FOCUS ALM

One balance sheet. Every rate risk in view.

Turn your regulatory data into a clear view of interest rate risk

FOCUS-ALM uses the regulatory data you already hold to analyse Interest Income Sensitivity (IIS) and Economic Value of Equity (EVE).

THE PROBLEM

When balance sheet data sits in separate systems and spreadsheets, rate mismatches go unseen and ALCO packs are built by hand.

Hidden mismatches
Repricing gaps between assets and liabilities are missed.

Limited foresight
Little view of how rate moves affect income and equity.

Slow scenarios
Shock scenarios are run by hand across spreadsheets.

Manual ALCO packs
Charts and data are rebuilt by hand for every meeting.

HOW FOCUS-ALM WORKS

We turn your regulatory data into IIS and EVE analysis, so ALCO sees the impact of every rate move.



Every rate move, measured and explained

Interest income and economic value analysed side by side, with drill-down from portfolio totals to individual accounts and exports ready for ALCO.

CAPABILITIES

IIS Analysis

- By sensitivity
- By repricing date
- By interest rate type

Currency Adjustment

- Rates set by currency
- Income impact over time
- FX gap analysis

EVE Dashboard

- Yield curve review
- EBA shock scenarios
- Consolidated summaries

Drill-down and Export

- Account-level drill-down
- Charts and raw data
- ALCO report exports

Gap and Cash Flow

- Repricing gaps
- Prepayments, rollovers
- Balance sheet forecasts

Fast Time to Value

- Plug-and-play setup
- Uses regulatory data
- On-premise or cloud

TWO VIEWS OF INTEREST RATE RISK

EBA SHOCK SCENARIOS, APPLIED BY CURRENCY

Parallel up | Parallel down | Steepener | Flattener | Short rate up | Short rate down

Interest Income Sensitivity
The earnings view: how net interest income changes over time

Economic Value of Equity
The value view: how the present value of the balance sheet shifts

BUSINESS IMPACT

2 views
income and value, analysed side by side

6 scenarios
EBA rate shocks, applied to your balance sheet

15+ years
of regulatory reporting experience

Book a Discovery Call

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