

A photograph of a white sailboat on a blue ocean. The sun is low in the sky, creating a lens flare effect. In the background, there are blue mountains under a clear sky. The image is split vertically into two halves.

# Trepp<sup>®</sup> Bank Solutions

**CHART YOUR COURSE**



### Proven Solutions for Banks

Trepp delivers a suite of practical bank solutions that offer reliable forecasting capabilities for capital planning, risk management, and compliance with Dodd-Frank Stress Testing (DFAST) and Comprehensive and Capital Analysis and Review (CCAR). Since 2012, Trepp has worked with banks to help them respond to emerging regulatory mandates and better assess financial performance and risk. With a client roster that includes 50% of CCAR banks and 20% of Dodd-Frank banks, Trepp provides the robust data, models, and technology that are trusted for transparency, ease-of-use, and cost-effectiveness.



### Why Trepp is Trusted

Trepp has been an integral part of bank stress testing and capital planning because it provides:

- Top-down and bottom-up stress testing models that have been battle-tested by banks running their own projections and customized scenarios
- Up to 18 years of historical Commercial Real Estate loan data—the most comprehensive, commercially available in the industry
- Detailed financial reports, risk scores, and rankings on nearly 12,000 banking institutions

Bank Solutions Capabilities	FUNCTION:	BENEFIT:
	Stress Testing	Forecast asset performance, earnings, and capital adequacy under adverse economic and financial market conditions and be prepared to respond to regulator requests.
	CRE Performance Data	Access CRE loan data from more than 100,000 loans and easily integrate into internal bank models.
	CRE Loan Performance Analysis	Load and run individual CRE loans through scenarios to assess results. Analyze bank loan-level and summary results across a 20-quarter forecast.
	Capital Adequacy	See an accurate representation of current bank capital sufficiency based on Key Capital Ratios. Ratios are adjusted to reflect losses embedded in bank portfolios.
	Forecast Capital Performance	Incorporate Trepp data, tools and models into a strategic planning program for risk and capital management.

## PERFORM STRESS TESTING

*Assess readiness for regulator requests and mandates.*

Adapted from the Federal Reserve Bank's stress testing criteria, the Trepp Capital Adequacy Stress Testing™ (T-CAST™) solution is a top-down stress testing model that enables banks to respond to regulatory requirements and develop best practices for future mandates. The Trepp Default Model enables banks to perform bottom-up loan level loss projections to prepare for regulatory mandates and forecast commercial real estate loan Probability of Default, Loss Given Default, and Expected Loss at the loan and portfolio level.

### Key Features:

- Conduct multiple scenario and sensitivity analyses
- Customize inputs to generate assumptions for loan losses, asset growth, dividend treatment and capital raising
- Obtain results that flow through to regulator-compliant templates

### Advantages and Benefits:

- Respond to requests from external regulators or internal directors
- Provide third-party validation of stress testing results



CHOOSE THE  
SOLUTION THAT BEST  
SUITS YOUR NEEDS

**Data Feed**  
for CRE data

**T-CAST™**  
for stress testing

**Default Model**  
for CRE loan loss  
projections

**Bank Navigator**  
for performance analysis

## DEVELOP AND BENCHMARK MODELS

*Fortify proprietary default and loss models.*

Many banks with significant commercial real estate exposure lack the highly specific data sets to build or strengthen their proprietary models. Trepp's Data Feed contains 18 years of detailed loan and property data that can be easily plugged into existing systems. For banks that need to validate internal stress testing models, Trepp's T-CAST™ model can be used as a challenger model. Additionally, banks that have already built loan-level default models can apply the Trepp Default Model as a third-party benchmark.

### Key Features:

- Utilize industry-proven database with 100,000-loan history
- Run custom scenarios to produce regulatory forecasts
- Access full data dictionaries and detailed documentation of model methodology

### Advantages and Benefits:

- Augment existing regulatory reporting and forecasting
- Create a defensible benchmark for risk management and regulatory needs

## MANAGE COMMERCIAL REAL ESTATE EXPOSURE

*Address bank-specific commercial real estate risk.*

Trepp offers one of the largest commercially available databases of commercial real estate loan performance data in the industry. With millions of data points spanning 18 years, Trepp's Data Feed can be segmented by property type, region, and other variables offering unprecedented transparency. Clients typically integrate this data with internal default models or the Trepp Default Model to project Probability of Default, Loss Given Default, and Expected Loss at the loan and portfolio level.

### Key Features:

- Create loan-level and summary results to forecast up to 20 quarters
- Create scorecards for profitability, capital adequacy, and asset quality

### Advantages and Benefits:

- Benchmark CRE portfolio credit risk
- Assess capital allocation
- Evaluate new markets



## CONDUCT CAPITAL PLANNING

*Evaluate bank health and project future performance.*

Trepp's Bank Navigator delivers comprehensive surveillance and risk management to financial institutions. The platform leverages a proprietary model that produces risk scores as well as ratings for the major CAMELS components (Capital, Assets, Management, Earnings, Liquidity, Sensitivity). With the T-CAST™ module, banks are able to forecast asset performance, earnings, and capital adequacy under adverse economic and financial market conditions.

### Key Features:

- Evaluate individual CAMELS components to locate bank strength and weakness
- Identify key performance indicators through risk scores
- Run a complete 9- or 13-quarter forecast of balance sheet and income statements

### Advantages and Benefits:

- Support ongoing risk management programs
- Perform due diligence analysis
- Set budgets and conduct strategic planning

### About Trepp, LLC

Trepp, founded in 1979, is the leading provider of information, analytics and technology to the CMBS, commercial real estate and banking markets. Trepp provides primary and secondary market participants with the web-based tools and insight they need to increase their operational efficiencies, information transparency and investment performance. From its offices in New York, San Francisco and London, Trepp serves its clients with products and services to support trading, research, risk management, surveillance and portfolio management. Trepp is wholly-owned by DMG Information, the information publishing division of the Daily Mail and General Trust (DMGT).

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