

Empyrean Solutions

Empyrean ALM & LST Features & Roadmap Presentation

This information is CONFIDENTIAL and can not be shared outside of the organization to which it was provided. The roadmap is based on internal and external input and reflects current plans; however, priorities may change and therefore we cannot guaranty the timing as outlined in this presentation.

EMPYREAN ALM – RELEASE CALENDAR



EMPYREAN ALM – 2024.03

RELEASED

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| <ul style="list-style-type: none">▪ Model Selectors – ability to assign behavioral models via lookup tables [demo]▪ Draw models – ability to model draw on unfunded commitment amounts [demo]▪ Index expansion – system will automatically continue equations through forecast and implied forward environments▪ Index Adjusted Securities (e.g. US TIPS) | <ul style="list-style-type: none">▪ Minor enhancements:<ul style="list-style-type: none">○ User defined Group ID's for interest rates and behavioral models [demo]○ Financial statement grouping improvements○ Database viewers: ability to view CP tables from local CP or Dataverse [demo]○ LET function: ability to assign intermediate calculations to user named variables in equations |
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EMPYREAN ALM – 2024.07

IN PROCESS

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| <ul style="list-style-type: none">■ FTP Enhancements:<ul style="list-style-type: none">○ Ability to utilize cash flow methods for add-on components○ New Option Cost method for assigning FTP charge for customer options○ Implied Forward environment for generating FTP cash flows | <ul style="list-style-type: none">■ Credit enhancements:<ul style="list-style-type: none">○ Incorporation of unfunded commitments into exposure-at-default (based on loan equivalency factor)○ Support for loss timing (recovery lags)■ Support for forward starting transactions in gap reports■ Ability to import multiple CSV files |
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*Additional “smaller” items are planned in each release. Priorities are subject to change.

EMPYREAN ALM – R3 2024 (year-end)

PLANNED & SUBJECT TO CHANGE

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| <ul style="list-style-type: none">■ More FTP enhancements:<ul style="list-style-type: none">○ Post FTP to income statement○ Post FTP to funding center entity○ Ability to assign FTP models to posting accounts | <ul style="list-style-type: none">■ Finance Leases – leases where control of the underlying asset is transferred to lessee at the end of the contract■ Current position / marginals results separated in UI and in BS/IS Results database tables |
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*Additional “smaller” items are planned in each release. Priorities are subject to change.

EMPYREAN ALM – ROADMAP

FUTURE & SUBJECT TO CHANGE

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| <ul style="list-style-type: none">■ Fully distributed simulations (including single sims)■ Support for multi-currency■ More cost-effective solution for structured securities (alternative to Moody's/Intex) | <ul style="list-style-type: none">■ Assignment of simple beta to non-maturity partitions (instead of relying on equation based non-linked index)■ Tax equivalent yield reporting■ Save instrument level KRD results■ Additional methods for providing external principal and interest cash flows by scenario |
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*Additional “smaller” items are planned in each release. Priorities are subject to change.

EMPYREAN ALM – PRIORITIES POLL

- Scan QR code to complete survey



2025 ALM Roadmap

Fully distributed Simulations

Support for multi-currency

More cost effective solution for structured securities (alternative to Moody's / Intex)

Assignment of simple rate beta directly to non-maturity securities (instead of relying on equation based index)

Additional methods for providing external cashflows by scenario from another source

Tax equivalent yield reporting

Save instrument level results for Key Rate Duration calculation

2025 LST Roadmap

Net change approach for non-maturity deposit assumptions

Ability to copy scenarios/assumptions

Archive historical monthly LST runs

Ability to drill / see detailed cash flows at a lower level LST COA

Daily survival horizon (calculate daily or weekly buckets in first month)

Ability to utilize non-core assumptions from Deposits in LST assumptions