

One View Risk, Return & Capital Dashboard

Powerful platform that provides an integrated view of Bank's Risk, Return & Capital

Need for One View

Risk, Return and Capital are three key elements that banks would like to track at regular intervals. However, it is often a challenge for banks to get this information mainly because it is spread across multiple reports in disparate systems. To overcome this challenge, Surya has built **One View** which is a platform to consolidate Risk, Return and Capital information from multiple data sources and track it using an integrated executive dashboard view.

Key Indicators

Risk, Return and Capital of a bank are tracked using a set of key indicators. Representation of these key indicators in One View may be in the form of tables or interactive graphs. Current value of the indicator as well as previous period value and corresponding changes in value can be shown in the dashboard. Following are some of the high level indicators that are included as default in the system. These indicators can be customized according to the needs of the bank.

Risk

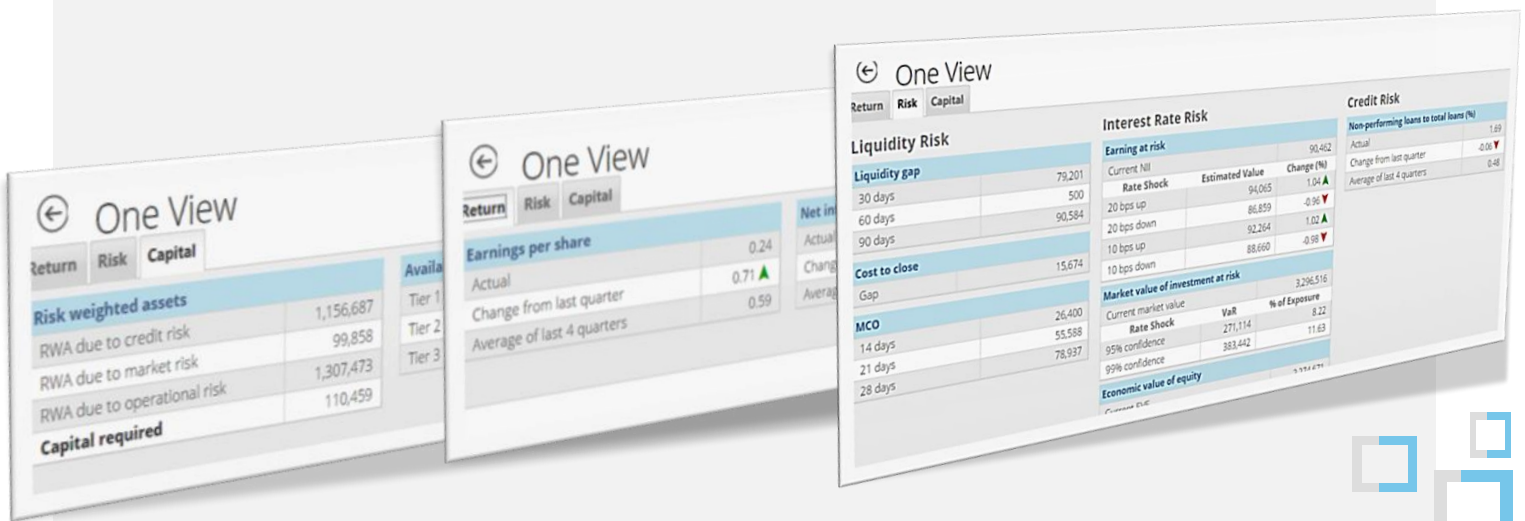
- ❖ Liquidity Risk
- ❖ Interest Rate Risk
- ❖ Credit Risk

Return

- ❖ Return on Equity
- ❖ Net Interest Margin
- ❖ Return on Assets

Capital

- ❖ Risk Weighted Assets
- ❖ Capital Adequacy Ratios
- ❖ Leverage Ratios



Integration Framework

One View has a clearly defined framework to consolidate information from multiple systems. There are automated toolsets to create data adapters to external systems. Built-in adapters are available for standard data sources like Call Reports. Key indicators of Risk, Return and Capital are typically tracked by bank's Asset/Liability Committee (ALCO). Hence One View is provided as an extension to Surya's Asset/Liability Management (ALM) System. It is also connected to Surya's other systems such as Capital Adequacy Calculator and Credit Risk Management system. This enables users to further drilldown into some of these key indicators. Third party systems can also be configured to have similar tight integration with One View.

System Highlights & Benefits

- Advanced Technology – Delivers state of the art technology via latest platforms (browser, tablet, mobile)
- Easy Integration – Superior data architecture and tools enables easy integration to different data sources
- Customizable Views – Flexibility to customize key indicators views
- Reconciled Data – Inbuilt facility to reconcile Risk & General Ledger data ensures data integrity
- Modular Design – Independent module that can seamlessly operate alongside existing systems
- Modern UX – Modern and easy to use interface along with support to graphical representation
- Drilldown Capability – Ability to drilldown to granular level information wherever possible
- Cloud Hosted – Availability as cloud hosted service model reduces need for in-house support



About Surya Financial Systems Inc.

Surya specializes in providing Risk Management and Treasury Management Systems to Banks, Hedge Funds and Corporations. With an implementation base spanning several countries across four continents, Surya's solutions help institutions to minimize risk, monitor financial performance and comply with regulatory requirements. Central to its products are robust frameworks and plug-n-play software components that ensure cost efficiency, scalability and rapid implementation.