ALM

KEY FEATURES

- Calculate forward income, market values and risks
- Flexible reinvestment, funding and hedging
- Easy Excel Interface
- 200+ Built-In Reports
- Custom Reporting
- Scope from single portfolio to multiple institutions
- Leverages PolyPaths Fixed Income Analytics
- Leverages PolyPaths Distributed Processing
- Leverages PolyPaths Enterprise DB System

PolyPaths ALM empowers users to finetune asset liability and portfolio management, streamline risk monitoring, analyze and manage liquidity risk, and identify profitable opportunities. Generate dynamic forecasts across time, interest rate scenarios, currencies, stress tests, and multiple strategies.

ALM expands the capabilities of PolyPaths Trading & Risk by dynamically changing future portfolio composition across time through new products, funding, hedging, targeting results, limits/rules, and extensive reporting. It covers single instrument to multiple corporate/fund structures through consolidated analysis of balance sheet, income, and product profitability.

Designed initially to serve the needs of income simulation, clients enthusiastically expanded ALM to support diverse organizational teams: risk, capital markets, finance, treasury, trading, and accounting. With ALM, embed your behaviors for asset allocation, portfolio construction, funding, hedging, trades to meet policy limits, changing accounting, and more. Validate your analytic views and explore new approaches with optimization. After loading starting positions, ALM is a transaction-based system within a dual-entry accounting framework.

ALM IS VERY STRAIGHTFORWARD IN DESIGN

- ✓ Easy to use
- ✓ Easy to access results
- ✓ Easy to change with results in minutes
- ✓ Maintain quality control

Build effective management reporting over 200 preset and fully customizable reporting. Dive right to the instrument level within your account or portfolio structure. Roll up to product, business line, and company through consolidated reporting. Easily compare results across strategies and scenarios through time.

ALM utilizes PolyPaths distributed processing across any size calculation farm. From PolyPaths Enterprise database system, pull the portfolio data directly and you are ready for analysis. ALM utilizes industrial-strength, multi-user databases: SQL Server, Oracle or MYSQL.

ACCOUNTING

- ASC 815: benchmark, partial, and portfolio layers method
- Counterparty netting and cash collateral targeting
- Credit adjusted accounting: Distressed assets, OTTI, lifetime credit provisioning
- Dividends and FAS150 mandatorily redeemable stock
- FAS115: held-to-maturity, available for sale and trading with and without amortization
- FAS133: hedge accounting: fair value, cash flow and rolling cash flow hedges
- Funds transfer pricing
- Lower of cost or market
- Macro hedging
- Multi-dimensional planning and consolidated reporting
- Multiple and custom amortization methods
- Potential and current derivative exposure by security type and counterparty
- Shocks: parallel, non-parallel, and custom including start date
- Simultaneous call relationships
- Trade and settlement date accounting

LIMITS, MATH FIELDS, AND RULES

- Create dynamic stress conditions for non-maturity deposits
- Fund and hedge dynamically
- Imbed and explore investment behaviors
- Internal policy and regulatory compliance management
- Inventory rules
- Math fields for management performance metrics
- Regulatory reporting support
- Trade blotter

OPTIMIZATION

- Asset allocation
- Funding
- Hedging
- Portfolio construction
- Scenarios: Single, user-defined, or stochastic
- Scenarios: Optimize for all or automatically for each scenario

REINVESTMENT

- Automatically fund and hedge new product origination
- Full bank, fixed income and derivative product coverage
- Make new products dynamic across time, scenario and strategies
- Target account-level balances, cash, and/or risk levels

RESULTS

- Balance sheet, income, market value, cash flow and risk forecasts
- Productivity platform leveraging trade-quality valuation and risk measures
- Stochastic market value of equity and earnings at risk

ABOUT US

Numerix is the leading provider of innovative capital markets technology solutions and real-time intelligence capabilities for trading and risk management. Committed to out-of-the box thinking, the exploration and adoption of latest technologies, Numerix is dedicated to driving a more open, fintech oriented, digital financial services market. Built upon a 20+ year analytical foundation of deep practical knowledge, experience and IT understanding, Numerix is uniquely positioned in the financial services ecosystem to help its users reimagine operations, modernize business processes and capture profitability.

For more information, contact: **sales@numerix.com**

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