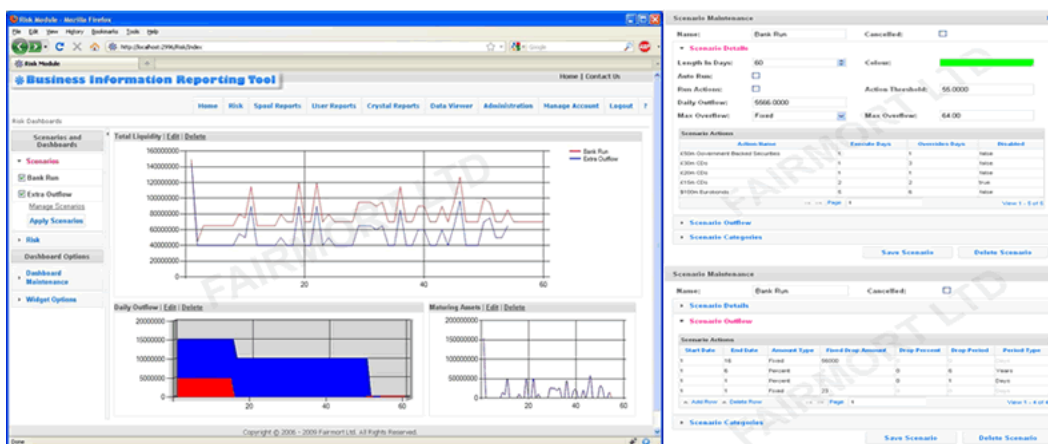
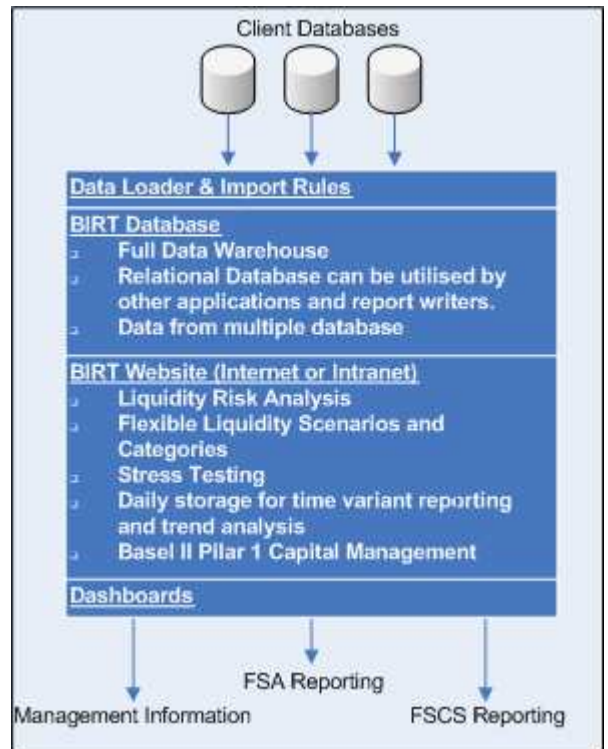




**BIRT (Business Information Reporting Tool)** is a data warehousing and management information tool that allows financial institutions to comply with recent UK regulatory requirements, providing a powerful and flexible solution that simplifies reporting requirements.

BIRT is a complete solution that provides a configurable interface, allowing the import of data into a relational database, allowing complete analysis, custom reports, data drilldown, graphical displays, liquidity risk analysis and full SQL query access. BIRT is already integrated to several major banking systems, including Bankmaster, BM+ & T24.

- A fast, powerful Liquidity Risk solution, giving financial institutions the tools to fulfil their FSA regulatory requirements. [Includes FSA010, FSA017, FSA044, FSA047, FSA048, FSA050, FSA051, FSA052, FSA053 & FSA054].
- BIRT is a flexible application that imports data from your banking application, generating FSA liquidity reporting at the touch of a button.
- BIRT facilitates stress testing and allows the creation of scenarios to simulate various market conditions.
- FSA Liquidity Reports can be manually adjusted and electronically submitted. BIRT has a full audit trail.
- FSCS reporting (next release Summer 2010).
- No manual intervention required to get the data from the banking system to BIRT. The process is fully automated on a daily or intra-day basis.
- BIRT is simple to implement and cost effective.
- BIRT is a powerful tool that provides the client with the ability to create their own management information suite.
- Already live in several banks.



- **An automated approach** allows the client to import data from their core banking system (and other supplementary databases) at the touch of a button, without the overhead of having to generate the data in a format the application understands.
- **BIRT interfaces with the banking system** allowing the client to choose what data they wish to import. The interface allows new fields to be added as the core system changes, without the need of technical expertise. Theoretically BIRT can interface with any database and any banking system through specific interfaces.
- **Liquidity Risk** provides the FSA liquidity reports and a simple method to update or add new reports, without technical expertise. BIRT's flexibility allows financial institutions to configure the application to their existing workflows. Reports can be exported to 3<sup>rd</sup> party tools for analysis and adjustment, or adjustments can be added through BIRT, before reports are generated and electronically submitted. Reports can be viewed in different formats and through the dashboards.
- **Liquidity Calculation** using the categorised accounts utilising scenarios, outflows, thresholds and mitigating actions.
- **Risk Analysis** allows account categories to be included, as assets or liabilities, and can be defined for each scenario. Multiple daily outflow rates can be defined based on either fixed, or percentage, of liability-based drops, with definable total scenario outflows. Allows mitigating capital actions to support liquidity which can be defined as can the minimum liquidity trigger threshold.
- **Capital Management** requirements are fulfilled using the risk engine that projects the liabilities and assets forward over the scenario length and calculates the daily liability, liquidity with, and without, mitigating capital actions and outflows. It will also calculate the Basel II, Pillar 1 capital requirements projected forward.
- **Financial Services Compensation Scheme** allows the combination of customer accounts to comply with FSA and FCSC, "Single Customer View", reporting requirements.
- **Management Information** can be displayed on dashboards giving a configurable graphical display on all areas of liquidity risk. FSA reports can be previewed as charts, text or HTML.
- **Configurable Dashboards** are user definable allowing clients to organise specific views on their data for different classes of users. Built using the latest technologies, the dashboard uses pluggable widgets allowing the fast inclusion of new views on the data. These widgets include Charts, Grids, HTML and Text.
- **Electronic Submissions** to 3<sup>rd</sup> party applications provides straight-through processing of FSA reports, with the option to allow manual adjustments.
- **Integration with 3<sup>rd</sup> party report writers**, such as Crystal Reports and Excel, allows data to be reported and manipulated using common software tools.
- **Flexible and Configurable Application** allowing the client to be in full control of their data. The application is simple to set up and configure, so the client does not have an ongoing development requirement from the vendor. New reports and adjustments to existing reports do not need technical expertise.
- **Using the Latest technology** and combined with the BIRT relational SQL database, giving the client comprehensive access to their data for additional reporting.
- **Cost Effective** solution for your liquidity risk and management information reporting.
- **Quick Implementation** - the expected implementation time is 2 days, with a 2 week lead time from order.
- **BIRT provides so much more** including spool reporting, banking enquiries, data drilldown, themed dashboards, private & public queries and reports, time variant reporting and historical analysis.

#### Contact Details

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Please contact us to arrange a demo of BIRT or to discuss further how we can help with your businesses FSA & FCSC regulatory requirements.

**www.fairmort.com & www.sofgen.com**  
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**References Available**