Credit Risk Models (Capability)

1. Role Definition

This service domain handles the development, maintenance and continual assessment and refinement of the collection of credit models that are deployed across the bank. This includes individual credit assessments and more complex analyses for merchants and companies/corporations. The models are used to derive credit scoring and support more involved credit analysis/insight development

2. Example of Use

Example of Use:
A credit model is used to analyze product activity in order to refine then banks credit assessment of a customer

3. Executive Summary

This service domain handles the design and maintenance of a portfolio of credit models that are used in all aspects of customer credit assessments

4. Key Features ⌃

Determine desired type/coverage for credit analysis

Source, define and develop credit models

Publish, process feedback and refine/tune models

Documentation ⌃

Properties ⌃

Property	Value
Service Domain	
API BIAN Portal	Credit Risk Models API (https://app.swaggerhub.com/apis/BIAN-3/CreditRiskModels/12.0.0)
Individual Analytics	creditRiskModelSpecificationAccumulators creditRiskModelSpecificationActivityAnalysis creditRiskModelSpecificationPerformanceAnalysis creditRiskModelSpecificationTrends&Events
Portfolio Analytics	creditRiskModelSpecificationPortfolioActivityAnalysis creditRiskModelSpecificationPortfolioMake-UpAnalysis creditRiskModelSpecificationPortfolioPerformanceAnalysis
Scenarios	�ण Select Buyers for Securitize Assets (views/view_54717.html) �ण Perform Underwriting for Bank Guarantee (views/view_55245.html) �ण Process Selection of Loans for Securitization (views/view_55461.html) �ण Review Borrower Financial Statements (views/view_55368.html) �ण Handle Request for Credit Facility (views/view_55481.html) �ण Perform Underwriting for Corporate Loan (views/view_55254.html) �ण Perform Underwriting for Syndicated Loan (views/view_55248.html) �ण Perform Underwriting Light for Buy Now Pay Later (views/view_55191.html) �ण Perform Underwriting for Mortgage Loan (views/view_55392.html) �ण Perform Underwriting for Uncollateralised Consumer Loan (views/view_55410.html) �ण Perform Underwriting for Renewal of Uncollateralised Consumer Loan (views/view_54892.html) ▣ Perform Underwriting for Merchandising Loan (views/view_54854.html)
Service Role	Develop and maintain models for counterparty, issuer, and portfolio risk for all contracts, instruments and (sub-)portfolios respectively.

BIAN Life Cycle	
Registration Status	Registered
Stereotypes	
stereotype	ServiceDomain

Appears on ⌃

(views/view_50704.html)
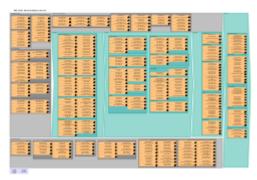
Credit Risk Models SD Overview

(views/view_51705.html)
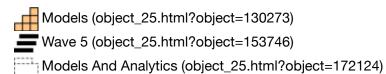
BIAN Service Landscape V12.0 Value Ch…

(views/view_51891.html)

BIAN Service Landscape V12.0 Matrix Vi…

Relations ⌃

aggregated by	Models (object_25.html?object=130273)
	Wave 5 (object_25.html?object=153746)
	Models And Analytics (object_25.html?object=172124)

gets input from	Underwriting (object_22.html?object=44666)
is equal to	Credit Risk Models (object_38.html?object=46457)
is part of	Models (object_25.html?object=130273)

realized by	Credit Risk Model Specification_ Analytics Object (object_25.html?object=111331)
	Credit Risk Model (object_24.html?object=132096)
	Credit Risk Model Specification_Invocation (object_18.html?object=218313)
	Credit Risk Model Specification_Reporting (object_18.html?object=218322)
	Credit Risk Models_SD_Operations (object_20.html?object=218326)
	Credit Risk Model Specification_Instantiation (object_18.html?object=218342)
	Credit Risk Models_SD_Service Group (object_20.html?object=244654)
	Co CR Control the processing of Credit Risk Model Specification (object_13.html?object=30237)
	Rq BQ Request manual intervention or a decision with respect to Testing (object_13.html?object=30264)
	Up BQ Update details relating to Functional Requirements (object_13.html?object=31445)
	Credit Risk Model Specification (object_24.html?object=32225)
	Re CR Retrieve details about any aspect of Credit Risk Model Specification (object_13.html?object=32506)
	Re BQ Retrieve details about any aspect of Functional Requirements (object_13.html?object=32544)
	Re BQ Retrieve details about any aspect of Production (object_13.html?object=34192)
	Up BQ Update details relating to Production (object_13.html?object=34624)
	Up CR Update details relating to Credit Risk Model Specification (object_15.html?object=39583)
	Up BQ Update details relating to Testing (object_15.html?object=41329)
	Re BQ Retrieve details about any aspect of Testing (object_12.html?object=41814)
	In CR Instantiate a new Credit Risk Model Specification (object_12.html?object=41899)
	Rq BQ Request manual intervention or a decision with respect to Functional Requirements (object_15.html?object=42925)
	Ca BQ Capture Testing activity or event related information (object_16.html?object=44731)
	Rq BQ Request manual intervention or a decision with respect to Production (object_16.html?object=44911)
	Ec CR Accept, verify, etc. aspects of Credit Risk Model Specification processing (object_16.html?object=45075)
	Rq CR Request manual intervention or a decision with respect to Credit Risk Model Specification (object_17.html?object=47295)
	Ca BQ Capture Functional Requirements activity or event related information (object_17.html?object=47940)
	Ca CR Capture Credit Risk Model Specification activity or event related information (object_17.html?object=48270)
	Ca BQ Capture Production activity or event related information (object_17.html?object=48329)
	Design (object_28.html?object=58118)
serves	Risk Management (object_6.html?object=130374)

triggered by

- Corporate Loan (object_20.html?object=42505)
- Credit Management (object_22.html?object=43774)
- Underwriting (object_22.html?object=44666)
- Asset Securitization (object_23.html?object=47465)