FlexFinance stellt Data Marts zur Liquiditätssteuerung bereit. Die Data Marts enthalten alle Daten, um den Anforderungen der **BCBS** (= **Basel Committee on Banking Supervision**) für Basel III oder der **EBA** (= **European Banking Authority**; europäische Bankenaufsicht) zu genügen. Basierend auf diesen Daten können beispielsweise folgende Berichte erstellt werden:

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- LCR (Liquidity coverage ratio)

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- NSFR (Net stable funding ratio)

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- Restlaufzeitgliederung

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- Finanzplanung

Die aggregierten Werte in den Data Marts berechnen sich im Wesentlichen aus dem (zukünftigen) Cashflow-Plan der Geschäfte. Die Cashflow-Pläne werden in FlexFinance aus den angelieferten Vertragsdaten erstellt. Außerdem werden abgegrenzte Werte berechnet und für die Data Marts berücksichtigt. Zusätzlich können diverse Modelle definiert werden, um Stress-Szenarien und deren Einfluss auf zukünftige Zahlungen zu simulieren.

In den Data Marts finden Sie alle Daten sowohl zur Differenzierung der Finanzprodukte und Kontrahenten als auch alle Einzelbestandteile, wie sie in den Liquiditätsreports benötigt werden.

- Aggregierte Darstellung je Zeitraumstaffel (Staffel frei definierbar)
- Summierung in Reportwährung (aufteilbar je Originalwährung)
- Unterteilbar je Cashflowart (Kapital, Zins, Gebühr etc.)
- Synthetische Cashflows aus den Szenarien
  - Ausfallszenarien (Kunden und einzelne Zahlungen)
  - vorzeitige Zahlungen (Prepayments)
  - Entwicklung von Marktdaten (Zinsen und Devisenkurse)
  - erwartetes Neugeschäftsvolumen

Hier einige Beispiele für Liquiditätsreports in FlexFinance basierend auf diesen Data Marts:

Liquidity Coverage

				Total unweighted value	Total weighted value
				010	020
HIGH-QUALITY LIQUID ASSETS	Total high-quality liquid assets (HQLA)		010		-2,040,476.00
TOTAL CASH OUTFLOWS	Retail deposits and deposits from small business customers, of which:		020	-1,955,555.00	-195,555.50
		Stable deposits	030	0.00	0.00
		Less stable deposits	040	-1,955,555.00	-195,555.50
	Unsecured wholesale funding, of which:		050	-17,315,112.00	-6,925,444.50
		Operational deposits (all counterparties) and deposits in networks of cooperative banks	060	-4,002.00	-1,000.50
		Non-operational deposits (all counterparties)	070	-17,311,110.00	-6,924,444.00
		Unsecured debt	080	-104,638,072.00	-104,638,072.00
	Secured wholesale funding		090		0.00
	Additional requirements, of which:		100	-765,241,645.00	-765,230,358.05
		Outflows related to derivative exposures and other collateral requirements	110	-765,229,764.00	-765,229,764.00
		Outflows related to loss of funding on debt products	120	0.00	0.00
		Credit and liquidity facilities	130	-11,881.00	-594.05
	Other contractual funding obligations		140	0.00	0.00
	Other contingent funding obligations		150	0.00	0.00
			160		-876,989,430.05
TOTAL CASH INFLOWS	Secured lending (eg reverse repos)		170	0.00	0.00
	Inflows from fully performing exposures		180	0.00	0.00
	Other cash inflows		190	12,731,914.00	12,731,914.00
			200	12,731,914.00	12,731,914.00
TOTAL HQLA			210		-2,040,476.00
TOTAL NET CASH OUTFLOWS			220		-864,257,516.05
LIQUIDITY COVERAGE RATIO (%)			230		0.24

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Net Stable Funding

			Unweighted value by residual maturity				Weighted Value
			No maturity	< 6 months	6 months to < 1 yr	>= 1 yr	
			010	020	030	040	050
Capital:		010	0.00	0.00	9,500,000.00	0.00	4,750,000.00
	Regulatory Capital	020	0.00	0.00	8,000,000.00	0.00	4,000,000.00
	Other Capital Instruments	030	0.00	0.00	1,500,000.00	0.00	750,000.00
Retail deposits and deposits from small business customers:		040	0.00	655,555.00	0.00	0.00	487,777.50
	Stable deposits	050	0.00	255,555.00	0.00	0.00	127,777.50
	Less stable deposits	060	0.00	400,000.00	0.00	0.00	360,000.00
Wholesale funding:		070	0.00	8,000,000.00	5,000,000.00	0.00	6,500,000.00
	Operational deposits	080	0.00	8,000,000.00	0.00	0.00	4,000,000.00
	Other wholesale funding	090	0.00	0.00	5,000,000.00	0.00	2,500,000.00
Liabilities with matching interdependent assets		100	0.00	0.00	0.00	0.00	0.00
Other liabilities:		110	0.00	0.00	0.00	382,614,882.00	0.00
	NSFR derivative liabilities	120		0.00	0.00	0.00	
	All other liabilities and equity not included in the above categories	130	0.00	0.00	0.00	382,614,882.00	0.00
TOTAL ASF		140					11,737,777.50
Total NSFR high-quality liquid assets (HQLA)		150					2,040,476.00
Deposits held at other financial institutions for operational purposes		160	0.00	0.00	0.00	0.00	0.00
Performing loans and securities:		170	0.00	-39,038,787.00	-352,421.00	-1,150,038,894.00	-627,459,448.50
	Performing loans to financial institutions secured by Level 1 HQLA	180	0.00	0.00	0.00	0.00	0.00
	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	190	0.00	0.00	0.00	-253,212,237.00	-126,606,118.50
	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to soverreigns, central banks and PSEs, of which:	200	0.00	-39,038,787.00	-352,421.00	-803,099,807.00	-421,245,507.50
	With a risk weight of less than or equal to 35% under Basel II Standardised Approach for credit risk	210	0.00	0.00	0.00	0.00	0.00
	Performing resedential mortgages, of which:	220	0.00	0.00	0.00	-300,000.00	-195,000.00
	With a risk weight of less than or equal to 35% under Basel II Standardised Approach for credit risk	230	0.00	0.00	0.00	0.00	0.00
	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	240	0.00	0.00	0.00	-93,426,850.00	-79,412,822.50
Assets with matching interdependent liabilities		250	0.00	0.00	0.00	0.00	0.00
Other assets:		260	-2,971,710.00	-373,588,027.00	-20,099,924.00	-1,246,401,341.00	-1,643,054,930.60
	Physical traded commodities, including gold	270	0.00				0.00
	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	280		0.00	0.00	-40,476.00	-34,404.60
	NSFR derivative assets	290		0.00	0.00	-382,614,882.00	-382,614,882.00
	NSFR derivative liabilities before deduction of variation margin posted	300		0.00	0.00	0.00	0.00
	All other assets not included in the above categories	310	-2,971,710.00	-373,588,027.00	-20,099,924.00	-863,745,983.00	-1,260,405,644.00
Off-balance sheet items		320		0.00	0.00	0.00	0.00
Total RSF		330					-2,270,514,379.10
Net Stable Funding Ratio (%)		340					0.52

Für solche in FlexFinance definierte Reports stehen außerdem folgende Standardfunktionen zur Verfügung:

- Umfangreiche Drilldownmöglichkeiten
- Vergleichsmöglichkeit des Reports für unterschiedliche Buchungstage
- Den Nachweis der Regel je Reportinginhalt und
- Eine manuelle Editierung verbunden mit Konsistenzprüfung

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