

## platform X

# Balance Sheet Analytics

One stop solution to address balance sheet modeling requirements, internal and regulatory reporting requirements and What-if scenario analysis using an integrated analytical framework.



Attribution  
Analysis



Model  
Automation



Forward Looking  
Analysis



Smart  
Reporting



Integrated  
What-If Analysis



ALM & FTP  
Engine



# Focus Areas

Regulatory changes, budget pressures and volatile business environments demand that Finance & Risk leadership look far beyond what existing ALM products deliver.

## 1

### Regulatory Compliance

Fast changing regulatory requirements and market environment, combined with associated modeling and granular reporting requirements. E.g. Basel III LCR & NSFR, IRRBB, ILAAP, Integrated Stress testing, Risk Based Pricing, Behavioral Modeling

## 2

### Integrated Analytics

Need to enable key dynamic analyses like Liquidity planning, NII Simulations, Customer behavior modeling, and Stress testing across risks using a single underlying Balance Sheet model to understand inter-linkages between various risks.

## 3

### What-If Modeling

Ability to assess impact of multiple business strategies and market scenarios applied on top of an integrated Balance Sheet model to assess impact on profitability and risk metrics in a single go.

## 4

### Quick Compute & Smart Reporting

How can Banks reduce turnaround time of computations to produce all analyses at the start of each business day for better informed decision making and automate production of management decks thereby avoiding repeated manual work.

# ALCO Dashboard with Smart Narrative

Provides ability for user to configure various reports through front end and export them in presentations and excel formats



Browser based presentation layer authenticated with granular access controls. All aspects of balance sheet configuration, scenario and report configuration can be managed through the UI.

Number of pre-configured analytics required for ALCO reporting viewable on demand or through easily downloadable PPT and PDF format files.

# Key Solution Features

Comprehensive coverage of balance sheet risks, inbuilt integrated balance sheet model to enable forward looking analysis and stress testing, attribution of movements and flexibly to test out new balance sheet strategies.



## ALM and FTP Engine

- ALM engine to generate cash flows, liquidity and repricing gaps.
- FTP engine to assign rate and liquidity risk based internal pricing at deal level using a matched maturity approach.
- Also computes contingency funding charges, break-funding charges, regulatory and capital adjustments.



## Dynamic Modeling

- Produce forward looking metrics and stressed metrics using an integrated balance sheet model across various scenarios.
- Generate NII forecasts, liquidity planning reports, survival horizon and counterbalancing reports, stressed risk metrics for various balance sheet projections and strategies.



## Behavioral Modeling

- Behavioral Modeling to estimate realistic cash flow profiles for the Bank's products in relation to various market conditions. Key analysis like balance decay analysis for Non-maturing deposits, Prepayment analysis for loans, Early redemption and rollover analysis for term deposits and Limit utilization analysis for credit and trade finance facilities.



## What-If/ Integrated Stress Testing

- Test out new balance sheet strategies and their impact on various risk and profitability metrics in terms of change in compositions, new products, change in pricing, various balance sheet forecasts and market scenarios.



## Attribution

- Along with computing period on period changes in all risk and profitability metrics, the solution will also provide explanations in terms of contribution due to change in specific product/customer balances, rates and market movements.



## Profitability and Deal Pricing

- Profitability measurement at Segment, Product and Customer level covering all aspects of P&L like Revenue attribution, FTP and Indirect cost allocation. Ability to configure multiple profitability and efficiency metrics like contribution, Cost to Income, RAROC, etc.
- Indicative pre-deal pricing at facility level taking into account repayment structure, collateral and prevailing rate environment.



## Smart Reporting

- Automation of regulatory and management reporting
- Dashboards with charts and smart commentary
- Single click downloadable presentations  
Transparent UI driven Metric Definitions tracked daily against risk appetite, early warning indicators and email notifications delivered on breaches observed

# Key Solution Features



## Optimization

- Employ advanced approaches to track granular changes in balance sheet positions, risk positions, profitability and transactional data into a continuous learning model that can recommend best course of action to enhance profitability while staying within risk appetite under various business scenarios



## Regulatory Compliance

- Readily meet a host of regulatory reporting requirements covering various liquidity related disclosures like liquidity gaps, dynamic gaps, Repricing Gaps, Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Interest Rate Risk on Banking Book (IRRBB) - Net Interest Income (NII) and Economic Value of Equity (EVE) sensitivities, disclosures required as part of Internal Liquidity Adequacy Assessment - Liquidity Buffers, trend reports, Stress testing results, Funding concentration, etc.



Pick and choose between a wide range of modular functionalities available on the platform like Cash flow simulation, ALM reporting, LCR & NSFR, IRRBB, Fund Transfer Pricing, Cost Allocation, Profitability, Behavioral Modeling, Dynamic forecasting, What-If analysis and Optimization.

# Technical Features



Multiple teams can work together- enabling collaboration



Platform Framework creates new computation sequences, models and result data sets without coding



Designed to support two-way integration with existing data sources



Advanced metadata technology automatically traces, versions, compares and details all results



Built for On-premise as well as Cloud Deployment and concurrent, interactive work-group



Fully automated single-click generation of powerpoint presentations and excel report helping Banks realize efficiency gains



Intelligent data imputation and risk optimization features powered by machine learning algorithms



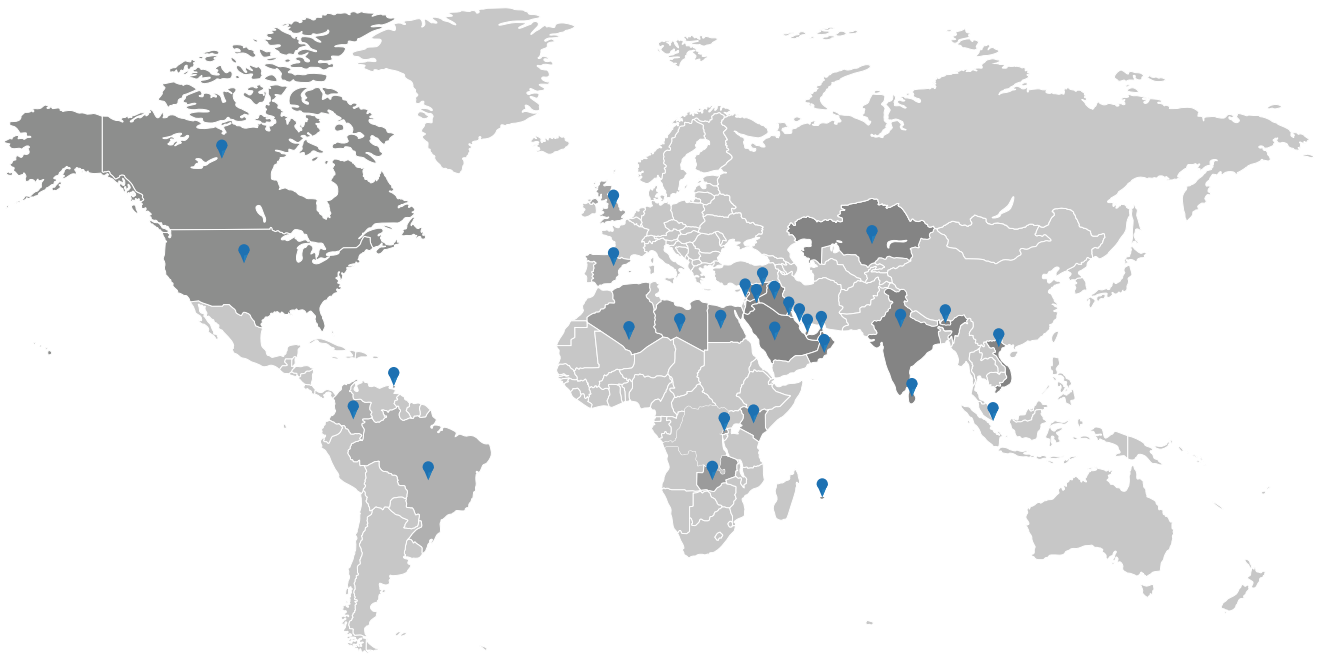
Metadata allows for rapid changes to methodology and approach when required by regulators/business requirements



# About Us

Financial Institutions have started automating routine tasks and eliminate inefficiency, but higher order and expensive Analytical Processes requiring intelligence and human decision-making are not automated. Generic automation platforms would not be able to handle Analytical Processes that require deep-domain knowledge.

CogNext, incubated by Aptivaa, intelligently incorporates cognitive technologies such as AI-ML and NLP into robotic process automation. Combined with our domain knowledge, CogNext brings Automation at Scale for Financial Institutions, thus assisting the knowledge worker by removing repetitive, replicable and routine analytical tasks.



 **100<sup>+</sup>**  
Clients

 **30<sup>+</sup>**  
Countries

 **15<sup>+</sup>** Yrs  
Experience

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