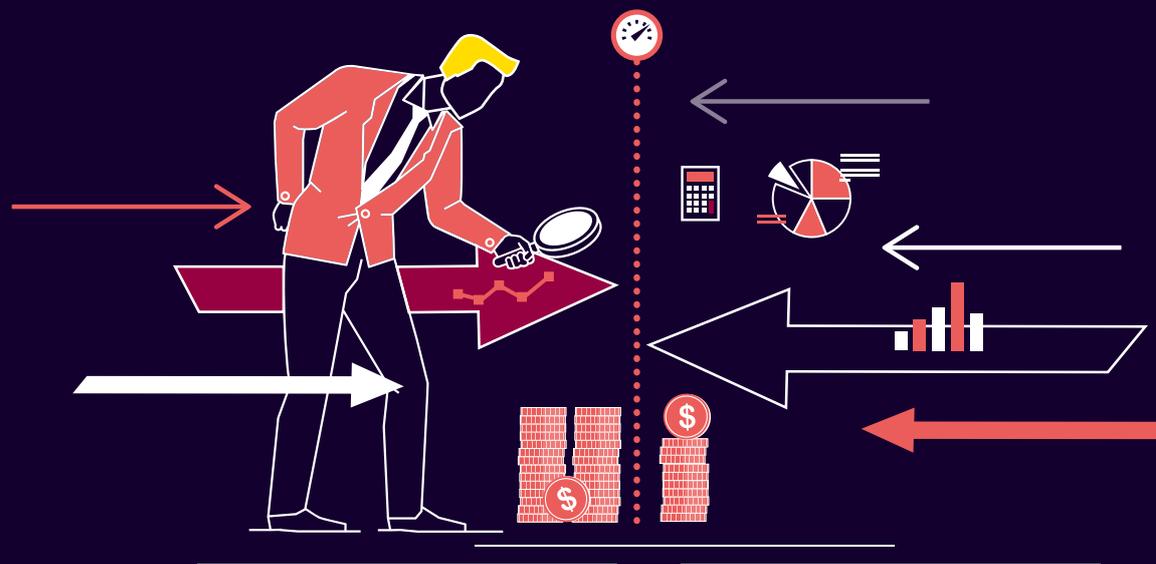
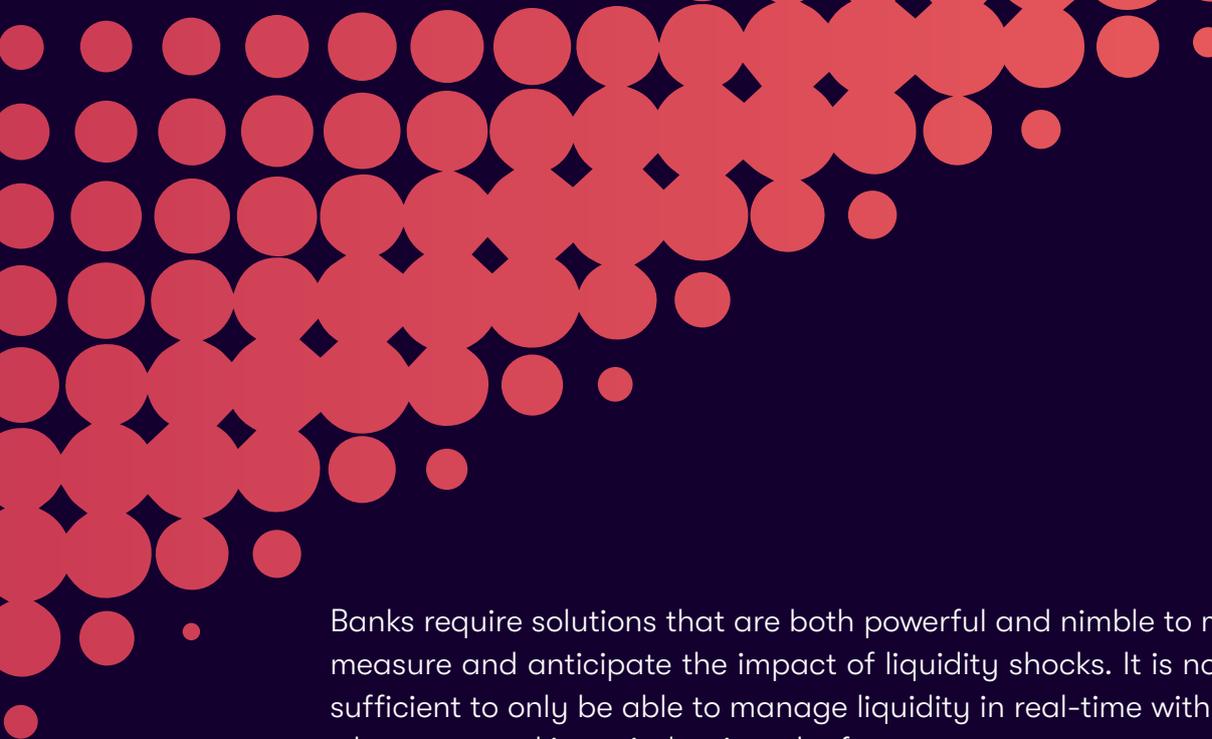




## Empowering your Liquidity Management

- A Platform where you can Trust and Verify
- Analyze LCR & NSFR in detail and run stress scenarios
- Eliminate “Shadow IT”





Banks require solutions that are both powerful and nimble to monitor, measure and anticipate the impact of liquidity shocks. It is no longer sufficient to only be able to manage liquidity in real-time with agility, what you need is a window into the future.

This will become even more true in 2021 with the Basel III Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) scheduled to come into effect for almost all banks by the summer. What was already a challenge of technology becomes also a challenge of organization: at the same time Covid-related volatility puts more pressure on IT and Business teams to deliver accurate figures, the pandemic makes work itself more difficult.

### On the Horizon

- The European Banking Authority will require the banks it oversees to meet these Basel regulations in June 2021 under its Capital Requirements Regulation (CRR II).
- U.S. regulators in May 2020 required institutions that took Federal money earmarked for Covid 19 relief to perform daily liquidity reporting instead of monthly. The Federal Reserve granted banks a reprieve allowing them to exclude this funding from the total net cash outflow amount calculated under the LCR. The NSFR needs to be implemented by July 2021.

What banks need ultimately, and as soon as possible, is an environment not just for liquidity monitoring but also for stress testing, capable of creating hundreds of different simulations and scenarios in a very short time and project the impacts instantly. Anything less leaves decision-makers flying blind into a storm.

# Flexible Analytics Across the Balance Sheet

In this context, ActiveViam's proposal to banks is three-fold:

- A deep and flexible analytics environment that delivers accurate figures and enables analysts to drill-down and drill-through with total freedom over their data.
- A fully-integrated 'What-If' capability that allows those same analysts, from anywhere in their dashboards, to easily create complex, wide-ranging stress scenarios and instantly visualize balance sheet impacts.
- An agile build & deploy process that integrates smoothly with your existing architecture and dramatically upgrades your capabilities in a matter of weeks.

Liquidity risk management is particularly challenging because it involves a very large number of cash flows that need to be monitored constantly. In practical terms, it constitutes very large volumes of fast-moving data.

ActiveViam's technology is especially well suited for such use cases. It adapts and scales to organizations of any size, including the Tier 1 banks that are our clients. Regardless of the size of the dataset, it allows users to perform multi-dimensional analysis on very large data sets, from a global view down to granular level trade details, with 200 or 300 dimensions.





## High technology to enable best practices

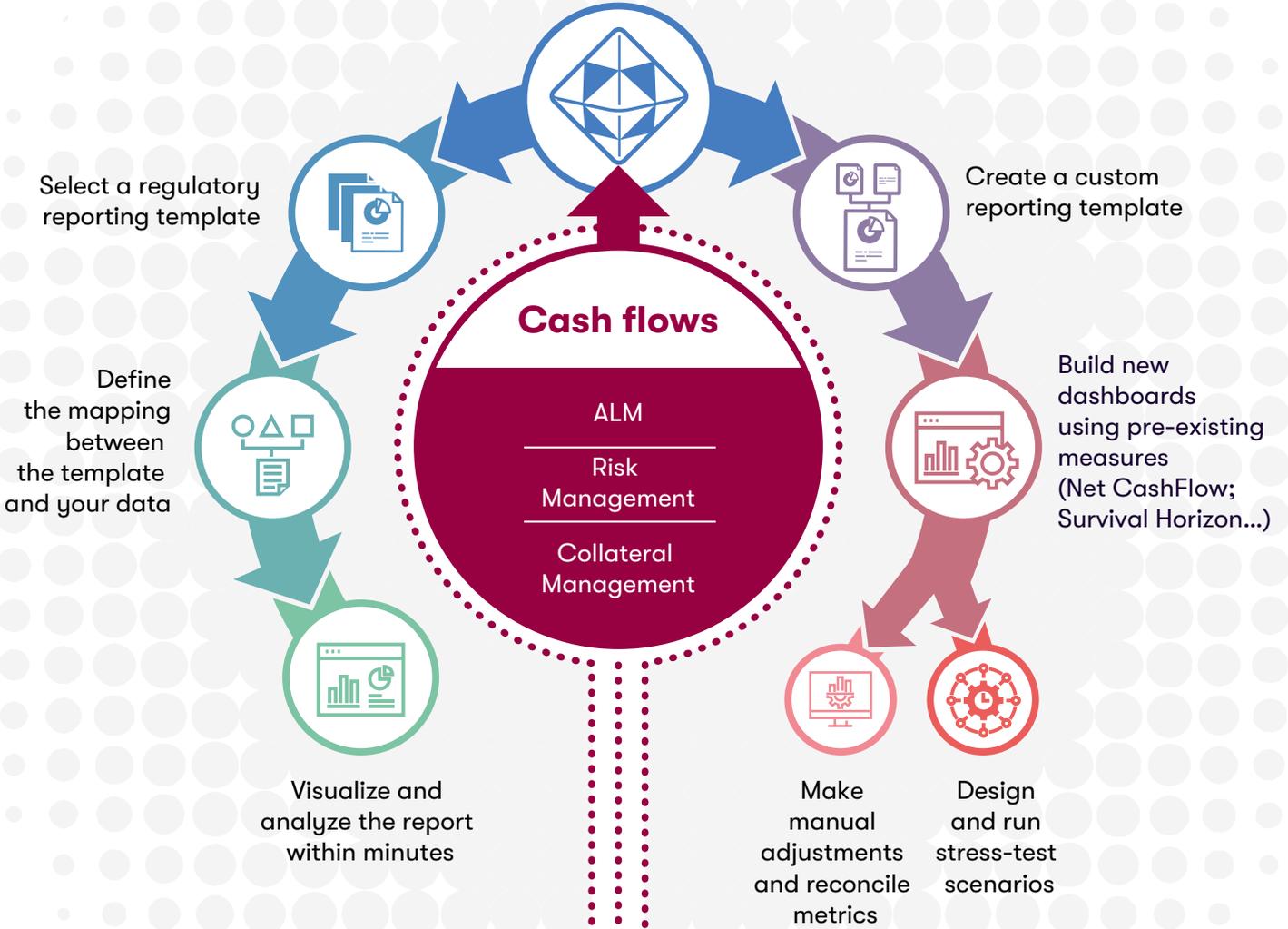
ActiveViam works closely with industry bodies to maintain best practices in the financial services sector and is on top of all new updates. It soon becomes the platform teams trust to be the “one point of truth” when it comes to analytics.

The solution supports cross-border consolidation of huge amounts of detailed financial information (e.g. input and output of stressed cash flows from external systems such as collateral systems, market risk engines, ALM systems, accounting ledgers etc.). All the data in the system can be easily traced back to its source and all calculations can be explained with a click.

Users can drill down in seconds and access hundreds of granular level details within the balance sheet such as position-level data on a portfolio of loans with different maturities, instantaneously re-evaluate how this impacts liquidity and ultimately have a comprehensive enterprise-wide view at all times.

Furthermore, ActiveViam is a collaborative platform that enables users to easily share custom views or create new dashboards. It eliminates the need for “Shadow IT”, the hundreds of Excel spreadsheets that users in most banks have to rely on to compensate for the shortcomings of outdated BI solutions.

# Multi-dimensional analytics environment



# Quick to Market

ActiveViam's liquidity solution is engineered to quickly slice through troves of information, integrate data updates as they come and provide banks with unparalleled analytical capabilities. Furthermore, its state-of-the-art, industry best architecture can be deployed in a matter of months, saving on the time to-market and delivering significant economies of scale.

At the end of the day, ActiveViam users can:



Maintain any regulatory templates quickly and easily without relying on IT support



Identify a change within the regulatory framework and instantly match it to the bank's hierarchies



Drill down to any asset or liability over any time period and pinpoint how a change would affect liquidity



Run 'What-If' scenarios like a credit downgrade or a run on the bank and assess the impact on the survival stress period or any other liquidity metric



Increase the frequency of stress testing, add or delete a loan or book of loans, as an example, and fine tune the results of the impact



Examine the ratio of loan-loss reserves to gross loans and see the results on the balance sheet in real time



## In Summary:

With regulatory deadlines on the horizon and current market conditions rattling internal risk every day, banks need a solution that they can trust and that they can deploy quickly.

ActiveViam's Liquidity Risk Management Solution can be implemented within weeks to provide you with a very detailed, enterprise-wide view of liquidity risk. Analyze regulatory metrics next to internal metrics during an average day or under stressed conditions and perform deep and fast What-If analyses on any combination of datasets.

# About ActiveViam

ActiveViam provides precision data analytics tools to help organizations make better decisions faster.

ActiveViam started in 2005 with the vision of leveraging in-memory technology to create an analytics platform where businesses could leverage the largest data sets without restrictions, keep them up-to-date in real time and use them to empower their decision makers. Our goal at ActiveViam is to let organizations not only make decisions faster, but better; to not only reach their data, but their potential; to not only see their data, but find their way into the future.

ActiveViam is a privately owned company with offices in Paris, London, New York and Singapore.

For more information please visit: [www.activeviam.com](http://www.activeviam.com)

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