

TAKE CONTROL OF YOUR ASSET & LIABILITY AND TREASURY MANAGEMENT

Strengthen your risk management
and optimise your internal
treasury operations to improve
company performance.

PROTECHT.ALM is an easy to implement and use Asset Liability Management (ALM) solution with the flexibility and capability to suit the needs of your organisation, whether it be a comprehensive ALM risk system or stand-alone treasury management system. It also comes with the advice, support and experience of our highly skilled risk management professionals to ensure that you achieve the best possible risk framework.



@Protecht_Risk



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ABOUT PROTECHT.ALM

Protecht.ALM is an easy to implement and use ALM solution empowering risk managers and financial controllers to gain a comprehensive understanding of your organisation's exposure to interest rate movements. Protecht.ALM supports a robust ALM risk management framework consisting of risk calculations (Value at Risk, sensitivity, principal gap, Earnings at Risk and scenario analysis), flexible portfolio structure as well as dynamic form design and reporting.

Protecht.ALM encompasses a powerful treasury management solution providing flexible and comprehensive reports to give senior managers the confidence to make informed decisions about your organisation. This module includes: deal capture, valuations, operations and counterparty management, accounting entry generation as well as dynamic form design and reporting.

KEY FEATURES

- Market risk – principal gap, sensitivity (PVBP) and Value at Risk (VaR)
- Net Interest Income – forecasting and stress testing for Earnings at Risk reporting (EAR)
- Credit risk management – flexible counterparty creation and assignment of ratings
- Liquidity performance and maturity analysis
- Market risk and treasury stress testing
- Treasury product deal capture
- Design treasury product forms, covering counterparties, SSI's, pricing calculation, multi-line notes
- Automatic confirmation generation and settlements
- Easy to configure accounting entries for GL interface
- Revaluation of treasury products and formula transparency
- Measuring counterparty exposure and limit setting
- Powerful and dynamic reporting with historical comparisons and drill-down functionality
- The ability to create tailored and scheduled reports with easy to add explanatory notes
- Security and audit – role and user creation with permissioning to control segregation of duties
- Access to independent market rates

PRODUCT BENEFITS

- System configuration to suit your needs whether it be a comprehensive ALM risk system or stand-alone treasury management system
- Flexible retail product design mapped to core banking codes and tiers
- Dynamic form building allowing total flexibility
- Control market exposure to improve the bottom line
- Continual monitoring of net interest income forecasts and Earnings at Risk
- Ability to perform stress testing
- Automatically generate clear and concise reports for senior management and Boards
- Implement a treasury and risk management solution in a rapid time frame
- A purpose built system eradicating the need for spreadsheets
- Meet the requirements and expectations of regulators and other stakeholders
- Access to highly specialised risk management professionals and system support

MODULE SHOWCASE: ANALYTICS

Protecht.ALM employs a combination of pro-forma standard reports and user-defined reports. These can either be run instantly, or scheduled to be emailed to users on a periodic basis defined by you. All reports can be provided online, in Microsoft Office formats (Excel, Word, Powerpoint) or PDF for management and the Board. Dashboard reporting allows high level summary and aggregated reporting combined with the ability to drill-down to granular level data.

PROTECHT. ALM. AUD Banking Book - Investment Summary

Summary

PORTFOLIO

Portfolio return for the period 0.37%

Portfolio return annualised 4.09%

BENCHMARK

Benchmark return for period 0.22%

Benchmark return annualised 2.87%

Benchmark AUD Benchmark

HISTORICAL SUMMARY

	Benchmark	Portfolio
Last 3 periods	0.85%	0.95%
Last 6 periods	1.32%	2.12%
Last 12 periods	2.82%	4.28%
Financial YTD	1.58%	2.53%
Financial YTD period	01 Jul 13	30 Jun 14

Annualised Return

Executive Summary Overview

For AUD Banking Book, WithPrepaysAndSwaps, Scenario: Base Case, Limit VaR: C: 95, H: 20, O: 200

VaR vs Capital (%)

Net Book PVBP (000)

Net Interest Bearing Asset (M)

Base case - NIM (%)

Option:	31 Jan 14	28 Feb 14	Move
Capital	100,031,000	100,031,000	0
VaR Dollar Value	123,539	115,959	(7,580)
VaR % of Capital	0.12	0.12	(0.01)
VaR Max Limit % Utilisation	2.47	2.32	(0.15)
VaR Max Limit Dollar Value	5,091,562	5,091,560	-2
VaR Max Limit % of Capital	5.00	5.00	0.00

Net Gap and PVBP

Historical VaR

Historical VaR as a Percentage of Capital

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