

in' Balance Sheet Planner

Banks are sensitive to economic conditions and create plans that not only forecast future performance, but also the forward risks they are assuming. By accurately modeling the detailed and complex events on a bank's balance sheet for both the current book of business and forecasted new volumes, Valoores Financial Services Balance Sheet Planner enables the delivery of accurate margin forecasts and comprehensive, meaningful budgets.

**You Have The Value
We Bring You The Added Value**

Key Benefits:

- Net Interest Margin and balance sheet forecasts using cash flow-based planner
 - Integration of Risk, Performance Management, Customer Insight, and Financial Compliance
 - Cash flow processing for current and new book of business
- Regardless of industry, most budgeting exercises focus the majority of time and effort on expense forecasting. While this is also true for banking, the nature of the banking business imposes unique and difficult planning challenges. Banks must carefully forecast:
 - The balance sheet itself
 - Interest Income and Interest Expense associated with a given Balance Sheet over a budget horizon
 - The non-interest income (fees) that the Balance Sheet will produce
 - The non-interest expense, including both Operating Expenses and Capital Expenditures that will be required to support the Balance Sheet
 - Valoores Financial Services Balance Sheet Planner allows product planner managers to simultaneously forecast both new business volumes and the margins. Using the Valoores Financial Services Analytical Applications cash flow engine and instrument-level data model, Valoores Financial Services Balance Sheet Planner generates detailed current position runoff data for your entire institution.
 - From there, you can plan new product volumes and spreads at the product and planner center level and generate cash flow projections for your forecasts. Valoores Financial Services Balance Sheet Planner combines your current position runoff and spreads with your new business runoff and spreads allowing you to gain a complete picture of balances and preads and a wealth of related cash flow information for each budgeting period per product.



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Key Features:

- Accurately plan business unit level margin and profit with common cash flow engines shared with Valoores ALM and FTP applications
- Determine accurate current position due to customer relationship level details
- Develop regulatory capital requirements and capital plans based on budgeted balance sheet data
- Deliver actionable insight across multiple dimensions
- Implement as a standalone application or fully integrate with ALM and FPT

- Valoores Financial Services Balance Sheet Planner improves Balance Sheet and margin planner by utilizing a sophisticated cash flow engine. Valoores Planner is used by the application to generate customized forms and business rules to leverage cash flow data in forecasting non-cash flow based planner accounts, e.g., noninterest income, non-interest expense, reserve accounts, etc. In addition, seeded forms are utilized for forecasting Deposit Services Charges and Loan Fees. Valoores Financial Services Balance Sheet Planner extrapolates additional planner elements based on cash flow runoff (e.g. service fees, annual fees, origination expenses).
- The end result is an unparalleled planner solution for financial services institutions, supporting creation of complete and accurate plans in all areas of the balance sheet and income statement.



VALOORES established in 1989, has embraced the ever changing and metamorphosing Banking & Finance Business Models, to sustain Growth, and tackle Challenges segregated from Governance, to Risk, Compliance, Profitability, Financial Crime, Payments, Competition, Real Estate. Branding, Loyalty, Trust & Engagement, alongside Predictive Analytics and an Omni-Channel CRM.

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