ASSET LIABILITY MANAGEMENT

GTreasury enables risk managers to analyse complex data and design superior risk mitigation strategies

GTreasury are experts at Asset Liability Management. Our solution enables risk managers to easily analyse complex data and design superior risk mitigation strategies. At the core of our module is the ability to process, analyse, interpret and display key metrics like Gap, Value-at-Risk and net interest income via a unique reporting dashboard.

It quantifies risk sensitivities within your underlying positions and allows you to dynamically analyse and stress test both existing portfolios and potential 'what-if' strategies. GTreasury empowers risk managers to make better informed decisions.

BENEFITS

Visualize your risk

The reporting dashboard intelligently mines and analyses balance sheet data from your banking book and publishes the outputs with clear visual representations for management reporting, ensuring compliance with treasury policy and key regulatory reporting metrics.

Models your balance sheet

The engine effortlessly consolidates your banking data and treasury deals and applies multiple product assumptions. It then simulates the impact of potential market movements from both a forecast earnings and economic value perspective.

HIGHLIGHTS

- Consolidates all treasury data
- Test and model market scenarios
- Project future cashflows
- Report policy compliance

Simulates market duress

Applies advanced risk management techniques such as Net Interest Income-at-Risk and Value-at-Risk to test the balance sheet over thousands of simulated scenarios. It can also analyse the impact of potential 'what-if' hedging strategies on those outcomes.

FEATURES

Prudential reporting

- Identifies interest rate mismatches using Gap analysis.

- Conducts sensitivity analysis under differing interest rate scenarios.

- Applies a unique visual approach to quantify and report to Board/ALCO and produces key metrics for regulatory reporting

Advanced risk analysis

- Reports risk using various measures including net present value as a proportion of capital and basis point sensitivity.

- Calculates Value-at-Risk (VaR) with multiple confidence intervals.

- Determines Net Interest Income-at-Risk using powerful Monte Carlo simulation techniques.

Balance sheet forecasting

- Forecasts balances including flexible product growth and prepayment assumptions.

- Projects net interest income and margin for the balance sheet under differing interest rate scenarios.

- Applies an investment or funding ratio to surplus or deficit funds.

Flexible assumptions

- Models the re-investment and re-financing behaviour of maturing assets, liabilities and capital.

- Incorporates early termination and differing prepayment profiles.

- Analyses potential changes in product mix, loan book size and balance sheet composition.

Easy data integration

- Provides a flexible framework to facilitate integration with various banking and treasury systems.

- Imports and enriches data from your banking system and consolidates it with treasury data.

- Applies user-defined rules to aggregate and classify product data.

ABOUT GTREASURY

GTreasury's integrated TMS not only keeps pace with today's rapidly evolving enterprises, it surfaces the critical relationships between cash management and risk management. In this way, your treasury information becomes an invaluable driver of strategic business decisions.

For more information visit gtreasury.com

GTREASURY

the clarity to act