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Finevare Enterprise.

Your bulletproof solution
to IFRS compliance

Finevare platform

Finevare is a comprehensive and robust IFRS reporting solution that seamlessly supports the complete IFRS9 process, enhanced by integrated FinRep reporting

FINEVARE CAN HELP YOU WITH:

- **Seamless implementation** of out-of-the-box IFRS9 functionality, with possibility of **easy customizations** to your methodology
- Proven and **audited IFRS9 methodology**, used by 100+ entities worldwide
- **Ready IFRS9 disclosures** and hundreds of defined business reports that can be further customized
- Ready FinRep input data structures and **FinRep templates fit to Bank of Albania requirements**
- **Intuitive and easy end-to-end IFRS9 workflow** – all in one tool with intuitive Graphical User Interface, highly automatized processing and with possibility to perform multiple calculations and corrections
- **Experienced team** of experts, analysts and developers

KEY FINEVARE BENEFITS:

- Effectively scalable and customizable
- Flexible – possible multiple calculations and what-if analyses
- Transparent, documented & auditable
- Accounting module available (postings / journal entries delivery)
- Functionality to create custom reports using available data
- Controlled manual interventions/overlays available
- Processing large volumes of data with good performance
- Allows for flexible calculation process: on monthly or daily basis, or only during selected days of the month

End-to-end IFRS9 and FinRep calculations, with utmost flexibility and workflow support - only with Finevare Enterprise

Our clients

- Large and smaller financial institutions
- Over 100 entities use Finevare globally!
- Groups & standalone institutions

Our services

- Implementations
- Advisory
- Post go live support
- Managed Service
- SaaS
- DevOps
- We work in Scrum

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Finevare functionalities

You can choose and pick the following Finevare functionalities:

Classification & amortized cost valuation

- Business model assignment and interactive SPPI testing
- Effective interest rate calculation, and amortization of fees and costs
- Initial and subsequent valuation, including all relevant business events like cash flows change, modifications, POCI handling, interest revenue after impairment
- Handling fair value adjustments

IFRS9 ECL calculation engine

- Calculation of 12M and lifetime expected loss, incorporating macroeconomic scenarios
- Collective (parameters based) and individual assessment (expected recoveries based) methods available
- Calculation of Exposure at Default
- Transformations of risk parameters (e.g., PD marginalization, collateral-based LGD)
- Possible impairment simulations
- Assignment to IFRS9 stages
- Flexible staging engine based on automatic, manual and imported events
- Handling of POCI instruments
- Configurable segmentation to homogenous risk portfolios according to common risk characteristics
- Flexible engine supporting portfolio segmentation according to local regulations
- Calculation of interest revenue after impairment

Supporting modules for IFRS9 process

- Statistical Analysis module for estimation of risk parameters (PD, LGD, CCF) based on historical data
- New Definition of Default – handles continuous DPD calculation, default and forbearance status assignment
- Repayment Schedule Generator – generates contract repayment schedule based on provided definition
- NPV simulation – simulates NPV change before granting a concession to the client

Reporting and disclosures

- Available a standard set IFRS9 and IFRS7 disclosures
- Easy creation of new reports and customization of existing reports
- Automated and customizable output to client's downstream systems

Accounting

- Generation of IFRS9 accounting postings/transactions
- Verification and reconciliation of postings with IFRS9 calculation results
- Accounts and postings generation is configurable to client needs

General functions – Finevare is a very advanced IT solution, it covers all advanced technical functions expected of Enterprise level software, e.g.:

- IT security issues
- Workflow support
- Architecture enabling group reporting
- User rights management
- Graphical User Interface for operation, administration and configuration
- Automated data validation
- Auditability
- Automated processing

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Financial Reporting solution

Solution dedicated to Financial Reporting templates, including:

Input data layer / landscape

- Ready-to-fill data structures for FinRep necessary input data
- Direct input of the credit risk data calculated in Finevare IFRS9 module
- Configurable data quality rules, to ensure data formatting is compatible with FinRep module

FinRep attribute logic calculation

- Handling FinRep attributes calculation logic, both from Finevare IFRS9 monthly results, as well as new External contracts/customers attributes calculation
- Seamless, effective and auditable aggregation of attributes from contract level up

FinRep templates / output layer

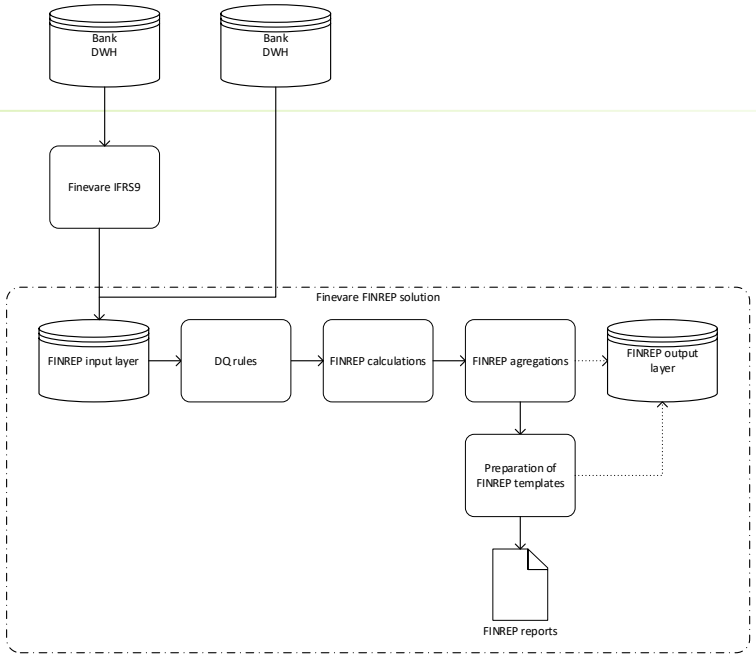
- 87 dedicated FinRep Templates in accordance with Bank of Albania requirements
- Export functionality of templates in various formats (xbrl, csv etc.)
- Potential link with BI Solutions if required (QlikSense, Power BI etc.)

Flexible architecture

- Can be implemented together with Finevare IFRS9 or as standalone solution
- Gathers decentralized FinRep data through input from various DWHs
- Flexible, automated and scalable Reporting functionality

FinRep solution benefits

- Reduced manual interventions in reporting for the consolidated financial statements
- Reduced the feeding sources and automated reconciliation activities currently performed manually
- Lower operational costs & risk
- Improved FinRep data quality
- Increased auditability of FinRep reporting
- Implementing Finevare IFRS9 & FinRep modules together reduces overall software implementation costs and increases credit risk data consistency for FinRep reporting



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We are Finevare!

Our experience and approach

Finevare Enterprise is **software** developed **by Deloitte** to provide our clients with regulatory reporting solution as well as smooth and efficient transition to the IFRS standards, **while providing the utmost flexibility** for business users. It is part of the **Finevare™** mature family, composed of solutions packaged with advisory.

OUR EXPERIENCE

Throughout the last decade the Finevare platform has developed a significant footprint in EMEA and has gained a global reach thanks to IFRS engagements.

As of today, several international FSI Groups entrusted their IFRS compliance to our IFRS software platform, and hence Finevare serves over 100 entities in more than 45 countries.

Finevare is an advanced and flexible end-to-end solution for IFRS9 process and reporting.

OUR TEAM

Product Team responsible for Finevare implementations and development, consists of analysts and developers. Works in Scrum.

Business Experts responsible for preparation of methodologies (if in scope of project), functional specifications and IFRS9 results analysis support.

Delivery Team responsible for Finevare implementation management and PMO.

Maintenance Team responsible for AMS/post-go-live support.

DevOps Team supporting development process in such areas as Continuous Integration, system releases, installation and upgrade process support.

OUR APPROACH

We work in scrum which facilitates transparent communication and agile implementation approach.

Our approach aims at assuring **seamless implementations of Finevare solution.**

Project includes:

- Project initiation and requirements gathering
- Implementation of out-of-the-box functionality – this enables you early access to Finevare to start testing standard functionality on your data
- Customization to your needs – customization of standard functionality and development of new functionalities according to your requirements
- User Acceptance Tests – performed by you, supported & facilitated by Deloitte
- Go-live support & post-go-live services

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