

**Deloitte.**



*Unlock operational efficiency  
and drive revenue with*  
**liquidity management  
solutions from Deloitte,  
powered by Snowflake**

In today's fast-paced financial environment, liquidity management is crucial for optimizing capital use and maintaining regulatory compliance through regular liquidity reporting. This solution helps financial services organizations understand risk exposures, certify compliance with internal risk limits, and maintain stable financial positioning to protect the health of the business.

Liquidity reporting—like the US Federal Reserve's FR 2052a report—is especially crucial, as it requires financial services organizations to collect, organize, and submit financial data so that the Federal Reserve can assess a firm's ability to meet its liquidity needs. Inaccurate or overdue reporting can have severe consequences, such as fines and other penalties.

As the dynamic financial landscape grows more complex, traditional approaches to liquidity management and reporting too often result in:

- Slow, manual, and inefficient processes that risk meeting reporting SLAs
- On-premises solutions that don't offer the full benefits of scalability
- Data silos that result in incomplete data aggregation & inaccuracies
- High costs and resource demands for maintaining aging infrastructure

These challenges can both hinder timely and accurate liquidity reporting, and undermine a bank's cash position predictability and impair revenue opportunities.

## ***DIGITIZING LIQUIDITY MANAGEMENT THROUGH SMARTER DATA***

A modern technology stack with advanced data analytics can empower banks to rethink their liquidity management practices, reset how they manage cash flow, and reinvest back in the business to drive long-term growth. It starts with three key focus areas:

**1**  
Risk management  
Protect the bank by preventing losses and regulatory action

**2**  
Customer experience  
Better understand client funding needs and personalized interactions to enhance their treasury operations.

**3**  
Commercialization  
Leverage new data platforms and analytics to diversify revenue streams and monetize enterprise intellectual property (IP)

## ***USING SMARTER DATA TO SIMPLIFY OPERATIONS***

With Deloitte's deep financial services experience and proven track record of digital transformation implementations, along with Snowflake's advanced data analytics platform, enterprise IT teams can integrate combined solutions into a single source of truth for a bank's liquidity data needs. This can yield:

### **Enhanced data accuracy**

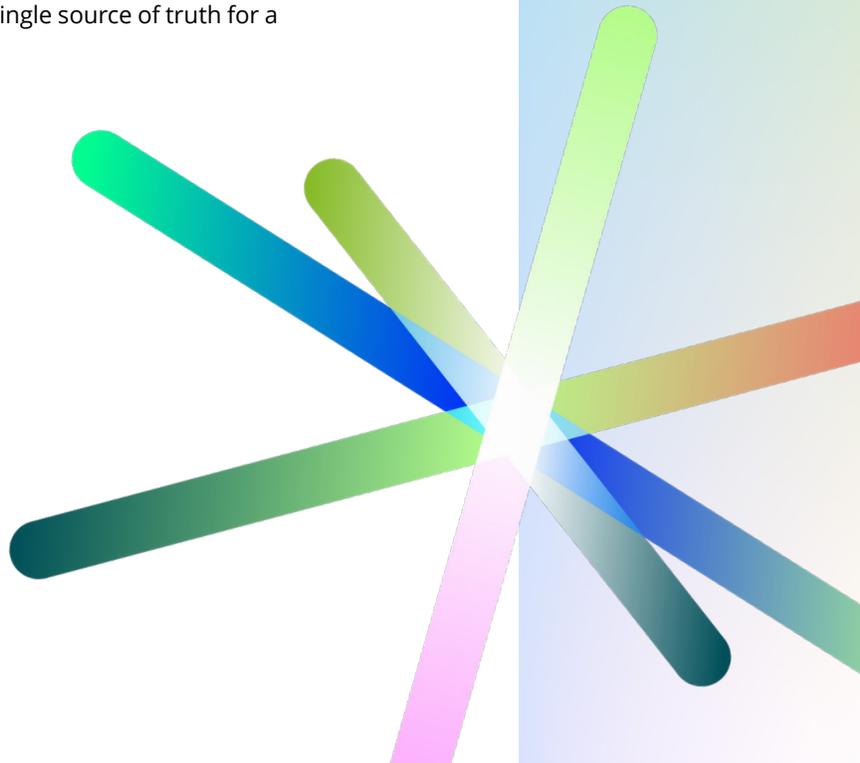
Maintaining a singular data platform across lines of business for faster and more accurate cash reconciliation

### **Scalable data management**

Utilizing multi-cluster compute capabilities to scale data operations and meet stringent SLAs

### **Comprehensive reporting**

Improving internal and external reporting with advanced stress testing calculations



## LEVERAGING RAW DATA FOR NEAR REAL-TIME INSIGHTS

Traditionally, when organizations aggregate their financial services data, they're no longer able to perform in-depth analysis and mine this data for additional insights. But with Snowflake's platform capabilities to analyze all data types including unstructured data and organize data logically, organizations can now:

- Turn raw data into real-time insights (and improve data liquidity for effective reuse for even greater value)
- Run modeling scenarios that provide greater visibility into risk vs. reward decisions
- Speed informed business decisions with more confidence
- Empower and enable business user to run what-if analysis scenarios

## BENEFITS ACROSS THE BUSINESS

By leveraging Snowflake's platform capabilities to ingest and process data at scale, Deloitte's liquidity management solutions present broad benefits across bank operations to meet rising cost efficiency demands:



### Data aggregation

Efficient aggregation of siloed data to produce accurate, timely reports



### Scalability

Captured data across different parts of the organization



### Automation

Automated data management processes to reduce employee burden



### Timestamping

Timestamped data changes enable version controls, auditability and real-time insights



### Error detection

Automated checks to flag and correct errors and prevent oversight

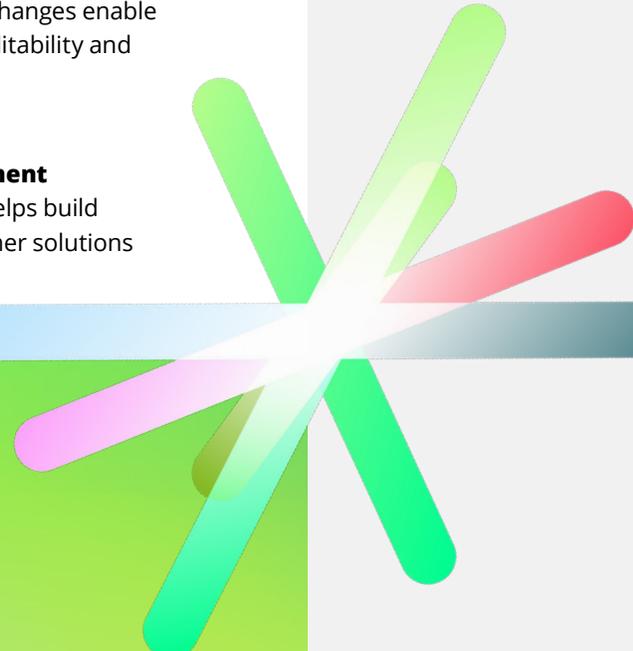


### Iterative development

Multiple iterations helps build more refined customer solutions

## BENEFITS ACROSS THE GLOBE

Deloitte's liquidity management solutions also help global institutions organize their data acquisition and consumption processes to build a data store that aligns with the Basel Committee on Banking Supervision's (BCBS) 239 standard. This standard establishes principles for effective risk data aggregation and risk reporting for banks worldwide.



## USE CASE: ADVANCED LIQUIDITY MANAGEMENT IN ACTION

When a major European financial services organization needed to address its time-consuming liquidity coverage requirement (LCR) process, data pipeline challenges and delays blocked capital from revenue generation, with an on-premise IT infrastructure that couldn't scale with precise data cash flow granularity across business lines, it implemented Snowflake's advanced data platform to achieve:



### Regulatory risk reduction

Ensured daily compliance with LCR reporting SLAs, confirming holdings of high-quality liquid assets (HQLA) projected to cover total net cash outflows over a 30-day period of market stress



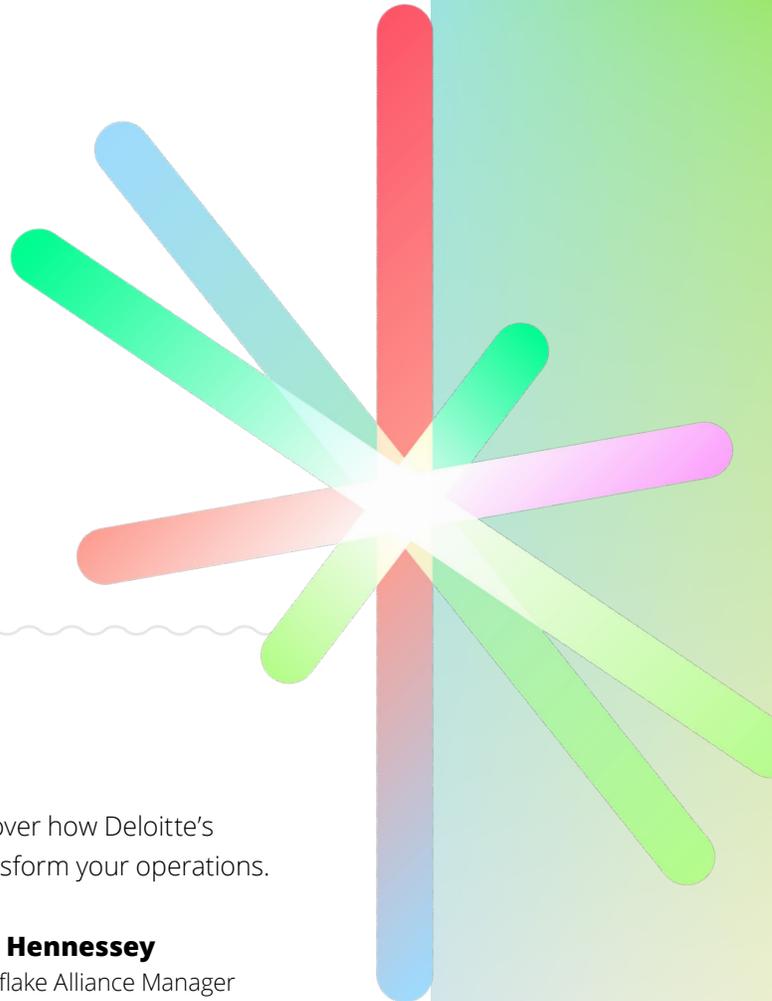
### Capital optimization

Freed up approximately \$250 million in daily capital, previously blocked from revenue generation



### Infrastructure savings

Achieved up to 75% savings on infrastructure costs



## TAKE THE NEXT STEP

Contact us if your financial services organization is ready to discover how Deloitte's liquidity management solutions, powered by Snowflake, can transform your operations.

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