



Solvast | Capital™

Deloitte's Financial Technology team, a leader in the financial software solutions market, has developed Solvast|Capital, a solution for automating enterprise-wide stress tests and helping enable efficient capital planning for banking institutions. The Solvast|Capital solution generates rapid and detailed model output and reporting that can improve the overall quality, speed, and analysis of stress test results for clear communication to key executives, management, and regulators. The features and benefits of Solvast|Capital include:

Automation of the stress testing process

- Reduces the time and resources required to complete a stress test
- Improves control and quality of the stress test process and results
- Facilitates compliance by providing the required separation of duties between stress test model operators and developers

Improved communications

- Provides an executive-level dashboard, using comparative stress test results across multiple scenarios, so executives can more easily analyze strengths and weaknesses in their portfolios
- Generates stress test results and analyses, including drill-down results for individual portfolios that regulators require from banking institutions

Robust sensitivity analysis and reverse stress testing

- Simplifies sensitivity analysis by providing detailed analyses on the sensitivity of financial results, according to specific economic factors
- Provides reverse stress testing results to help identify and define which set of scenarios may cause capital ratios to fall below regulatory thresholds

A strong foundation for capital planning

- Provides analytics and detailed data that help ensure that projections incorporate realistic assumptions based on intuitive behavior
- Analyzes output in easy-to-visualize formats that clearly define the portfolio and stress test model
- Allows drill-down, before and after, and loan level details, such as location, production type, and loan-to-value (LTV)
- Secure, integrated technology:
 - Offers a secure, centrally protected database for data management
 - Enables use of integrated models and data to generate projected financial statements

The Solvast|Capital solution combines ease of use and automation—backed by secure technology and strong analytical capabilities—to provide quality stress testing for the needs of financial institutions.

For more information about this or other Solvas™ products and services, please visit www.SolvasSoftware.com. To arrange a demonstration, please contact:

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Complementary products and services

- **Solvas|Forecast™** – A software solution designed to forecast cash flows for financial instruments based on a variety of user-defined assumptions
- **Solvas|Hosting™** – A cloud-based hosting platform for Deloitte's Financial Technology™ products
- **Solvas|LDC™** – An accounting and financial calculation and reporting solution for acquisitions of loans and distressed debt portfolios under FASB ASC 310-20 (formerly FAS 91) and FASB ASC 310-30 (formerly SOP 03-3)
- **Solvas|TDR™** – A solution for the accounting and financial calculation and reporting needs associated with troubled debt restructuring under FASB ASC 310-40

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