



Using ALMIS for Forward Looking Analysis

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Agenda

- Overview of ALMIS Planning Wizard
- What's new in ALMIS version 9
- Assumptions – inputting into ALMIS
- Outputs - working with the report writer
- Stresses
- Q & A

Overview

Assets
Liabilities
Swaps



Assets
Liabilities
Swaps

Overview

Balances
Average Rate

Projected
Portfolio
31/03



Projected
Interest
Margin
04

Balances
Average Rate

Projected
Portfolio
30/04

Overview

Balance
Rate
Term



Balance
Rate
Term

Balance
Rate
Term



Overview

Balance
Rate
Term



Projected
Portfolio(s)

Balance
Rate
Term

Balance
Rate
Term



Balance Sheet
P/L
Basis
Re-pricing
Maturity

System Performance

- Planning Wizard creates a new portfolio and changes individual portfolio transactions for each plan period
 - Number of plan periods is very material
 - Disk access speed is very material
 - Processor speed is reasonably material
 - Number of transactions is very material
 - Number of products is not very material
 - Assumptions made is not very material
- Disk access can be improved using ‘thin client’
- Number of transactions can be reduced using data compression

What's new in V9

- Improved Funds Flow Statement
- Add New Product without entering middle office
- Improved Follow on
 - Save different assumptions
 - Ability to apply different follow on assumptions to different plan periods
 - Follow-on to original product
- Improved Auto-hedge
 - To include follow on
 - Select Counter-party
- Overhead / Other Income Dependencies
 - Includes % growth and wastage and adding a new transaction
- Automatically Accretes
- Fewer mouse clicks
- Bug fixes
 - Correct Gross Capital Ratio
 - Balance appears on window when product description is the same
 - Forward curve works when adding new growth as a transaction

Assumptions: Input at a category / product level

Calculations: Done at the portfolio transaction level

Planning Wizard

Plan Repricing Interest Growth Wastage Cash Flow Overheads Targets Balancing

Repricing Window

Copy Paste

Repricing Navigator

- Assets
 - Liquid Assets
 - Residential Mortgages
 - Commercial Mortgages
 - Asset Finance
 - Invoice Finance
- Liabilities
 - Easy Access and Notice
 - Cash ISA's
 - Fixed Rate Bonds
 - Guaranteed Equity Bonds
 - Wholesale Funding
- Derivatives
 - Swaps
 - Forward Commitments

Products	30/04/2009	31/05/2009	30/06/2009
Liquid Assets			
CALL ACCOUNT	0	0	0
CD LESS THAN 1Y	0	0	0
DEPOSIT FIXED	0	0	0
DEPOSIT VARIABLE	0	0	0
FRN LESS THAN 1YR	0	0	0
GOVT BOND	0	0	0
TREASURY BILLS	0	0	0
Residential Mortgages			
Fixed	0	0	0
Variable	0	0	0
Commercial Mortgages			
Commercial Loans	0	0	0
Asset Finance			
Asset Finance	0	0	0

Close Multiple Go

Assumptions

- Time periods to cover
- Follow on / roll-over
- Term to re-price
- Interest rates
- New business
- Redemptions
- Overheads / other income & Balancing

Stresses

- Liquidity stress (survival days)
- 12 Month cash-flow bond retention drops
- HPI Stresses
- Sub-debts & new capital instruments
- Counter-party failure
- Loan losses
- Higher retail outflow on non protected deposits
- Changing variable interest rates, stresses to funding rates

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