

MORS BALANCE SHEET MANAGER™

ALM AND BALANCE SHEET MANAGEMENT SOLUTION FOR FINANCIAL INSTITUTIONS

NET INTEREST INCOME (NII) AND NET INTEREST MARGIN (NIM) - ANALYSIS, FORECASTS AND STRESS TESTING

INTEREST RATE RISK MANAGEMENT WITH REPRICING RISK, YIELD CURVE RISK, BASIS RISK AND OPTION RISK

DYNAMIC ALM ANALYSIS
including IRRBB management

ANALYSIS

ASSETS	LIABILITIES
_____	_____
_____	_____
_____	_____

FORECASTS AND STRESS TESTING

	NII and NIM
_____	_____
_____	_____
_____	_____

MORS BALANCE SHEET MANAGER™

FOR TREASURERS AND ALM MANAGERS IN BANKS. ENABLES BOTH STATIC AND DYNAMIC MODELS FOR ANALYSING IRR AND MARGINS AT CASH-FLOW AND TRANSACTION LEVEL WITH CONTINUOUS OVERSIGHT OF PROFITABILITY.

KEY FEATURES

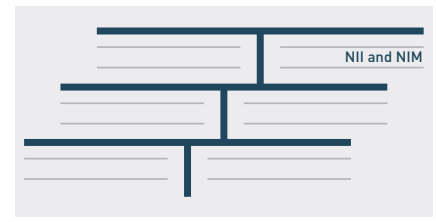
- Interest rate risk management, including:
Repricing Risk, Yield Curve Risk, Basis Risk and Option Risk
- Net Interest Income (NII) and Net Interest Margin (NIM):
Analysis, Forecasting and Stress-testing
- Managing Interest Rate Risk in the Banking Book (IRRBB):
All risk components can be expressed as Economic Value of Equity (EVE) and Earnings at Risk (EaR) numbers
- Capital and Financial planning

MORS Balance Sheet Manager enables users to analyse IRR and margins at cash-flow and transaction level, ensuring a continuous oversight of profitability within given constraints.

The solution incorporated static and dynamic models, enabling users to fully monitor the contribution of individual transactions to the overall exposure.

The impact of different assumptions can be monitored and stress-tested in the solution.

ANALYSIS, FORECASTS AND STRESS TESTING



INCLUDING STANDARD MORS FUNCTIONALITIES:

REAL-TIME: Analysis, calculations, forecasting and simulation.

DRILL-DOWN AND DRILL-THROUGH: Full drill-down to cash-flow and transaction level.

MERGING AND SORTING DATA: Calculations and data can be sorted on any sub level, such as legal entity, currency, business unit, portfolio.

EARLY WARNING INDICATORS with alerts, warnings and limits on different risk components.

BCBS239 COMPLIANCE