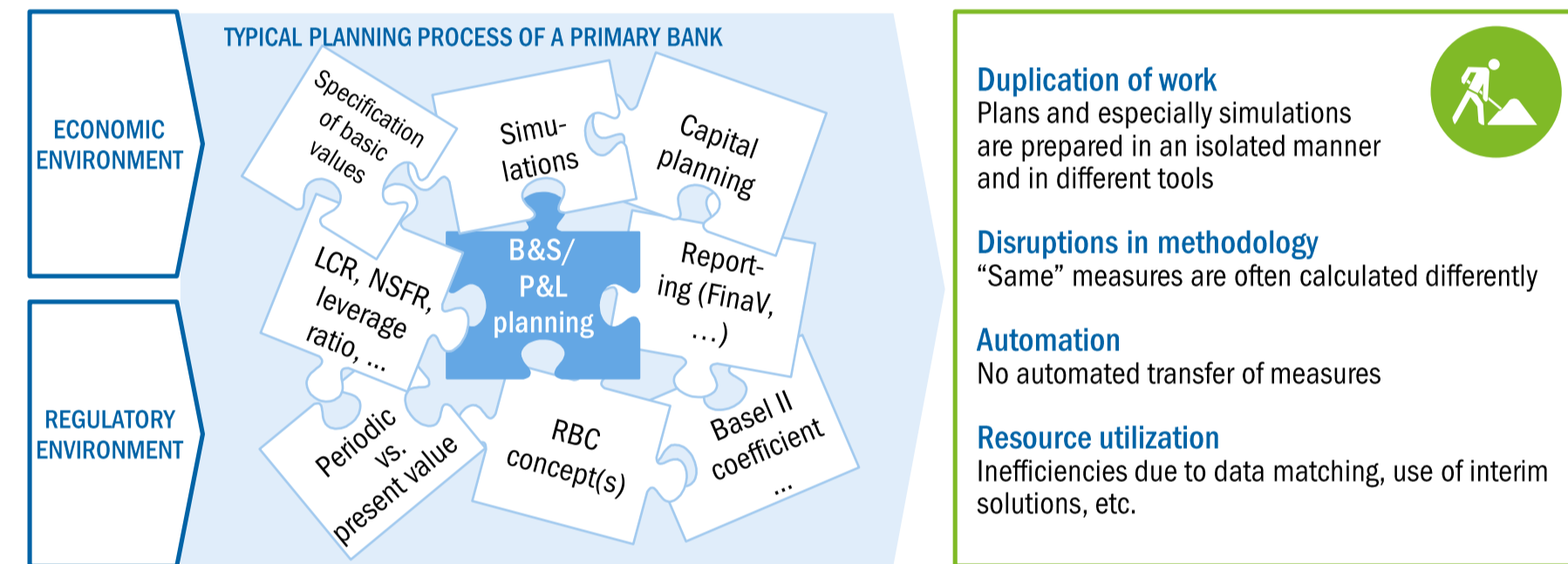


Initial situation of the planning process

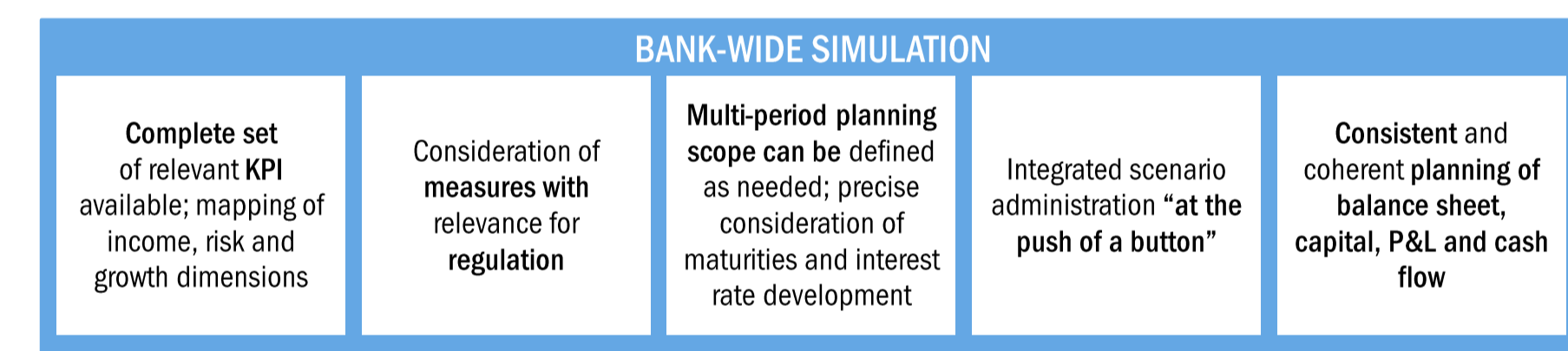
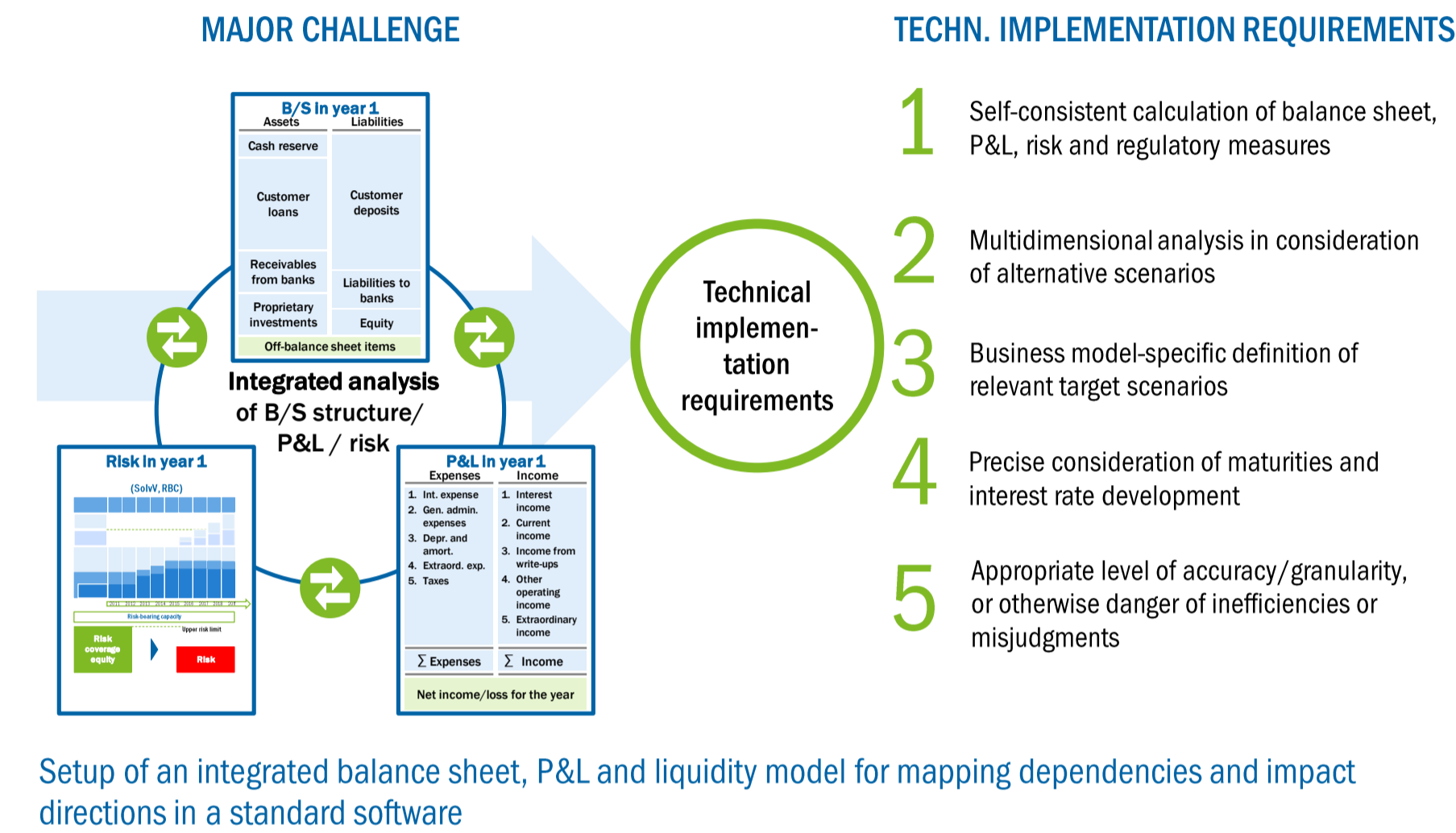
SUB-STEPS OF AN IDEAL PLANNING PROCESS (SIMPLIFIED)



The growing requirements of the economic and regulatory environment continue to increase the complexity of the planning process



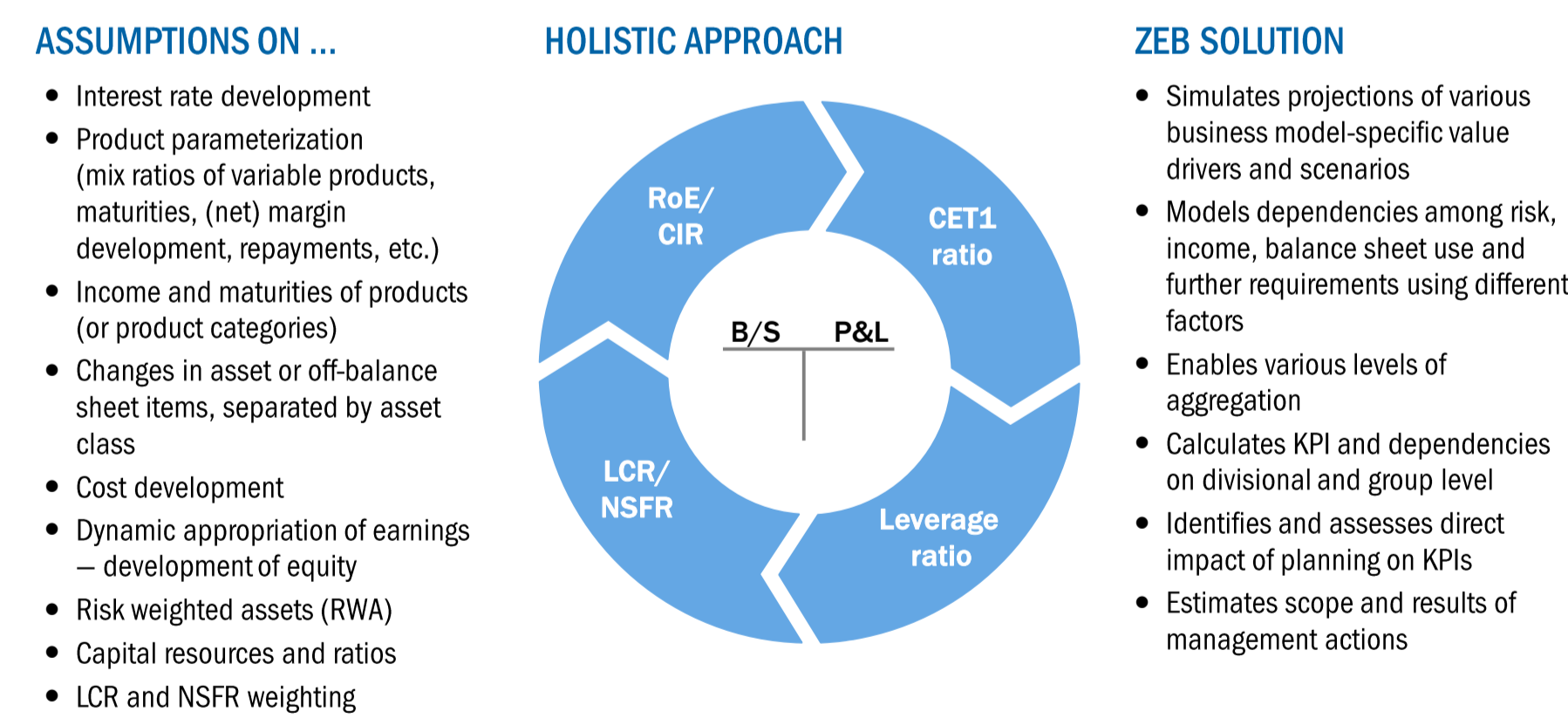
Challenges and solution



2021 schedule

September	October	November	December
1 Wed	1 Fri	1 Mon	1 Wed
2 Thu	2 Sat	2 Tue	2 Thu
3 Fri	3 Sun	3 Wed	3 Fri
4 Sat	4 Mon	4 Thu	4 Sat
5 Sun	5 Tue	5 Fri	5 Sun
6 Mon	6 Wed	6 Sat	6 Mon
7 Tue	7 Thu	7 Sun	7 Tue
8 Wed	8 Fri	8 Mon	8 Wed
9 Thu	9 Sat	9 Tue	9 Thu
10 Fri	10 Sun	10 Wed	10 Fri
11 Sat	11 Mon	11 Thu	11 Sat
12 Sun	12 Tue	12 Fri	12 Sun
13 Mon	13 Wed	13 Sat	13 Mon
14 Tue	14 Thu	14 Sun	14 Tue
15 Wed	15 Fri	15 Mon	15 Wed
16 Thu	16 Sat	16 Tue	16 Thu
17 Fri	17 Sun	17 Wed	17 Fri
18 Sat	18 Mon	18 Thu	18 Sat
19 Sun	19 Tue	19 Fri	19 Sun
20 Mon	20 Wed	20 Sat	20 Mon
21 Tue	21 Thu	21 Sun	21 Tue
22 Wed	22 Fri	22 Mon	22 Wed
23 Thu	23 Sat	23 Tue	23 Thu
24 Fri	24 Sun	24 Wed	24 Fri
25 Sat	25 Mon	25 Thu	25 Sat
26 Sun	26 Tue	26 Fri	26 Sun
27 Mon	27 Wed	27 Sat	27 Mon
28 Tue	28 Thu	28 Sun	28 Tue
29 Wed	29 Fri	29 Mon	29 Wed
30 Thu	30 Sat	30 Tue	30 Thu
	31 Sun		31 Fri

Approach and functional area



ZEB.CONTROL FEATURES

- Mapping of basic relations**
 - (Basis) modeling for P&L, B/S and CF necessary for bank-wide simulation and stress testing
 - Diverse "playing around" with "what if" scenarios to generate hypotheses
- Mapping of effects over time**
 - Modeling of maturity effects, elasticity and transformation result necessary for simulation
 - Dynamic simulation over time to estimate the stability of overall performances
- Aggregation level selection**
 - The management portfolio level is useful for simulating strategic basic values
 - Data accuracy of 80:20 is often sufficient – further specification as part of bottom-up planning

Requirements and reporting

Central overview of the main figures over time

Simple administration of data/scenarios in a standard software ...

... makes it possible to quickly and efficiently carry out multi-period and integrated simulations

Cash flows (status quo and over time) P&L over time Balance sheets over time

zeb.control is scalable – selection of the correct level of aggregation and abstraction is the core challenge for generating results

My notes

