



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-listed 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

Client Testimonials

“

“A key benefit of implementing Focusync has been the level of customer service. The team are responsive, helpful and available at any time. They take on board our suggestions for improvements and have automated our regulatory reporting.”

Rosalind Wright, Head of Regulatory Reporting, FirstBank

“

“We began working with the Focusync team more than six years ago when we migrated onto their regulatory reporting solution and they’ve consistently delivered exceptional service. They respond quickly to our queries and address any issues promptly. They take the time to understand our specific needs and are able to tailor their solutions accordingly.”

Robert Mathew, Head of Finance, UBL

“

“Excellent support and services over last 3 years- in delivering accurate and timely returns.”

Blaise Fernandez, Regulatory Reporting, Habib AGZ



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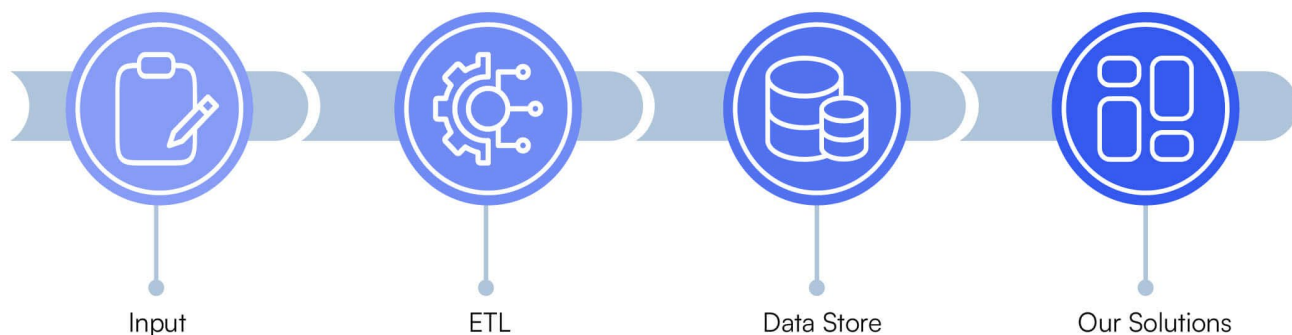
Our Solutions

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

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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

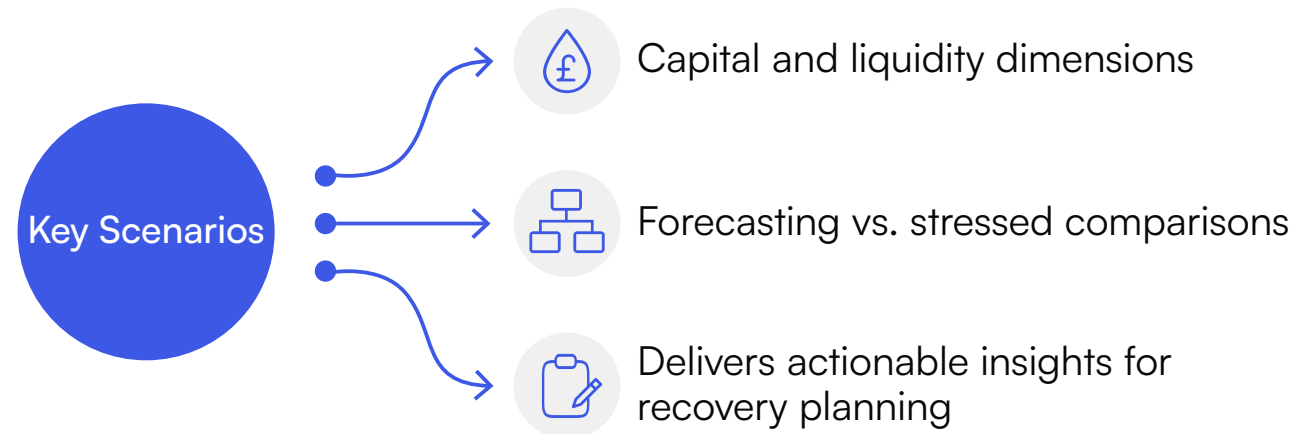
- **Compliance and Data Privacy**

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

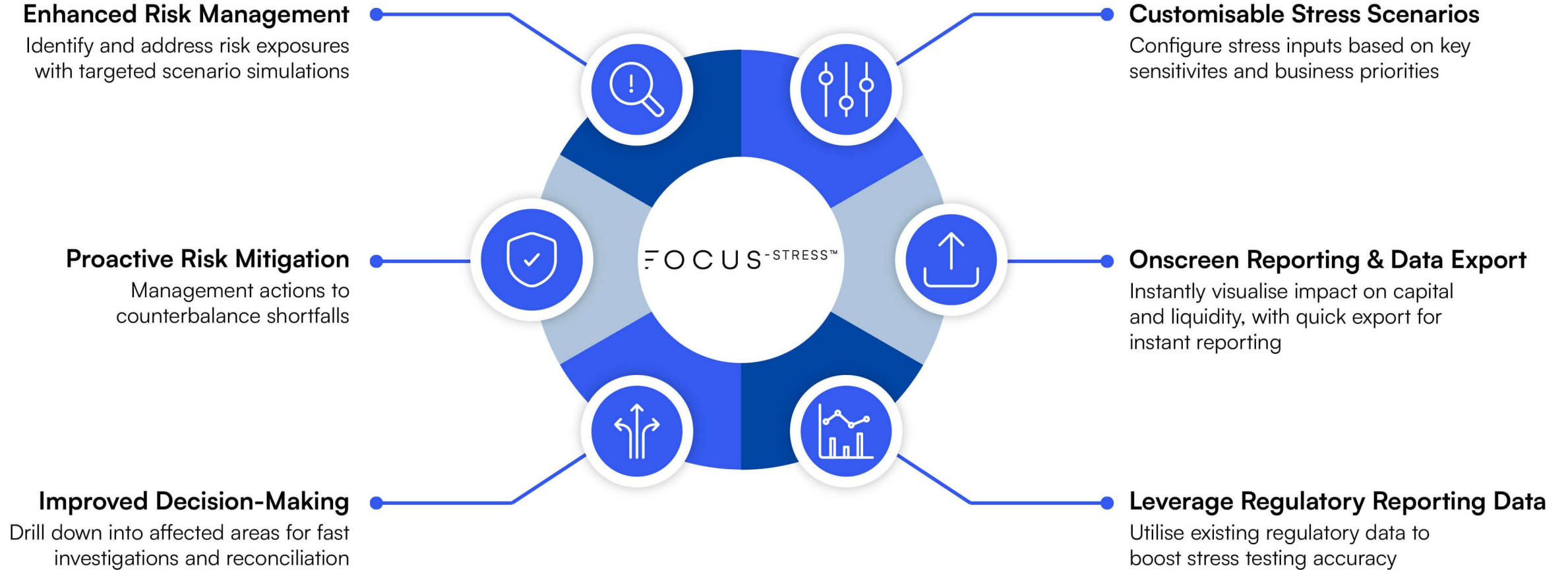
FOCUS-STRESS™

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

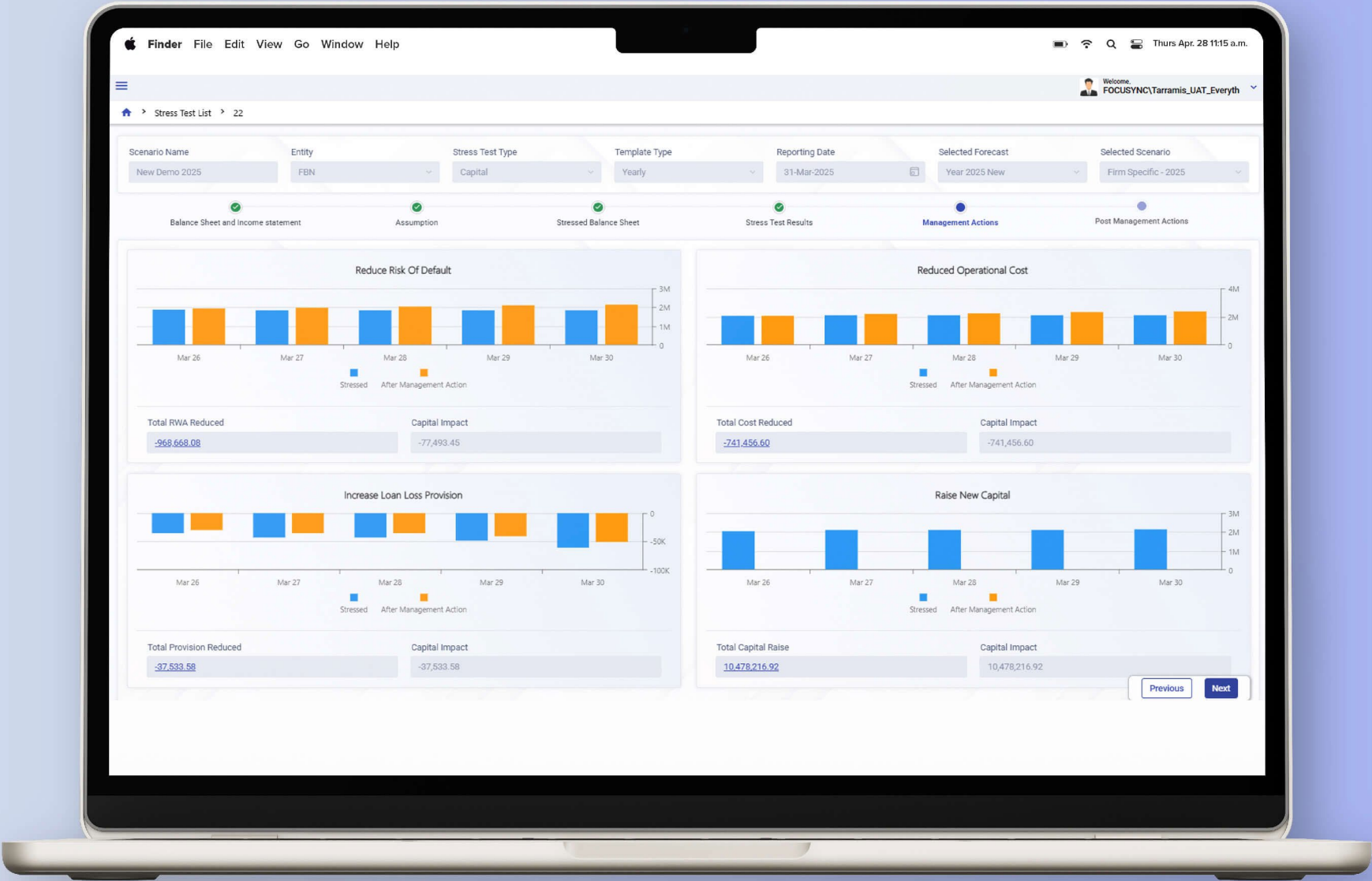
Capital Stress Testing

- ✓ 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

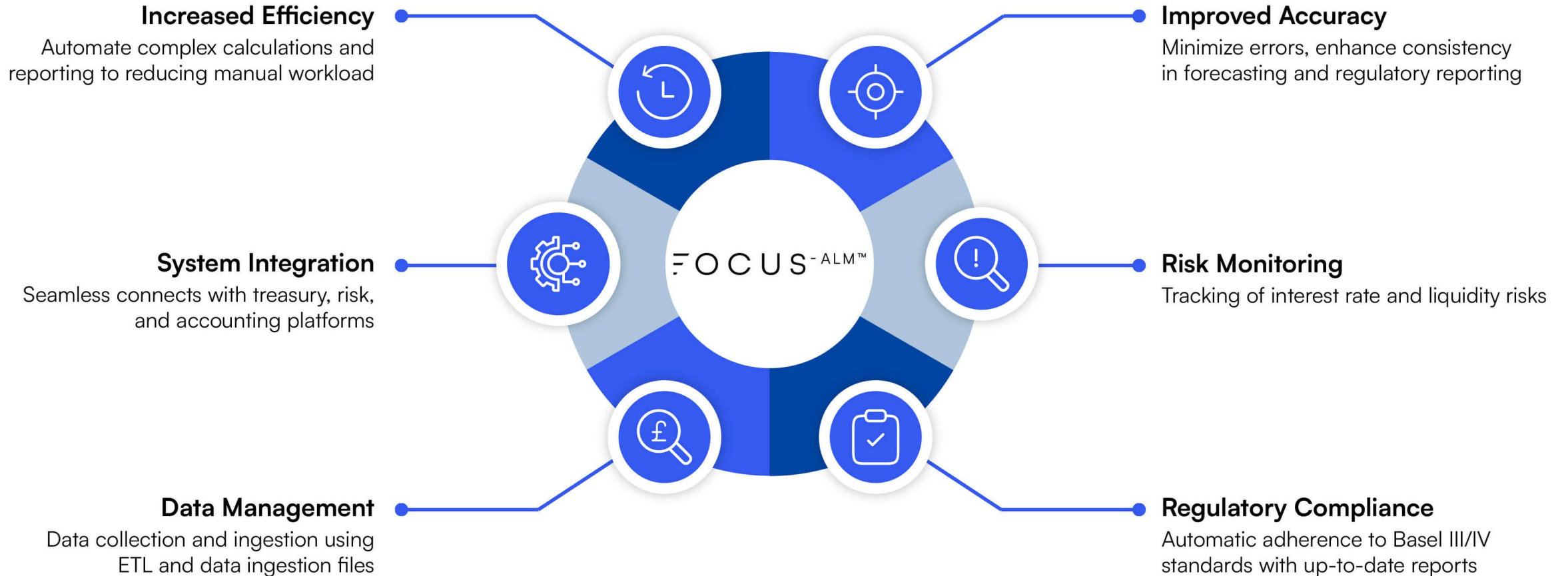


Our solution populates stored regulatory data into interactive dashboards, to help identify risks that arise due to mismatches between assets (incl. loans and investments) and liabilities (incl. customer deposits)



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

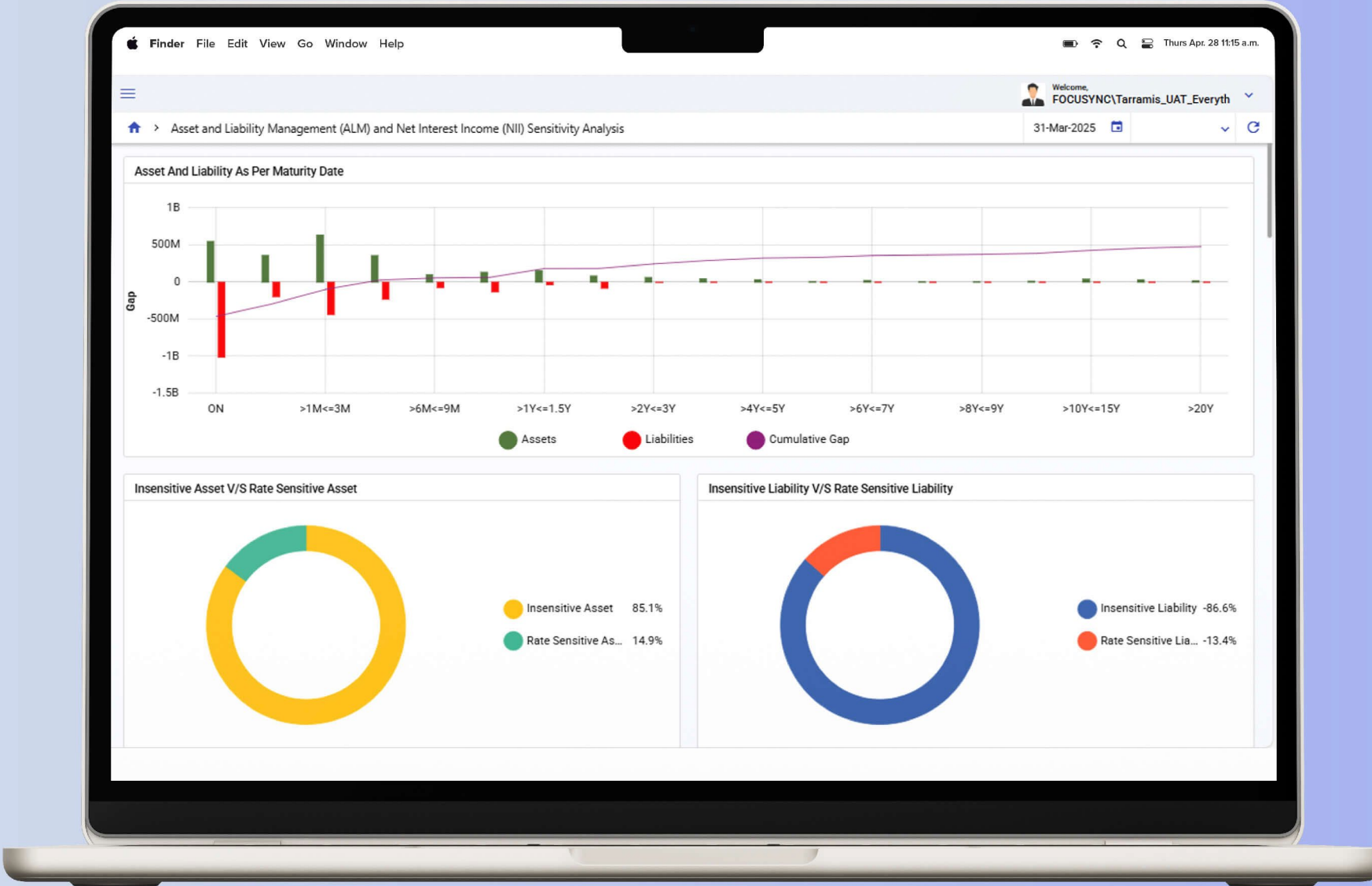
Model asset/liability flows with assumptions including prepayments and rollovers

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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