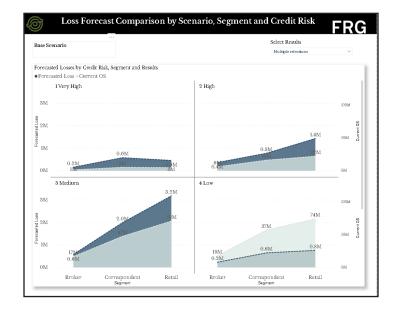
VOR No-Stress Stress Testing (NSST)

Stress testing is back in fashion, now going deeper and wider. To make it less stressful and testing, we at FRG created VOR NSST.



VOR NSST allows you to explore the impact of stress scenarios from all angles: credit, market, liquidity, and balance sheet.

You can:

- Source or build stress scenarios within the application.
- Forecast metrics for loss, exposure, risk, and capital requirements.
- Deploy your own models or use our out-of-the-box methodologies.
- Generate reports for management and external parties.

Whether your focus is loans, deposits, assets, liabilities, or liquidity, VOR NSST illuminates the risk for you.

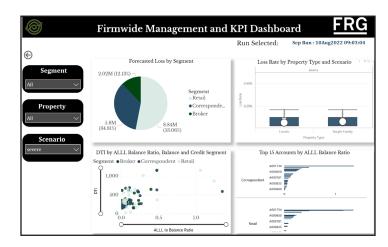
Bring your own worst and best cases or build comprehensive scenarios supported by empirical evidence in VOR NSST.

See how the scenarios affect your most critical metrics such as current expected credit loss, potential future exposure, and value-at-risk.

Drill down further to distinguish between the likelihood and severity of adverse events.

Employ your own functions and models or use ours to explore the impact on your balance sheet.

Communicate the results to management and other parties in a direct and timely manner through intuitive graphics and grids.



Fulfill disclosure requirements with the templates provided.

VOR NSST is a cloud-based online application that gets you up and running fast and keeps pace with you as you grow.

And if you would rather have your business resources resourcing your business than stressing to run stress tests then let us at FRG help.

We provide the expertise, experience, technology, and person-power so you don't miss a beat.