MortgageAnalysisProcess - Stressa v.0.0.101

<InputOperation>
id: Mortgage Data

default

keys<[data]>
Mortgage Data <type 'dict'>

default

<ValidateMortgage>
rules: mortgage contains 'personinntekt_total_aar, egenkapital, intervall,
laneperiode, lanetype, netto_likviditet, startdato'
id: Validate Mortgage Information

default

keys<[personinntekt_total_aar, lanetype, intervall, laneperiode,
startdato, egenkapital, netto_likviditet]>
Validated Mortgage Information <type 'dict'>

thread / thread / thread / thread / thread

<FixedStressTest>
id: Fixed Stress Test

<SerialStressTest>
id: Serial Stress Test

<Extract>
id: Extract <key 'egenkapital'>

<Extract>
id: Extract <key 'personinntekt_total_aar'>

<Factor>
id: Full Financing
factor: 100

<Factor>
id: Mortgage Limit
factor: 5

<Factor>
id: Required Equity Share
factor: 15

thread

keys<[factor]>
Full Financing <type 'dict'>

keys<[factor]>
Mortgage Limit <type 'dict'>

keys<[krav_egenkapital_andel]>
Required Equity Share <type 'dict'>

keys<[stresstest_annuitet]>
Fixed Stress Test <type 'dict'>

keys<[stresstest_serie]>
Fixed Stress Test <type 'dict'>

<Extract>
id: Extract <key 'netto_likviditet'>

keys<[arsinntekt_aar]>
Total Monthly Gross Income <type 'dict'>

<Multiplication>
id: Calculate Total Mortgage Limit

<Subtraction>
id: Calculate Required Mortgage Share

keys<[netto_likviditet_2]>
Total Monthly Net Liquidity <type 'dict'>

keys<[egenkapital_2]>
Total Equity <type 'dict'>

keys<[belaning]>
Total Mortgage Limit <type 'dict'>

keys<[krav_belaningsgrad]>
Calculated Required Mortgage Share <type 'dict'>

<Addition>
id: Calculate Total Financing Frame

<Extract>
id: Extract <key 'belaning'>

<Division>
id: Calculate Required Mortgage Share as Percentage

keys<[total_ramme]>
Calculated Total Financing Frame <type 'dict'>

keys<[krav_belaning]>
Required Mortgage Limit <type 'dict'>

keys<[krav_belaning_verdi]>
Calculated Required Mortgage Share as Percentage <type 'dict'>

<Division>
id: Calculate Equity Share

<Division>
id: Calculate Required Total Financing Frame

<SsbConnector>
from: 'https://data.ssb.no/api/v0/no/table/10748'
id: Market Interest Rate Connector

keys<[egenkapital_andel]>
Calculated Equity Share <type 'dict'>

keys<[krav_total_ramme]>
Calculated Required Total Financing Frame <type 'dict'>

keys<[markedsrente]>
SSB Market Interest Rates <type 'dict'>

<Subtraction>
id: Calculate Mortgage Share

<Subtraction>
id: Calculate Required Equity

<Addition>
id: Calculate Required Stress Rate

keys<[belaningsgrad]>
Calculated Mortgage Share <type 'dict'>

keys<[krav_egenkapital]>
Calculated Required Equity <type 'dict'>

keys<[krav_stresstest_annuitet]>
Calculated Required Fixed Stress Rate <type 'dict'>

keys<[krav_stresstest_serie]>
Calculated Required Serial Stress Rate <type 'dict'>

default

<Multiplex>
id: Multiplex Mortgage Information

default

keys<[arsinntekt_aar, belaning, belaningsgrad, egenkapital_2,
egenkapital_andel, krav_belaning, krav_belaningsgrad, krav_egenkapital,
krav_egenkapital_andel, krav_stresstest_annuitet, krav_stresstest_serie, krav_total_ramme,
netto_likviditet_2, stresstest_annuitet, stresstest_serie, total_ramme]>
Multiplexed Mortgage Information <type 'dict'>

default

<OutputOperation>
id: Multiplexed Mortgage Information

default

keys<[arsinntekt_aar, belaning, belaningsgrad, egenkapital_2,
egenkapital_andel, krav_belaning, krav_belaningsgrad, krav_egenkapital,
krav_egenkapital_andel, krav_stresstest_annuitet, krav_stresstest_serie, krav_total_ramme,
netto_likviditet_2, stresstest_annuitet, stresstest_serie, total_ramme]>
Multiplexed Mortgage Information <type 'dict'>