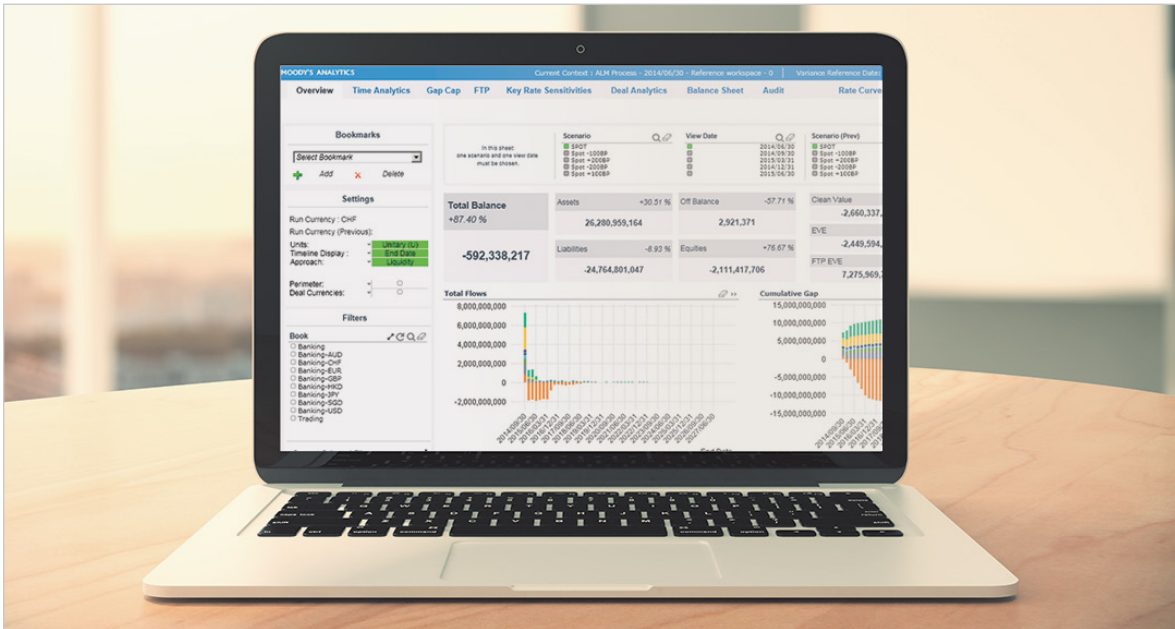


RiskConfidence ALM system offers integrated enterprise asset and liability management (ALM), funds transfer pricing (FTP), liquidity risk management, and business and regulatory reporting. This is all presented in a single unified platform, with a common data source and a single engine strategy.

Gain powerful tools for balance sheet management

- » Organize and classify financial instruments on a balance sheet into a tree-like structure, to build behavior and forecasting definitions, using the chart of accounts (COA) structure.
- » Set up and manage a rule-based strategy for specific balance sheet items with parameter deal mapping (PDM).
- » Apply transformation logic to interest rate curves, macroeconomic indices, foreign exchange rates, and volatility matrices to use in scenarios.

- » Model client behavior such as loan prepayments, loan commitments, and term deposit early redemption with the variables that influence them.



Deliver streamlined and efficient funds transfer pricing.

Manage enterprise-wide ALM and improve financial performance

- » Manage liquidity risk and calculate key liquidity risk measurements, such as the liquidity gap, to create advanced liquidity funding strategies.
- » Define multi-factor behavior models that allow users to leverage their understanding of client behavior and embedded options.
- » Compute net interest income and simulate net interest income across multiple scenarios.
- » Manage funds transfer pricing (FTP) using a powerful matched-maturity capability that measures business unit performance.
- » Perform advanced deposit modeling, including cash flow modeling of non-maturing deposits where balances and deposit rates change and interest payments take place at different times.

Leverage enterprise-wide analytics to deliver effective ALM and liquidity risk management

To remain competitive, banks must improve risk measurement and management to better align risk and capital. Use the RiskConfidence ALM system to create a holistic and granular view of your assets and liabilities, and to help make fully informed commercial decisions.



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