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Solvas|Financial Suite

You have data. You have accounting, reporting and modeling needs. You need financial and operational processes to be effective, responsive, reliable, and sustainable. The Solvas|Financial Suite is here to guide you. Find answers to the questions you haven't thought of yet.

Allowance for credit losses

Your organization encounters complex requirements for managing your Current Expected Credit Loss (CECL) and International Financial Reporting Standard (IFRS®) 9 allowance accounting, reporting, and modeling processes.

Solvas|ALLL+™ offers an end-to-end view of the allowance process with a broad range of capabilities to help you manage your CECL workflow while providing a featured set of user configurations that are scalable and can evolve with your organization.

Features & Benefits:

- End-to-end solution supports the incurred, CECL and IFRS 9 allowance process and facilitates coordination across credit, accounting, finance, and risk functions
- Broad range of credit model options accommodates modeling for pooled loans, individually evaluated loans, unfunded commitments, forecast adjustments and cross-collateralized loans
- Intuitive data management streamlines the integration of multiple data sources and simplifies the source to target mapping process
- Flexible segmentation manages the set-up of loan pools and impairment recognition (staging), qualitative factors, utilization rates, prepayment speeds
- Real-time, ad-hoc reporting supports self-service analysis and metrics along with standard reports that provide roll-forward details, credit risk transitions, accounting and provisioning data, financial disclosures and back testing data
- What-if scenarios, scenario weighting, loan-level and credit state sensitivity, and sandbox capabilities enable extensive analysis based on user-defined configurations
- Reliable and secured technology framework with multi-factor authentication on a platform that provides transparency and tractability throughout the allowance process

Stress testing

Your organization strives to achieve efficient capital planning and stress testing while managing and automating model aggregation within a single source, running multiple scenarios, and reducing cycle time.

Solvas|Capital™ automates enterprise-wide stress testing and capital planning to provide insightful analytics, real-time sensitivity analysis, detailed financial statements, and executive dashboards.

Features & Benefits:

- Integrated model aggregation supports multiple business model groups including pre-provision net revenue and deposit models, generates capital reports, detailed financial statements, and submission templates
- Platform provides ability to upload pre-defined statistical models, configure inputs, and leverage assumption building tools to ease creating, tracking, modifying, and applying model assumptions
- Executive dashboard presents scenario metrics, regulatory capital plans, capital ratios, net-risk weighted assets, cumulative expected losses, and asset group details
- Real-time sensitivity analysis includes multiple views, configurable chart of accounts, and flexible report views
- Secured technology framework maintains detailed tracking and activity logs supported by user access roles and permission groups
- Guided workflows and intuitive user interface can help simplify the ongoing capital planning and stress testing process

TDR accounting

Your organization regularly faces tight timelines to calculate loan impairments correctly and determine which modifications constitute Troubled Debt Restructurings (TDR) in accordance with ASC 310-40 guidelines.

Solvas|TDR™, designed by accountants for accountants, helps users efficiently track loans; identify modifications; and assess them against user-definable TDR policy criteria, calculate allowances, and generate related reports, improving the accuracy, transparency, and auditability of TDR loan accounting.

Features & Benefits:

- Centralized, outcome-based solution decreases time, complexity, risks, and costs (or at a minimum makes them more predictable and controllable) associated with TDR loan accounting
- Broad library of reports helps satisfy financial, audit, and regulatory reporting needs
- Experienced professionals, leading-class processes, and our proprietary technology combine in a single vendor TDR loan accounting managed service solution that supports multiple loan types (Credit Card, Mortgage, Home Equity, Consumer, Student) at scale
- Sustainable technology platform provides ongoing support and system releases, and is available for local, on-premise installation or on a hosted, subscription basis using our advanced data center capabilities

Solvas|Financial Suite

Cash flow projections

Your organization takes a proactive rather than reactive approach to the future and needs to better predict cash flows for financial instruments.

Solvas|Forecast™ modernizes traditional forecasting by generating cash flows for financial instruments based on a variety of user-defined assumptions, projecting instrument-level detail in an easy-to-use environment.

Features & Benefits:

- Multifaceted forecasting assumption builder allows users to apply defaults, losses, recoveries, and other complex financial assumptions based on various criteria and easily alter specific financial instrument characteristics for in-depth sensitivity analysis
- Scalable and flexible capabilities support easy importing of data, analysis of financial instruments across multiple asset classes, and projection on either an expected or contractual basis
- Multiple scenarios can be executed against the same set of data with different assumptions and saved concurrently, and executed scenarios serve as snapshots for subsequent audit support and substantiation

Hillel Caplan
Partner
Deloitte Risk & Financial Advisory
Deloitte & Touche LLP
+1 212 4365387
hcaplan@deloitte.com

Harvey Plante
Vice President
Deloitte Risk & Financial Advisory
Deloitte & Touche LLP
+1 212 4362695
hplante@deloitte.com

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