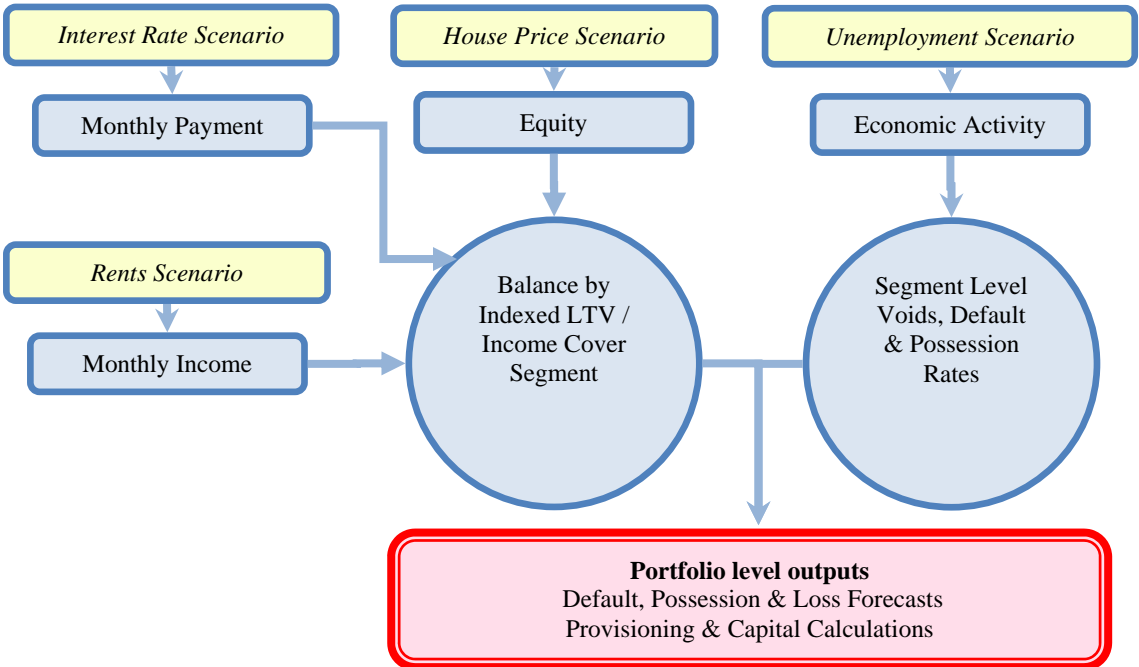




## Buy-to-Let portfolio risk analysis tool

### Buy-to-Let risk and the economy

The economic outlook remains highly uncertain, and it is vital for any lender with exposure to the BtL market to understand how key economic factors such as interest rates, house prices and unemployment affect the asset class. The FSA have made clear that a new approach is needed; Volterra have developed a new modeling framework for understanding the relationship between the economy and risk on BtL portfolios



- Excel based tool allowing continuous and detailed risk assessment of a BtL portfolio, both for Basel II and business management.
- Automatically integrates account level SAS data for BtL mortgage holders, allowing customization to reflect the detailed terms applying to accounts on a particular book.
- Focuses on contemporaneous risk assessment by mapping the distribution of accounts jointly by rental cover ratio and Debt-to-Value pools.

Two additional models available:

- A backcasting module to allow for the estimation of Long Run Average default rates for the purpose of Basel II Pillar 1 calculations.
- A forecasting module that allows for projections to be made using economic scenarios, for the purposes of both stress testing and business planning.

