



Using OneSumX Business Analytics to make the most of your opportunities

OneSumX Business Analytics provides a framework for financial institutions to define and quantify the effect of any number of risk factor stresses, macroeconomic scenarios, business model changes or simple new business projections. Alongside these customizable reports, there are pre-built reports and interactive dashboards.

OneSumX Business Analytics offers trend analysis, exception reporting, risk-based limit monitoring, risk appetite monitoring, and risk projections. Its dashboards use both bottom-up and top-down models to give a comprehensive, forward-looking view of an organization's business model.

Users can apply calculations under custom combinations of growth, risk factors, and macroeconomic scenarios. This includes balance sheet projection, risk projection, income and return projection, RAPM projection, capital adequacy and liquidity projection, and simulations based on user-defined growth inputs – all delivering quick and insightful analysis.

Leveraging data from OneSumX databases, with additional calculations performed at the reporting layer for efficiency and faster decision-making,

OneSumX Business Analytics can be installed and operational within hours. It integrates seamlessly with OneSumX for Risk, OneSumX for Finance, and OneSumX for Regulatory Reporting solutions.

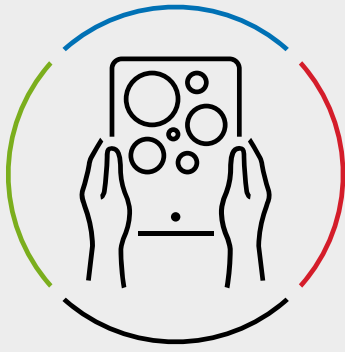
Understand changes and obtain forward-looking analysis in seconds

With OneSumX Business Analytics, your financial institution can understand instantly what has changed in a regulatory report and why. Teams can answer difficult questions from internal management, regulators and other stakeholders. The solution provides quick, autonomous analysis, without reliance on other departments. Such an approach enables faster, more effective decision making, addressing problems and responding to potential opportunities faster.



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Fast what-if analysis and more informed decision making

At many firms, what-if questions can take weeks to answer and involve multiple departments. Once obtained, results can be out of date, often available after an actual business decision needed to be made. The uninformed or ill-informed decisions used in their place can lead to increased risk, reduced profitability and lost opportunities. OneSumX Business Analytics allows firms to drill into the numbers to identify what has changed, and why, with its range of pre-built simplified, sophisticated stress test models. These models were created by industry experts and can be applied with ease and efficiency to allow fast what-if analysis and more informed decision making.

Ad-hoc stress testing

Regulators expect daily ad-hoc stress testing covering ILAAP, LCR, NSFR and LMR, for example. Departments that run these stress tests often find it difficult to respond quickly, as source systems do not always lend themselves to such interactive use. With OneSumX Business Analytics your teams can tie the most recent reported numbers back to meet supervisors' expectations.

Rapidly react to internal and external changes

Even the slightest change in assumptions can impact multiple risk silos, capital adequacy, liquidity and profitability. To understand the effect of such changes, firms usually rely on multiple systems run by multiple groups across the organization to undergo a disruptive and labor-intensive 'fire drill.' This is followed by an operationally risky reaggregation that can lead to inconsistent, mismatching results.

By this time, the original issue under study might have adversely affected the business. Simplified modeling within the OneSumX Business Analytics Dashboard allows input assumptions to be shared and anticipates potential problems to ensure the bank's business plan still makes sense in light of new or potential macro and micro changes. By using a network of the same inputs and stresses within interconnected models, your organization can derive answers in time to prevent problems and make the most of opportunities that may arise.

Reverse stress testing and balance sheet optimization: two sides of the same coin

Many banks recognize the importance of reverse stress testing and balance sheet optimization, but these often take a backseat due to complex systems and competing priorities. As a result, they may miss opportunities, struggle to develop strong resolution plans, and face challenges in business oversight. The OneSumX Business Analytics Dashboard streamlines this process by validating assumptions, reducing the time required from months to minutes.

Planning for future regulatory regimes

Evaluating the impact of new regulations once required lengthy analysis of static reports. The OneSumX Business Analytics Dashboard simplifies this by projecting capital charges for FRTB, IFRS 9, CECL, IRRBB, Basel and other global regulations. This allows firms to make necessary adjustments in advance.

Learn more about the OneSumX for Finance, Risk and Regulatory Reporting solutions. [Click here.](#)

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