eurobase

siena

Governance, Risk and Compliance

Siena Asset & Liability Management
Siena Funds Transfer Pricing
Siena IFRS9

100%
Client Base

30+
Experience

100%
Implementations

Siena Asset & Liability Management

Siena ALM is a stress-testing and business planning engine. It enables risk and compliance professionals to set up business plan and stress scenarios to establish the impact on liquidity, IRRBB and Credit Risk Capital (Pillars 1 and 2A).

In addition to real-time data streams from Siena Treasury Manager, Siena ALM takes data feeds from a host of systems, enabling users to apply parameters across the entire balance sheet, and additionally to off-balance sheet exposures such as guarantees, Letters of Credits and undrawn commitments.

Behavioural Modelling	Risk Profiling
• Portfolio/business line growth • Rollover/roll-off • Default, downgrade, house price revaluation • Marketable asset revaluation and sale • Drawdowns of undrawn commitments • Base rates and margins • Currency exchange rates • Yield curve risk & basis risk	• Reduce workload on risk & compliance professionals • Fulfil all relevant regulatory and best practice expectations • Reverse stress test, using multiple variables • Integrate risk and business modelling activities, for example ICAAP, ILAAP and RRP • Produce performance and risk metrics and associated reports • Full integration capabilities with other internal systems • Real-time dashboards and reports • Granular user permissions and authorisation options

The ICAAP Manager combines the outputs from the balance sheet forecasting scenarios within Siena ALM. This allows the user to incorporate projections of income and expense, operational and market risk requirements and other firm and scenario-specific data to produce a Capital dashboard. The Capital dashboard allows for monitoring of the Capital Surplus/Deficit over any business planning horizon.

Out-of-the-box reports include:

- LMM (includes FSA047 & FSA048, plus NSFR)
- LCR and Forecast LCR (out to 90 days)
- Liquidity gap and drill down
- Interest gap and drill down
- 'Top n' depositors analysis and 'Top n' depositors stress (walk-out), Scenario report – all parameters within any given scenario
- Daily cash flow report out to 365 days
- PRA110
- Cumulative mismatch report
- Balance sheet risk management, and Concentration risk (HHI methodology, plus 'Top n' per business line).

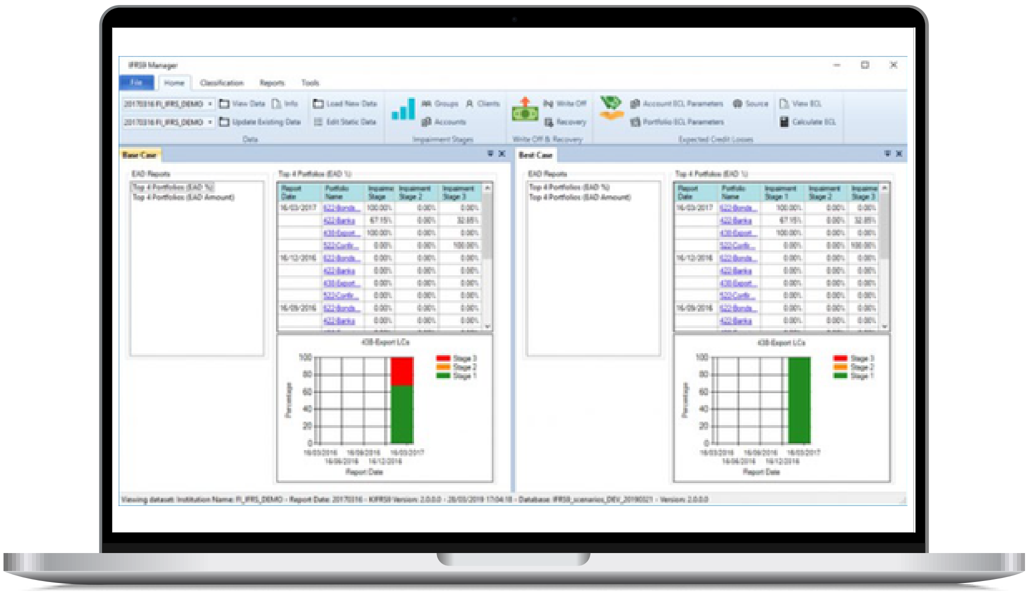
Siena IFRS9

Siena IFRS9 is an essential, robust solution designed to support IFRS9 implementation, administration, control and reporting.

Siena IFRS9 captures data at a cash flow level of granularity and then applies business rules that determine IFRS9 exposure classification and measurement, impairment and reporting values. These are calculated using expected loss parameters and then present-valued at the 'effective interest rate', considering exposure-specific fees and costs.

Siena IFRS9 is completely transparent and auditable; maintaining a full history of every exposure from recognition to derecognition. Audit information includes the who, what, why and when of all manual interventions.

Not only does Siena IFRS9 cover FINREP reporting required in the EU, the solution can also be configured for any reporting regime. Out-of-the-box management reports are comprehensive and can be tailored to an institution's preferences.



Out-of-the-box reports include:

- Analyses by business line of expected credit losses,
- Exposure at Default,
- Expected Credit Loss,
- Loss given default,
- Impairment stage,
- FINREP Impairment Reporting:
    - 4,
    - 4.1,
    - 7.1,
    - 12.1,
    - 4.3.1,
    - 5.1, and
    - 9.1.1.

Siena Funds Transfer Pricing (FTP)

Siena FTP offers a comprehensive approach to Funds Transfer Price curves, based on selected yield curves and adding the institution's cost of credit, liquidity buffer cost, cost-of-capital, operational costs and any other required premiums to those curves, per currency. Siena FTP allows users to define time buckets within the curves, with
rules automatically allocating FTP curves to accounts, based on the currency and account or portfolio type.

Siena FTP enables the integration of different risk components to the notional interest curve and reports on the difference between FTP and actual interest yielded and demands by assets and liabilities respectively.

Siena FTP produces several reports for the user to manage and monitor FTP costs effectively, including:

- FTP buffer cost: the actual yield per asset item per currency on buffer assets, the alternative asset yield and the difference between the two in percentage and monetary terms; this is then allocated to causal exposures on both sides of the balance sheet via user-defined parameters.
- Weighted average maturity per portfolio and per account; this is an essential tool in explaining to the Yield curve, business generating and using liquidity why accounts and portfolios attract the FTP pricing allocated to them.
- Past and current FTP rates per time bucket, and their components.
- Credit spread, and other premiums, per FTP curve.

Treasury Management

A specialist Treasury Management solution providing full real-time control of trading operations.

Sales Desk

A fully featured customer sales desk solution with 'In-the-name-of' and 'On-behalf-of' trading.

Customer Portals

Customer-centric Trading & Payments portals, with real-time pricing.

Regulatory Reporting

Comprehensive MiFID II, Best Execution, EMIR, SFTR reporting.

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About eurobase

eurobase is a leading international software and services provider of banking solutions. Established in 1988 and with customers in over 31 countries, we have gained extensive knowledge of the financial service markets. Our aim is to be recognised as thought leaders in the sectors we operate, and to deliver innovative solutions that provide real business value to our customers. We pride ourselves on our personal approach, ensuring we deliver the support and flexibility our customers need and the service they expect. Our customers have long and lasting partnerships with eurobase and all will verify our approach to doing business and commitment to product investment - delivering ongoing value above and beyond our initial engagements.