

REGULATORY
COMPLIANCE
AND EFFECTIVE
RISK MANAGEMENT

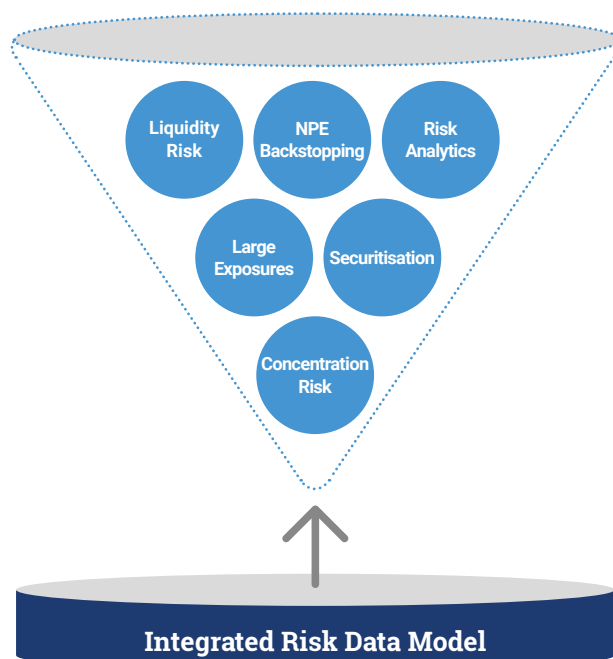


RiskAvert

 **Profile**
Software

The Solution

RiskAvert is the robust regulatory risk management solution that assists Financial Institutions to gather and reconcile data, calculate, aggregate and report regulatory credit, market, operational and concentration risk in a natively integrated, yet modular environment. It covers all approaches for Operational, Market and Credit Risk Calculation allowing the Bank to evolve from a standardised approach towards the IRB approaches. The solution also supports XBRL validation and conversion functions for multiple taxonomies.



The solution's comprehensive cube-based MIS reporting engine fully supports Market disclosure requirements, while supervisory review is covered through a holistic stress-testing framework, as well as extensive concentration risk measures and reporting.



Key Functionalities

► Pillar 1. Capital Requirements Calculations and Reporting

- Full coverage of EU CRR/CRD regulation and its future evolutions
- Production of Pillar I related Regulatory reports
- Credit, CCR and Operational Risk capital requirements Calculations & Reporting
- Capital requirement Calculations & Reporting for Securitization positions
- STE Credit Risk Reporting
- NPE Backstopping

► Pillar 2. I.C.A.A.P.

- Parallel run of SA and Quasi IRB approaches in the context of ICAAP
- Capability to create, execute and compare various scenarios (stress testing, budget projections, forecasting)
- Perform concentration risk analysis based on key parameters (geographical concentration, products/portfolio concentration, collateral type concentration)
- IRRBB Scenarios analysis and reporting

► Pillar 3. Consistent & Reliable Information Disclosures

- Annual review publications and custom management reports

Other CRR Functionalities

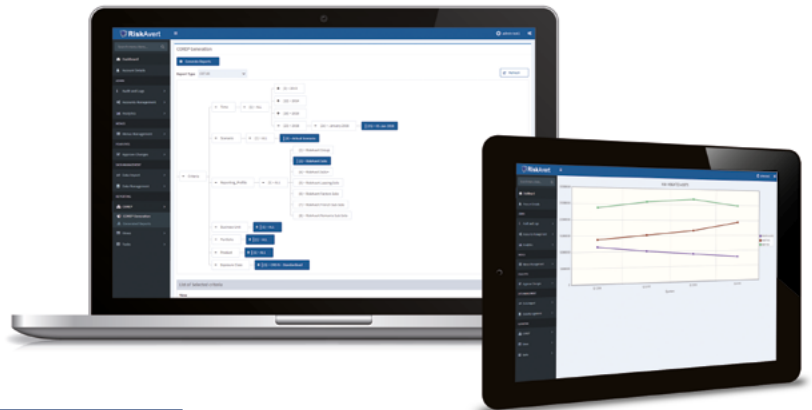
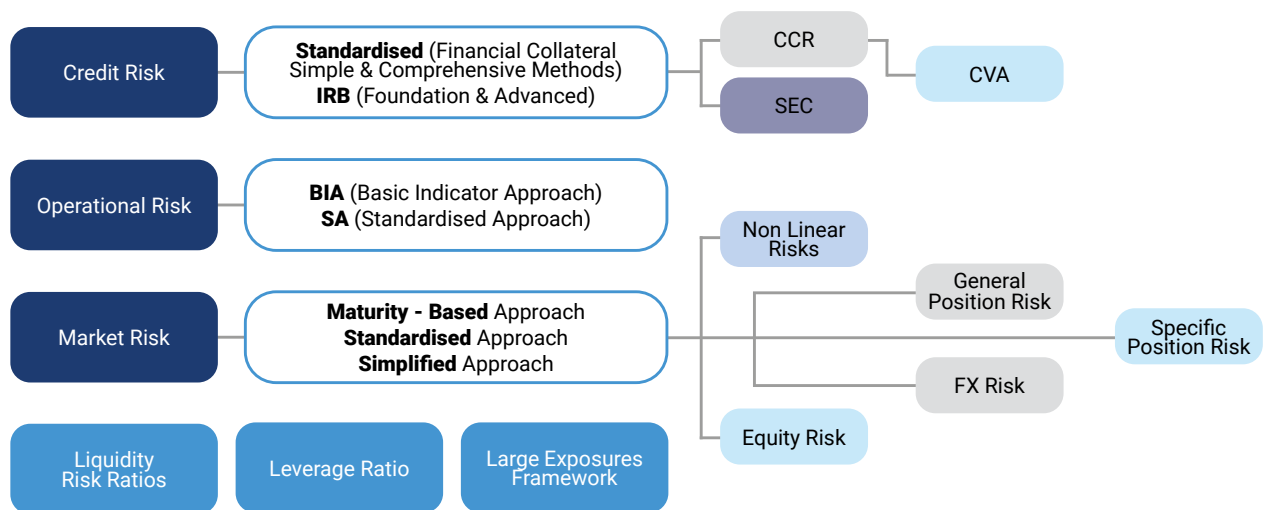
- Liquidity Risk Ratios Calculations & Reporting (LCR, NSFR)
- Leverage Ratio Calculation & Reporting
- Large Exposures Calculations & Reporting

Additional Functionalities

- Risk vs Accounting Data Reconciliation
- Systemic Handling of Manual Adjustments
- Data Archiving Process



Solution Overview



Key Features

- **End-to-end** solution with a unique data base
- Asset & Liabilities segmentation in line with regulatory requirements
- Customized parameterization based on each institution's needs and business model
- **"Four eyes principle"** supports any manual interventions and changes in the data set and the calculation process
- **RWAs Contribution analysis** according to various key business dimensions (product, portfolio, entity)
- **Predefined** sets of calculations and reporting generation procedures per entity / division / user profile

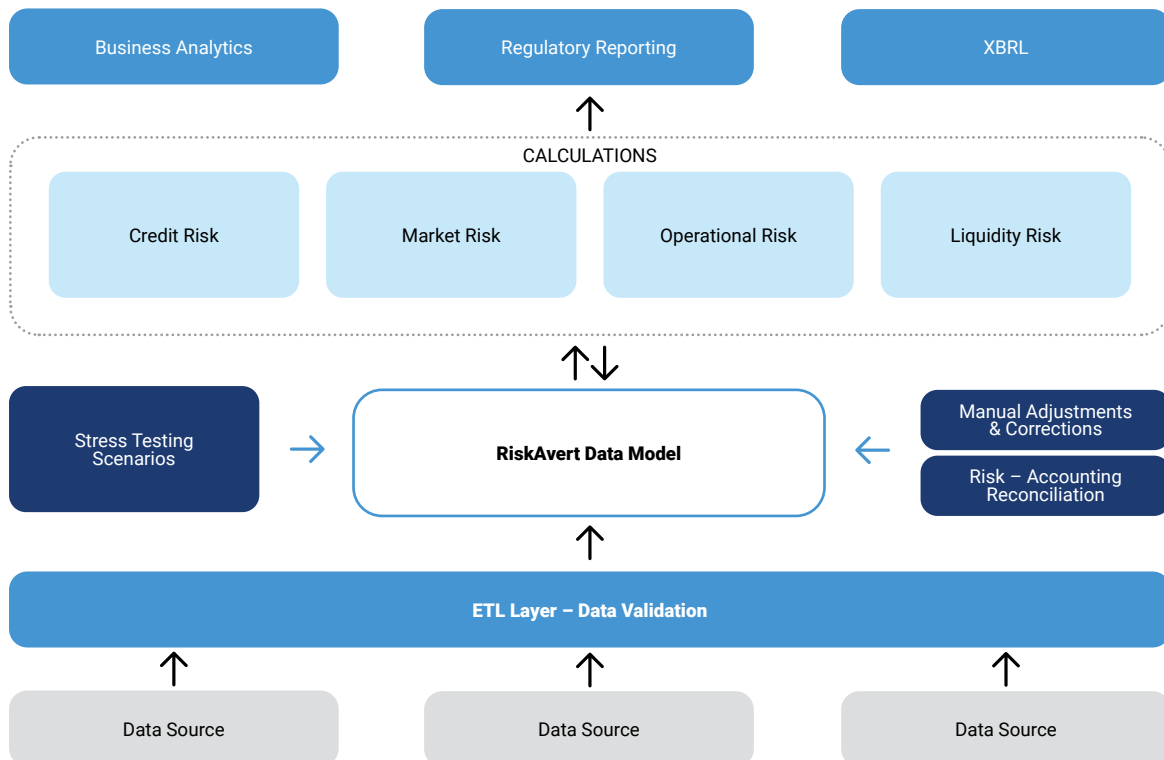
The Architecture



The Benefits

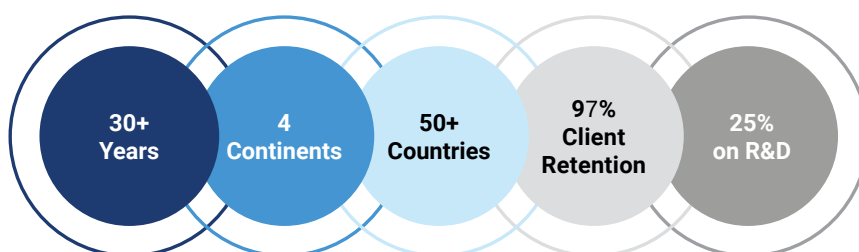
- **Single point of data ensuring** data consistency
- **Flexibility** to meet specific tasks and parameters
- Fully **auditable and transparent** system
- Friendly and easy to use **interface**
- Easily **configurable** user access management
- Easy to customize and deliver personalized reporting per institution

System Workflow



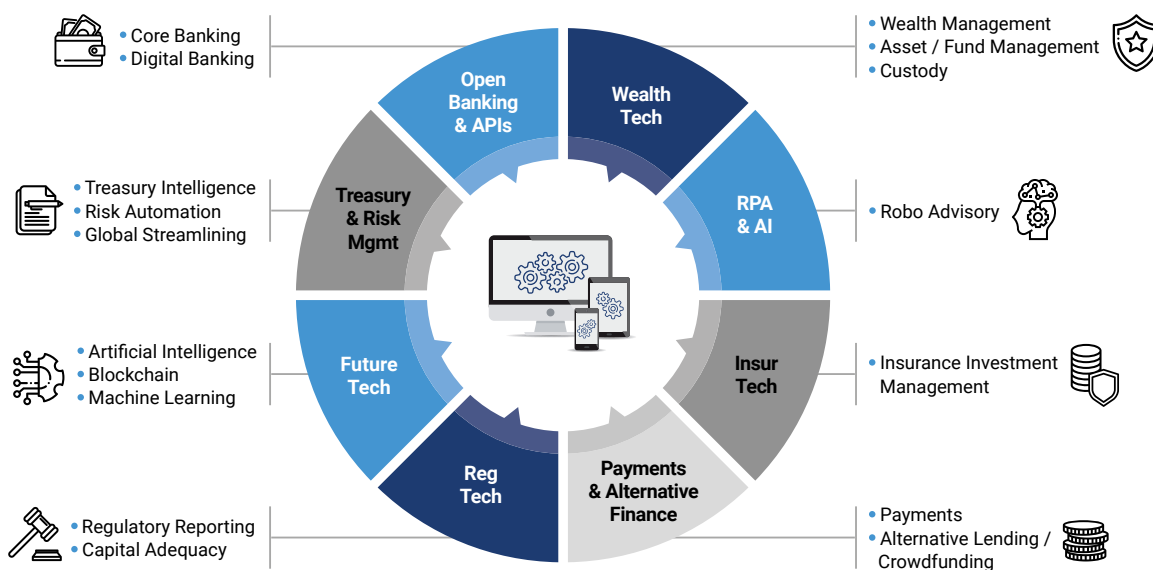


About Profile Software



Founded in 1990, Profile Software is a pioneering world-class Financial solutions provider for the modern Banking and Investment Management sectors, delivering innovative client-centric platforms with a successful track record of implementations. With presence across 50+ countries, Profile Software is acknowledged as an established and trusted partner, offering a wide spectrum of award-winning and market-proven software.

Covering all financial trends





The company's solutions are recognised and approved by leading analysts as they empower institutions worldwide to align their business and IT strategies, while providing the necessary business agility to proactively respond to the evolving market challenges.

Profile Software's agile solutions, developed on modern technologies (e.g. mobile, cloud, AI) offering various deployment methods (e.g. BPO, SaaS) and competitive functionality, cover all major business areas pertinent to the Financial Services Industry. They can be easily implemented in small or large institutions, delivering unique flexibility, compliance with the applicable legal and regulatory frameworks (e.g. MiFID II, PSD2, GDPR, Basel III / IV, IFRS9, etc.), while offering unique user / customer experience.

Profile Software delivers Professional Services to its clients which are included in its turn-key solution proposition to completely cover their requirements, from project commencement to go-live.

Offices in key financial centers



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