



# Calculate the Regulatory Capital Requirement (VEV) with your formula.

Balance management

Equity Developed Markets	40.2	N/A
Equity Emerging Markets	15.2	N/A
Private Equity	5.0	N/A
Cash	10.0	N/A
Fixed income	10.0	N/A



Currency > Asset classes	Exposure (mln)	Mismatch	Hedge (Ln)
AUD	20.9		
CAD	30.4		
CHF	100.6		
Equities	60.2		
Equity Developed Markets	40.2	N/A	N/A
Equity Emerging Markets	15.2	N/A	N/A
Private Equity	5.0	N/A	N/A
Cash	10.0	N/A	N/A

Bandwidth 2.0%  
Mismatch 5.5%

**Review** ✕

Status

Needs approval →  Needs changes

Review\*

Approve

**Rebalance**

**Featherlight Inc** 🔄 2 🔄 2 📄

Total AUM  
999,999,999.53 EUR

Totale afwijking  
3.22%

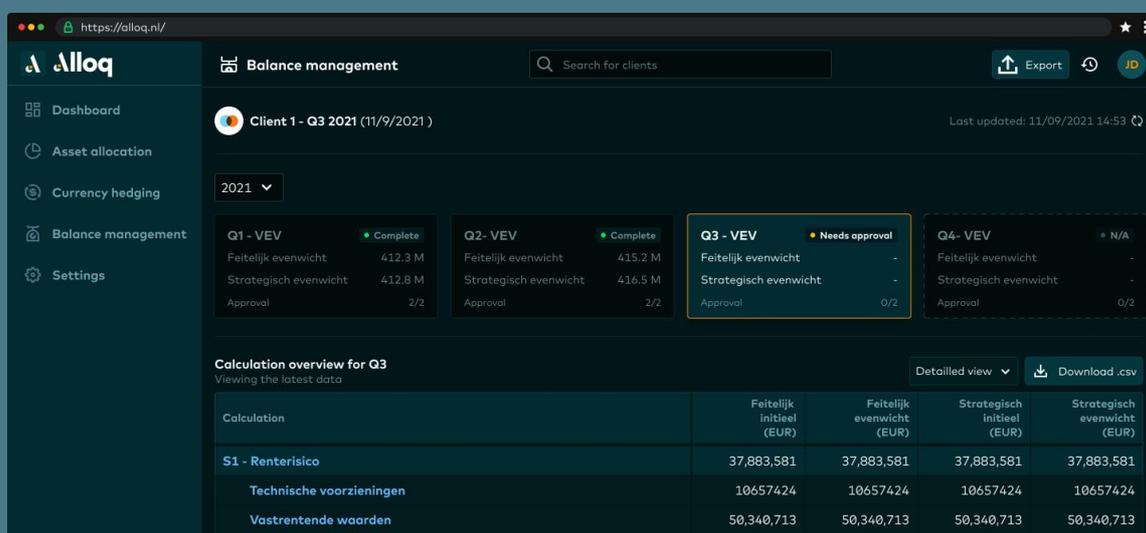
Portfolio data  
Val 23/11/2023, 00:00:00 Rec 27/11/2023 10:46:08

Mandate  
Featherlight - v1.0 UAT v2.7.0.

Zakelijke waarden 📏

Aandelen SDI 📏

# Discover the power of Alloq - request a demo and transform your financial strategy.



Our Balance Management module provides comprehensive insight into the Regulatory Capital Requirement, liability management, balance sheet risks, and your clients' coverage ratio. The module offers users the ability to automatically input the required data, significantly streamlining the preparation and execution of annual tasks. The software is suitable for full Straight-Through Processing to minimize human errors and further optimize efficiency.

Furthermore, the module allows users to view and track historical developments. Through automated exports, Alloq provides both high-level (management) reports as well as detailed breakdowns that can be used in analyses by executives and auditors.

# Balance management.

## Regulatory Capital Requirement

Calculate the actual and strategic Required Own Funds at various time levels, from an overall view to instrument level. This provides a simple way to consult interim results for monitoring historical developments.

Calculation	Factelijk inlozeel (EUR)	Factelijk evenwicht (EUR)	Strategisch inlozeel (EUR)	Strategisch evenwicht (EUR)
S1 - Renterisico	37,883,581	37,883,581	37,883,581	37,883,581
Technische voorzieningen	10657424	10657424	10657424	10657424
Vastrentende waarden	50,340,713	50,340,713	50,340,713	50,340,713
Index-linked bonds	0	0	0	0
Rente derivaten	50,340,713	50,340,713	50,340,713	50,340,713
Inflatie derivaten	0	0	0	0
Vreemd vermogen	0	0	0	0

## Calculation rules

The calculation rules of the Balance Management module standardly adhere to DNB guidelines but are flexible and customizable per fund and user. They can be adjusted to support any desired type of risk calculation.

File	Source	Description
↓ basispercentage_nsa	DNB	S6 NSA
↓ basispercentage_solvabiliteitsvereiste	DNB	S6 Solvabiliteitsvereiste
↓ basispercentage_tso	DNB	S6 TSO
↓ correctieterm_solvabiliteitsvereiste	DNB	S6 Correctieterm solvabiliteitsvereiste
↓ correlations	DNB	Correlations between
↓ currency_shocks	DNB	Currency shock rate
↓ instrument_ratings	DNB	Instrument ratings

## Detecting deviations

With Alloq's backtrace functionality, it's easy to trace irregularities, as users can trace the calculation down to the deepest level through an intuitive interface.

Quarter	Column	Value	Origin	Calculation
Q3-2023	VEV	220,223,491.74		
	risk = list ( S1 , S2 , S3 , S4 , S5 )	54,737,362.91 EUR 139,311,871.75 EUR 83,338,884.65 EUR 0.00 EUR 48,498.10		
	diversifiedVev = applyCorrelationMatrix ( correlations , risks )	= 220,223,491.74 EUR		

## Create scenario's and compare metrics

Create informed decisions by generating various scenarios and contrasting key values across diverse datasets. Visualize each quarter for easy comparison and distinction.

Factual Initial	Q3 2022			Q1 2023			Delta (Δ)		
	Q3 2022	Q1 2023	Delta (Δ)	Q3 2022	Q1 2023	Delta (Δ)	Q3 2022	Q1 2023	Delta (Δ)
10,145,457,415 EUR	11,795,491,914 EUR	1,610,834,499 EUR	↑	5.35%	5.77%	0.42%	↑		
13,294,559,828 EUR	14,036,138,744 EUR	741,578,916 EUR	↑	7.02%	6.89%	-0.12%	↓		
800,218,201 EUR	869,881,111 EUR	69,662,910 EUR	↑	0.42%	0.43%	0.00%	↑		
215,438,945 EUR	228,685,977 EUR	13,247,032 EUR	↑	0.11%	0.11%	0.00%	↓		
584,779,256 EUR	641,195,134 EUR	56,415,878 EUR	↑	0.31%	0.31%	0.01%	↑		
12,494,341,627 EUR	13,166,257,633 EUR	671,916,006 EUR	↑	6.59%	6.47%	-0.12%	↓		
83,318 EUR	81,886 EUR	-6,424 EUR	↓	0.00%	0.00%	0.00%	↓		
12,494,253,317 EUR	13,166,175,747 EUR	671,922,430 EUR	↑	6.59%	6.47%	-0.13%	↓		

## Manual exports & reports

Automate exports of high-quality management reports and detailed reports. These files are directly accessible via API, sFTP, and secure downloads for analysis by executives and accountants

- ↓ RCR overview.csv
- ↓ RCR detail list.csv
- ↓ S1 Liabilities.csv
- ↓ J502.xlsx



Alloq is a software solution designed for **institutional portfolio managers**, enhancing the robustness, speed, and accuracy of allocation management processes such as **rebalancing**, **currency hedging**, and LDI (liability-driven investment). It seamlessly integrates with client mandates, maintains audit trails, and ensures allocation management for the present and the future.

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