



# Integrated Stress Testing and Asset Liability Management (ALM) Automated Solutions

 FOCUSYNC  
Assurance - Precision - Innovation

# Our Mission

At Focusync, we empower our clients to confidently navigate regulatory challenges, embracing a future where efficiency meets foresight.

We provide regulatory reporting solutions to the UK Banking community, offering a full scope (including Bank of England, PRA and FCA) of end-to-end cloud-based or on-premise platforms, focusing on quality of product and projects.

We are proud to be an ISO 27001 certified and Bank of England-recognized software service provider, trusted by over 12 banks in the EMEA region.



**100%**  
On Time Delivery

**£0**  
Additional  
Maintenance Charged

**10+**  
Years of Experience

**24/7**  
Support Team

**FOCUSYNC**

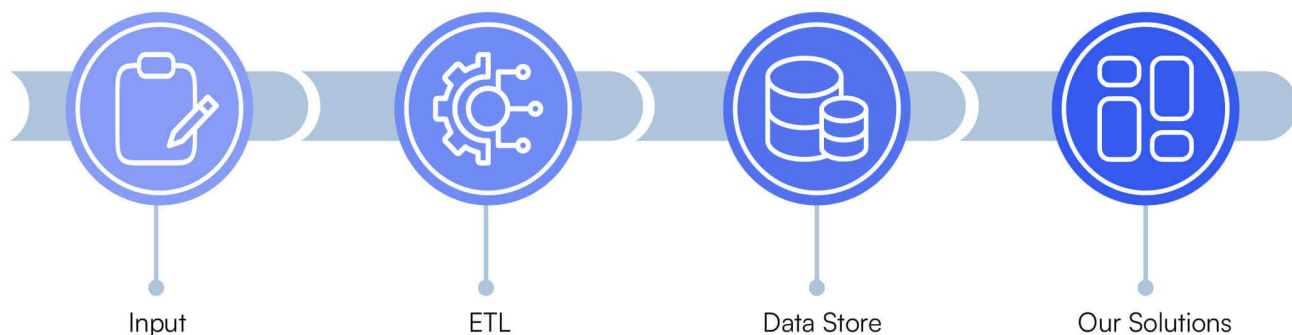
# Our Solutions

We are committed to providing robust and reliable tools for precise reporting and compliance, while innovating to tackle the evolving challenges of the financial landscape

Our products blend the essential fundamentals of data quality and maximum automation with functional innovation

## Integration and Implementation

Our products can be integrated using cloud-based, SaaS or on-premises options



### Regulatory Reporting

Our comprehensive regulatory reporting solution tailored to your regulatory requirements



### Business Intelligence

Leverage regulatory data store to create reports, from daily liquidity metrics to custom dashboards



### Predictive Analysis

Harness advanced AI and ML capabilities to optimise financial stability and growth



### ALM

Analysis solution including Interest Income Sensitivity (IIS) and Economic Value of Equity (EVE)



### Stress Testing

Unveil the intricate process of ensuring financial resilience in the face of adversity



### Mobile App

Smartphone access to exceptions, alerts and KPIs on the go

FOCUS-STRESS™ + FOCUS-ALM™



## FOCUS-STRESS™

- ✓ Enables banks to simulate economic stress scenarios, assess capital and liquidity adequacy, and define recovery actions

## FOCUS-ALM™

- ✓ Helps banks optimise balance sheets
- ✓ Helps manage interest rate and liquidity risks by analysing asset and liability relationships using regulatory data
- ✓ Streamlines compliance with automated reporting and advanced risk modeling

## INTEGRATED

- ✓ Our integrated stress testing and ALM platforms help financial institutions manage risk more intelligently whilst ensuring compliance
- ✓ Client Server
- ✓ Cloud hosted SAS model



Our solutions address growing **regulatory expectations under Basel III/IV and IFRS 9**, while solving the deeper issues of fragmented data, siloed systems, and reactive risk practices

# An Integrated Solution Hosted on the Client Server or Cloud Hosted SAS Model

## Data Overview

- **Data Mapping and ETL on the Client Server**

Data is mapped using an automated ETL process integrated with a regulatory rules engine to ensure accuracy, consistency, and regulatory compliance

- **Cloud Hosted Ready to Use Model**

A standardized data ingestion file is provided to facilitate easy and efficient loading into the system

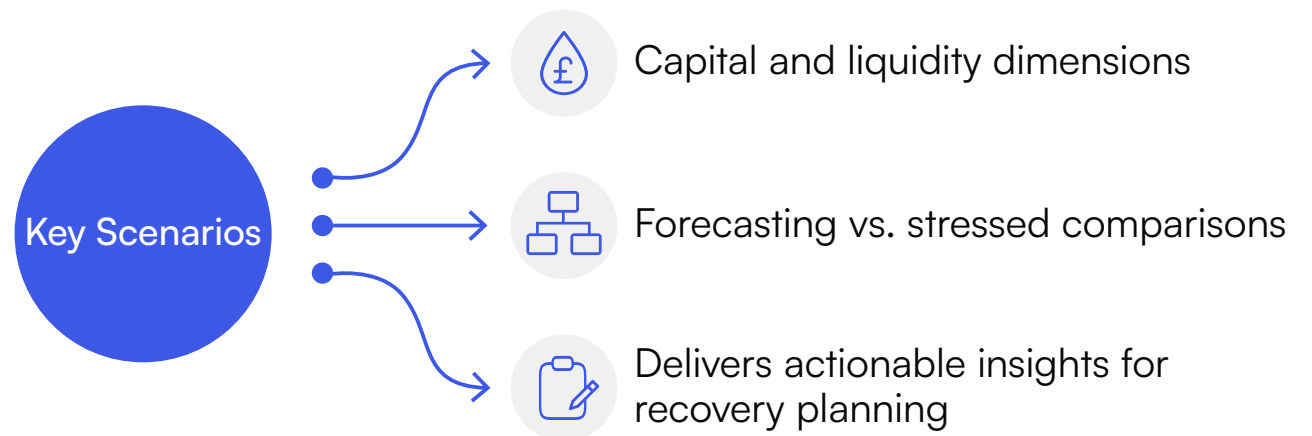
- **Compliance and Data Privacy**

Data ingestion process is compliant with audit controls and includes built-in anonymization of client information, ensuring data privacy and regulatory alignment

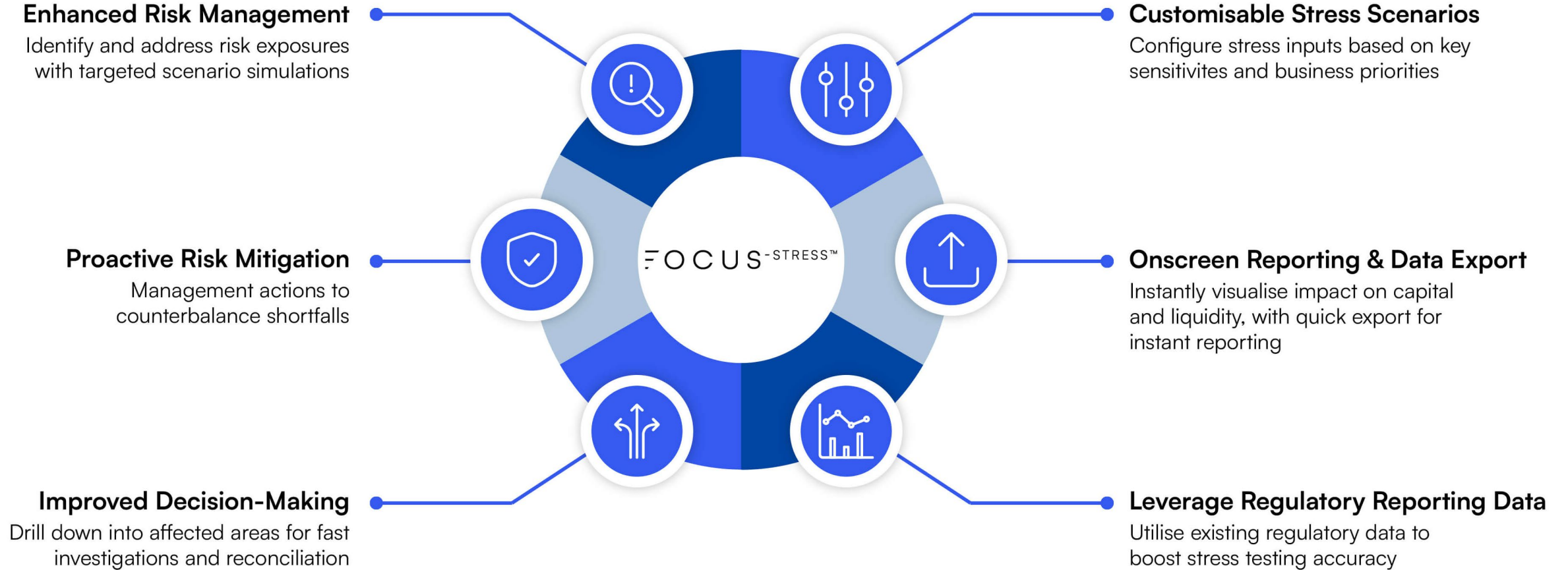
# FOCUS-STRESS™

Stress Credit, Market and Liquidity Risk with precision

**FOCUS-STRESS** testing platform that helps banks simulate different economic scenarios to assess capital adequacy, liquidity strength, and define effective recovery strategies



# Key Features and Benefits





# Scenario Planning Across Capital and Liquidity

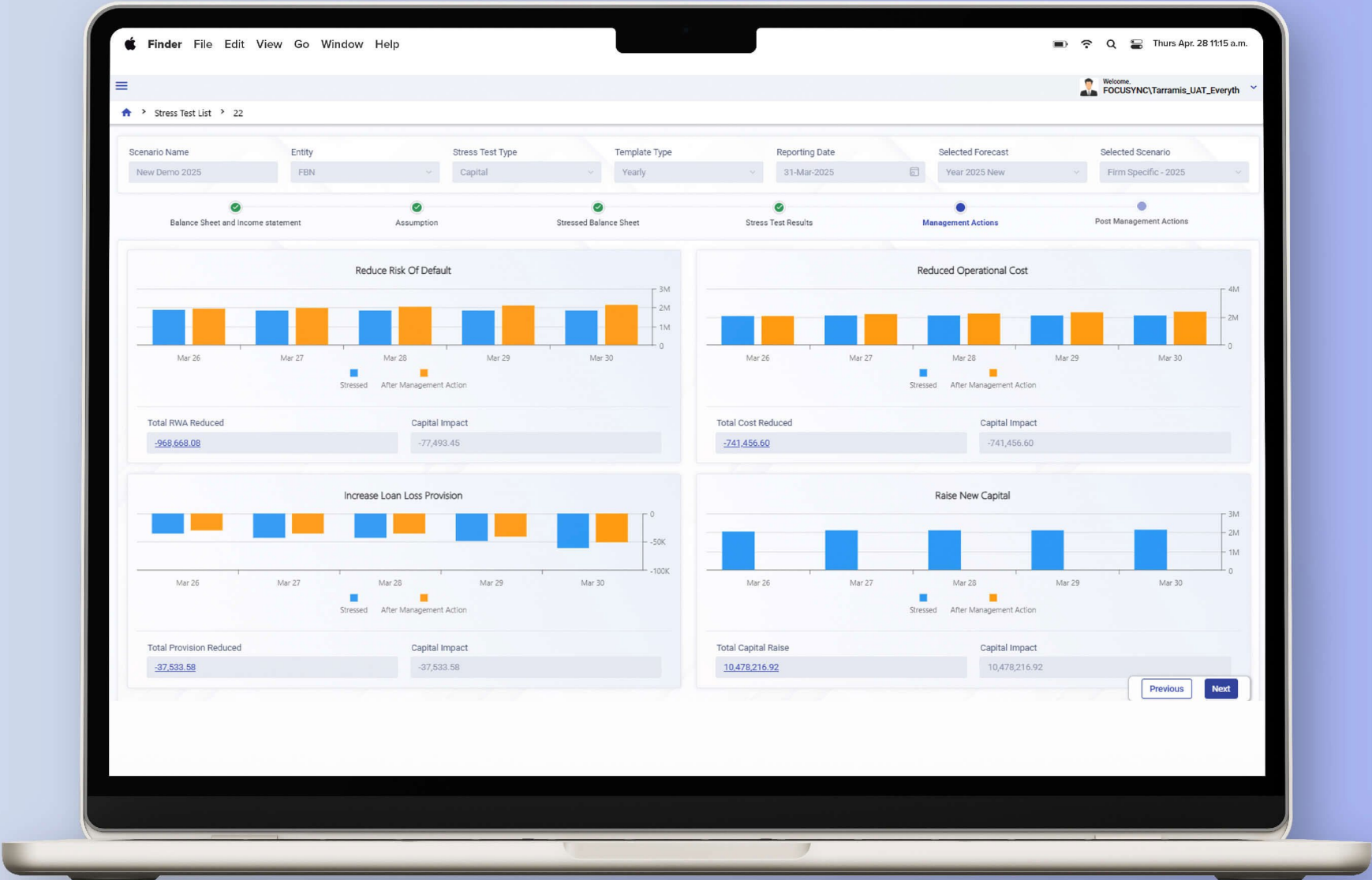
## Capital Stress Testing

- ✓ Capital requirement forecasting
- ✓ Budgeted vs. stressed position comparison
- ✓ Drill-down capability by asset/ liability
- ✓ Recovery action support

## Liquidity Stress Testing

- ✓ Liquidity requirement actual vs stressed
- ✓ Drill-down analysis of liquidity gaps
- ✓ Clear insights for action planning
- ✓ Enhanced supervisory visibility

FOCUS-STRESS Dashboard



# FOCUS-ALM™

Maximising Financial Insight with  
Asset Liability Management (ALM)



**FOCUS-ALM** (asset liability management) solution helps UK banks with balance sheet risk optimisation and liquidity management

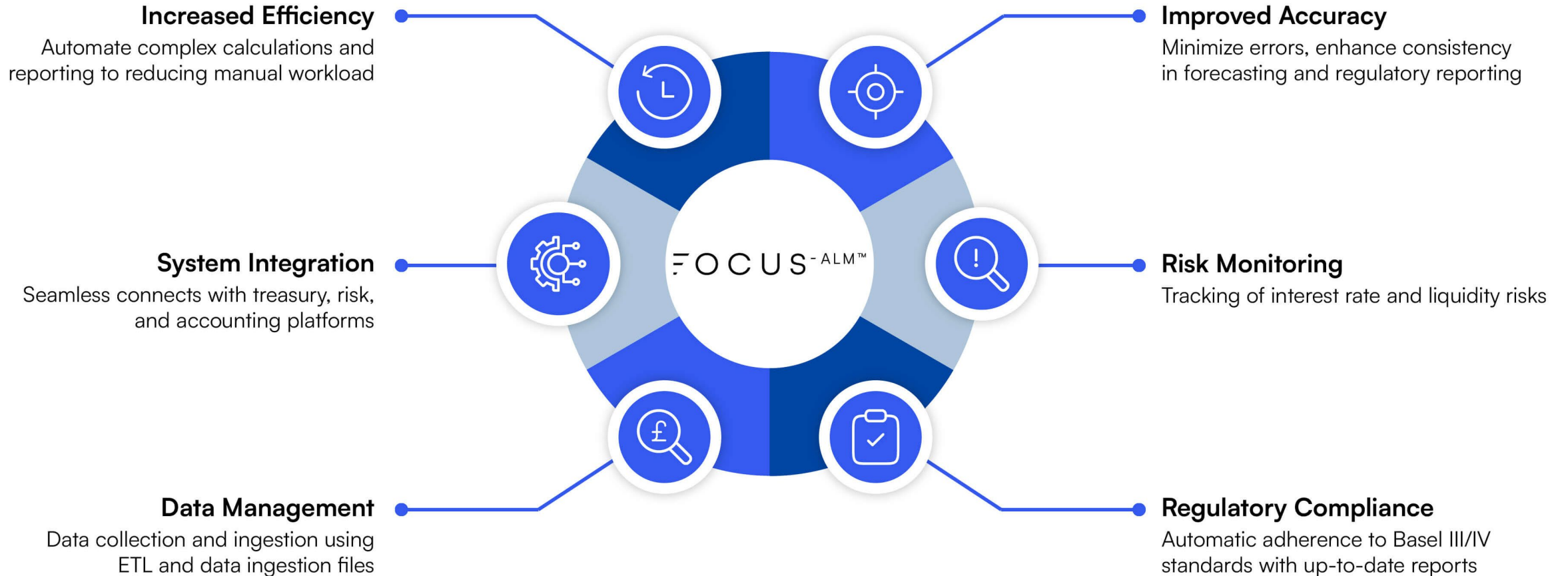


Our solution populates stored regulatory data into interactive dashboards, to help identify risks that arise due to mismatches between assets (incl. loans and investments) and liabilities (incl. customer deposits)



**FOCUS-ALM** supports interest rate risk management by monitoring interest rate fluctuations and the affect on assets and liabilities. This helps protect profitability from adverse rate sensitivity mismatches

# Key Features and Benefits



## Features: Operational, Currency & Audit

### Gap Analysis

Includes hedge effectiveness testing tools for strategy validation

### Multi-Currency Management

Tracks FX risks to perform currency-specific analysis and gap reporting

### Data Integration & Automation

Integrates with core banking data, treasury, and finance

### ALCO Reporting

Projects balance sheet growth, profitability (based on interest rate and loan growth), and regulatory capital forecasts

### Audit Trail & Compliance Tracking

Maintains detailed audit logs and monitors adherence to internal policies and external regulations



## Features: Core Risk & Forecasting Features

### Risk Management & Monitoring

Monitors interest rate risk and trend analysis using duration, gap analysis, and VaR to assess impact on assets/liabilities

### Scenario Analysis & Stress Testing

Conducts "what-if" simulations for interest rate shifts, economic downturns, and liquidity crises to assess institutional resilience

### Cash Flow Modeling

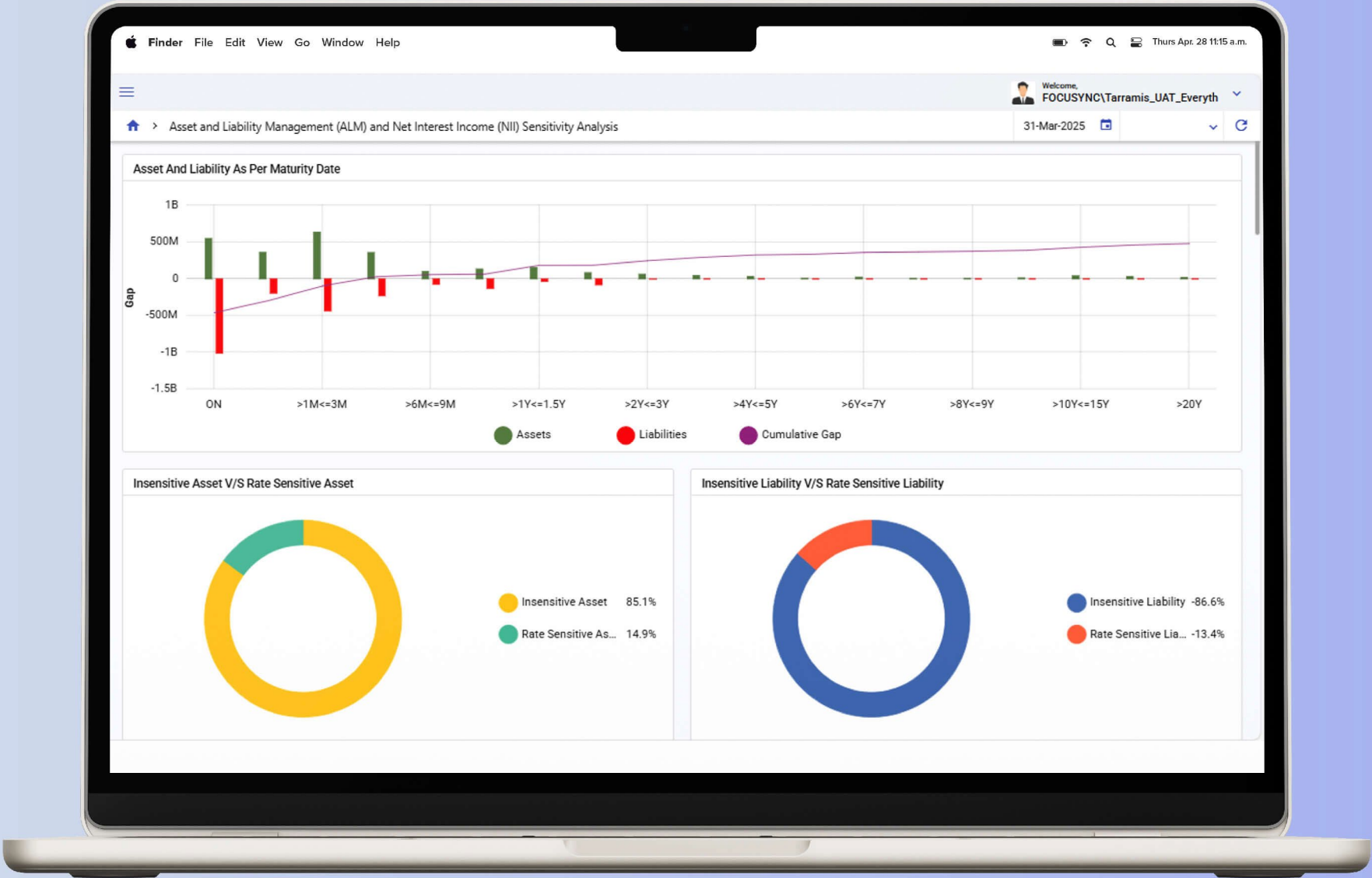
Model asset/liability flows with assumptions including prepayments and rollovers

### Regulatory Reporting & Compliance

Generates Basel III-compliant and IRRBB reports, calculates LCR/NSFR, and reconciles multi-source data

### Advanced Analytics & Reporting

Customizable dashboards with KPI visualizations and deep drill-downs



[Book a demo](#)



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