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## Solution primer

# OneSumX Business Analytics

We understand the common analytics challenges for financial institutions. There are siloed teams, systems and processes in place, which means up-front coordination to ensure consistent assumptions and reconciliation of multiple sets of results. This is time-consuming, and adds a further layer of complexity, operational risk, and manual effort.

Whether you want an answer to a quick, simple question, or a more holistic view of the combined effect on Risk, Return, Liquidity and Capital Adequacy... it often all comes too late.

# OneSumX Business Analytics

The term 'fire-drill' is frequently used to describe the all-consuming exercise required within financial institutions to respond to an urgent and unexpected request from senior management or supervisors. But often even regular annual processes bring the same level of disruption to day-to-day functions and responsibilities within an organization.

Due to the siloed nature within many organizations, fire-drills requiring a broad set of data inputs from a wide range of systems or teams are especially disruptive and time-consuming, as the up-front co-ordination required to ensure consistent assumptions across all teams and systems involved, and the ultimate reconciliation of multiple sets of results from these systems brings additional complexity, operational risk, manual effort, and delay.

In some parts of a financial organization, such as a foreign branch for instance, access to relatively simple what-if analysis relating to a single area or risk-type can turn into a laborious process taking weeks. Ironically, frequently the information requested is only made available after the decision requiring it already had to be made.

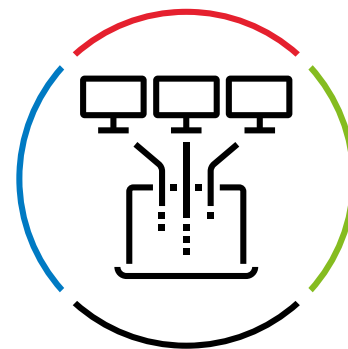
Oftentimes the systems currently in use are poorly-placed to provide the answer to questions relating to both a simple, 'single silo scenario' or a holistic view of the combined effect on Risk, Return, Liquidity and Capital Adequacy in time for the necessary action to be performed.

At Wolters Kluwer we understand the time and effort required to produce and cleanse the data feeding the Risk, Finance and Regulatory Reporting elements of its OneSumX solutions, and the output value of those modules. We also appreciate the invaluable information these results and inputs hold for the organization.

OneSumX Business Analytics provides a quick yet powerful way to leverage the data and results held in both, the OneSumX platform and other external data sources. Enabling a more agile, responsive and forward-looking operation across the entire financial organization, the OneSumX solution reaps the benefits of the data and information generation efforts, improving ROI on existing infrastructure, while complying with the supervisory demands for use of such data in decision-making.

This new capability addresses a wide range of operational as well as strategic business needs:

- Tracking of unexpected or large changes in exposure concentrations, capital requirements and portfolio rating migration
- Risk appetite monitoring, analysis and alerts
- Simple and fast what-if analysis around the effects on future regulatory capital requirements and concentration risk of potential or proposed new business growth, portfolio migration and rating
- Liquidity survival horizon stress testing
- Forward-looking risk, return, capital adequacy and liquidity ratio estimation under a variety of market factor and/or macro-economic scenarios
- Balance sheet optimization, e.g. for ROE, RAROC, capital ratios or combinations of multiple target capital, liquidity and profitability ratios



*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 provides a framework that includes pre-built reports and interactive dashboards, allows financial institutions to define and quantify the effect of any risk factor stresses, macro-economic scenarios, business model changes or simple new business projections. The solution provides a set of reports addressing many of the simpler single-silo needs around operational concerns, risk appetite and basic what-if analysis, including:

- Simple trend analysis
- Exception reporting
- Risk-based limit monitoring
- Risk-appetite monitoring
- Risk projections

The dashboards included in our solution apply bottom-up and top-down models to provide a holistic, forward-looking view of the organization's business model under ad-hoc combinations of growth, risk factor and macro-economic scenarios via

- Balance sheet projection
- Risk projection
- Income and return projection
- RAPM projection
- Capital adequacy and liquidity projection, as well as simulation under user-defined growth inputs
- Optimization under user-defined scenarios for profitability, ROE, capital adequacy targets

These dashboards also enable firms to project the capital charge that FRTB, IFRS 9, CECL, SA-CCR, IRRBB and a myriad of other global regulations feature, allowing for necessary changes and adjustments to be undertaken within the business ahead of time.

From contract level data management, through risk, liquidity and income calculation to cost allocation and final regulatory reporting, OneSumX provides unique end-to-end data consistency, assumptions and analysis. With this foundation, OneSumX Business Analytics provides a tool exploit these valuable data- and results sets to the fullest, fulfilling a wide range of business needs and regulatory expectations.

Through the combination of bottom-up and top down models, and full exploitation of the rich underlying data to support extensive interpolation and sensitivity analysis, our fully supported Business Analytics solution provides powerful analysis in seconds, allowing our clients to make more efficient and exhaustive use of the goldmine of information that is data.

The solution can be installed and be operational within a few days and it works seamlessly with OneSumX for Risk Management, OneSumX for Finance and OneSumX for Regulatory Reporting.

## Powerful visualization and analysis in seconds

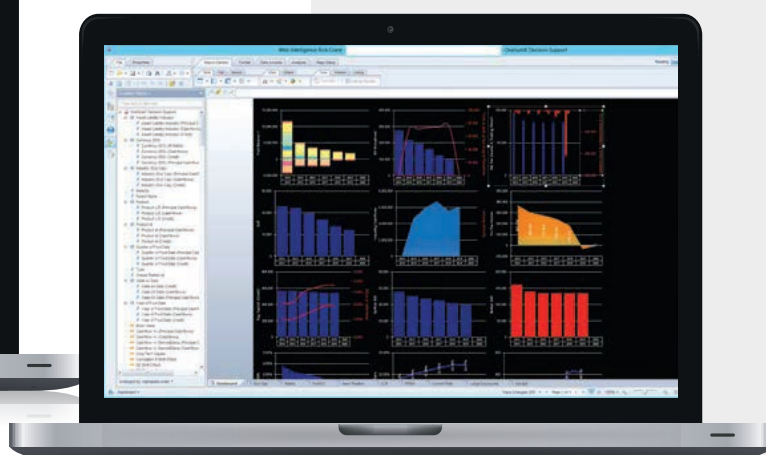
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## Top-down and bottom-up analysis

The use of top-down 'challenger-style' models within our solution not only enables sanity checking of bottom-up results, but also allows for a significantly faster response-speed. These models equip organizations to navigate changes to the financial landscape ahead of time, rather than measuring their impact after the event.



OneSumX Business Analytics Trend Analysis



OneSumX Business Analytics

### About Wolters Kluwer

Wolters Kluwer (EURONEXT: WKL) is a global leader in information, software solutions and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2023 annual revenues of €5.6 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,400 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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

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