

# Workbenches for risk provisioning

**Highlights:**

- Support of specific approaches depending on the deterioration of credit quality and significance of a financial asset
- Separate workbench to cope with requirements of probability-weighted approaches and individual recovery-based approaches
- Risk provision traceable to individual deal level including calculation details and underlying data
- Consideration of scenarios
- Simulation before journalisation

Risk provision is an important topic in all GAAPs.

Nonetheless each GAAP answers the following questions in a different way:

- At which point in time should a risk be considered in the balance sheet and income statement?
- How much provision should be considered?

Jabatix provides the following components as instruments for the configuration, simulation and consideration of risk provisions in financial statements:

- [Collective Impairment Workbench](#)
- [Customer Impairment Workbench](#)
- [Collateral](#)

For GAAP-specific usage, please refer to the specific sections. For IFRS 9 please refer to [IFRS 9 Blueprint Impairment](#).

The result of the risk provision process in Jabatix are

- Debit/credit entries and
- Data marts

These data marts support detailed analyses, for example:

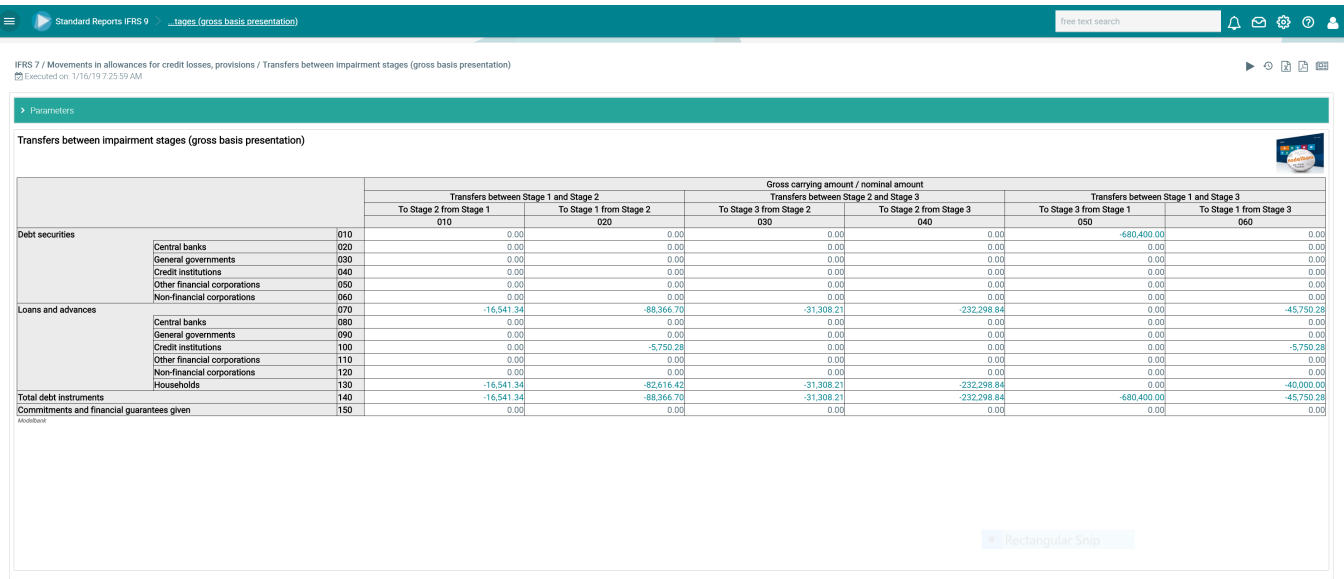


Figure: Transfers between impairment stages (gross basis presentation)

## Workbenches for risk provisioning

[illegible]

*Figure: Movements in allowances and provisions for credit losses*