

# Business Scenarios

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Business scenarios are used to illustrate a bank's expectations regarding customer and market behaviour. Scenarios are available for the following topics:

- [Default Scenarios](#) (customers and individual payments)
- [Shift of Payments](#)
- [Early Repayments](#)
- [Expected New Business](#)
- [Development of Market Data](#) (interest rates and exchange rates)
- [Counterbalancing Capacity](#)

The individual scenarios can be combined in any way and can be used in Liquidity as well as in ALM/Treasury for relevant scenario analyses (stress scenarios). Several scenarios can be defined for a scenario type in which case different degrees of development, such as poor, moderate or good, can be simulated.