R³ **Risk**Cubed

Business Intelligence (BI) enabled risk management platform for all energy, commodity and financial exposures arising from market risk, credit risk, liquidity risk and regulatory compliance factors

CONTAIN, MITIGATE, PROFIT

CubeLogic's RiskCubed **platform provides flexible, cost effective and modular solutions to:**

- Consolidate risk management of market, credit and liquidity risk factors generated by multiple 3rd party or in-house transaction lifecycle management systems and/or spreadsheets.

- Improve the market, credit and liquidity risk management, valuation and near real-time slice and dice reporting capabilities of any transaction lifecycle management system.

- Streamline corporate master reference data creating a "golden source" to share information across multiple systems, implement efficient KYC processes and customer onboarding workflows, manage integrated regulatory compliance reporting and much more.
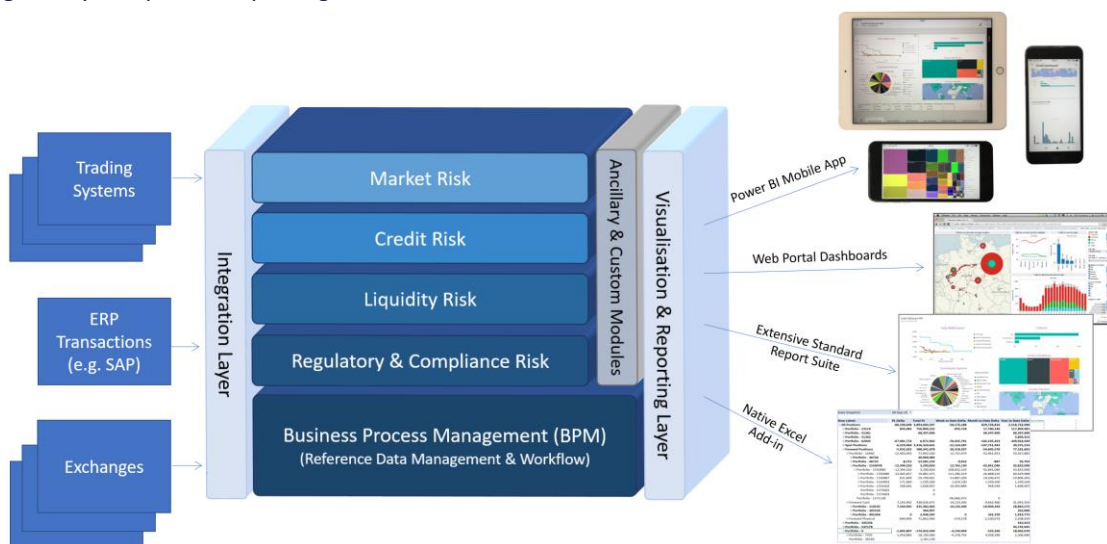
Why RiskCubed for Market Risk?

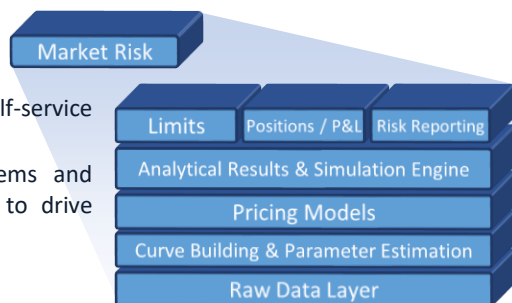### Business Intelligence enabled Market Risk Management

- Increased efficiency due to uniquely integrated risk engine and self-service reporting tools leading to superior business insights.

- Flexibility to consolidate risk metrics generated by source systems and augment them with sophisticated risk engine analytics capability to drive consistency of valuation across the Front & Middle offices.

Sophisticated Risk Engine

- Calculate multiple "at risk" measures inc. VaR, CFaR, EaR, GMaR etc.

- Aggregate & calculate MTM, P&L, Greeks & Sensitivities with full Stress Testing capabilities.

- Single and multi factor models for accurate simulation of risk factors with calibration modules to enable custom calculations (e.g. by adjusting volatilities & correlations).

- On-the-fly calculation engine enables impact of new and potential transactions on limits and exposure positions to be assessed in real-time.

Enables Front & Middle Office staff to add more business value

- Elimination of manual processes and the auditability and integrity of enterprise level software enables your people to add more value to the business.

- Quantitative analysts can integrate proprietary modelling within the platform alongside the extensive native modelling capabilities.
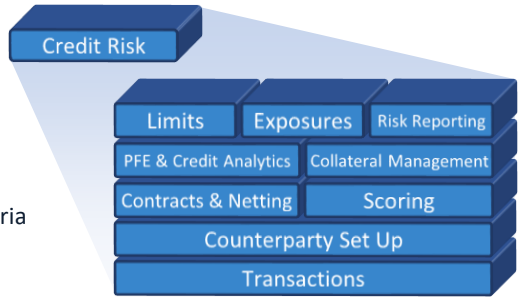
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Why RiskCubed for Credit Risk?

Business Intelligence enabled Credit Risk Management

- **RiskCubed** is your fast track to managing enterprise credit risk.
- Advanced OLAP technology enables ultra-fast, real-time analysis via easy-to-use, self-service reporting tools such as Excel.
- Using familiar pivots and charts, reports with multiple breakdown criteria and drilldowns are quickly developed without programming.

Enterprise Credit Risk Management Solution Capabilities

- Effective management of all energy, commodity and finance credit related activities including:

- KYC processes
- Periodic credit reviews
- Real-time "on-the-fly" analytics
- Historical analysis
- Self-service reporting
- Multi-currency capability
- Scenario based PFE calculation capability

- Counterparty on-boarding
- Exposure computations inc. netting agreements, collateral and parental guarantee hierarchies
- Automated credit limit breach workflows, e-mail alerts & approvals
- Exposure walk-forward analysis, pre-deal checks, "What-If", credit and market stress / shock scenarios

- Advanced Credit Scoring
- Automated collateral and margin call management inc. PCG's, LC's etc.
- Full counterparty / internal hierarchy management
- Management dashboards via iPad & iPhone
- Credit Insurance functionality

Credit Risk

- Limits
- Exposures
- Risk Reporting
- PFE & Credit Analytics
- Collateral Management
- Contracts & Netting
- Scoring
- Counterparty Set Up
- Transactions

Key Differentiators

- Advanced, enterprise credit risk functionality delivered efficiently without the need for expensive, long drawn-out implementation projects.
- Unique BI powered, functionally rich risk platform deployable either "on-premise" or in the cloud.

Why RiskCubed for Liquidity Risk?

Treasury Cube

- Advanced, ultra-fast, real-time analysis via easy-to-use, self-service reporting tools such as Excel, as with all the other Cubes.
- Enables the Treasury team to monitor the overall cash position broken down into a number of elements inc.:

- Credit Facilities (Revolving Credit Facilities)
- Loans from ERP
- Bank Accounts
- Cash Pools
- Combined Balances
- FX Conversion

- Bilateral Facilities
- Loans from other sources
- Forward Cash Flow
- Broker Fees and Charges
- Broker Facilities
- Historical Cash Balances Data

Liquidity Risk

- Forecast
- Stress Test
- Reporting
- Liquidity Forward Cashflow
- Open Trades
- Exchange Positions
- Cash Positions / GL
- Credit Facilities
- Transactions

Business Benefits

- Flexible analysis enabling debt reporting across entities, banks, and time profiles to view cash positions and compute future funding costs well in advance.
- Liquidity impact management based on market stress scenarios.
- Full integration with Collateral Management and Credit Risk and capability to build custom integration with Front Office, Settlement and General Ledger.

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Why RiskCubed for Regulatory Risk?

Multi-Ruleset Regulatory Reporting Tools for Compliance

- Meeting regulatory reporting requirements is a necessary but costly business, offering little or no return on investment.
- The Regulatory Cube is a simple route to managing Credit Risk, Collateral Management, Market Risk and Liquidity Risk on a common platform avoiding the maintenance of multiple redundant interfaces.
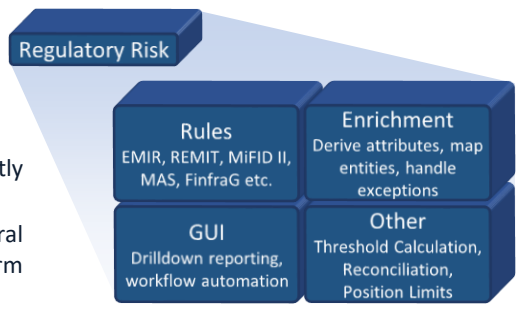
Destination Router

- Transform data into multiple formats and send to multiple trade repositories.

Rulesets

- Multi-ruleset tool to configure and use different rulesets for different regulations.

Position Limits

- Compute positions to exchanges to calculate and track volumetric positions against limits including consideration for hedge exemptions and economically equivalent OTC contracts.

Thresholds

- Compute and track multiple thresholds and ancillary tests under MiFID II.
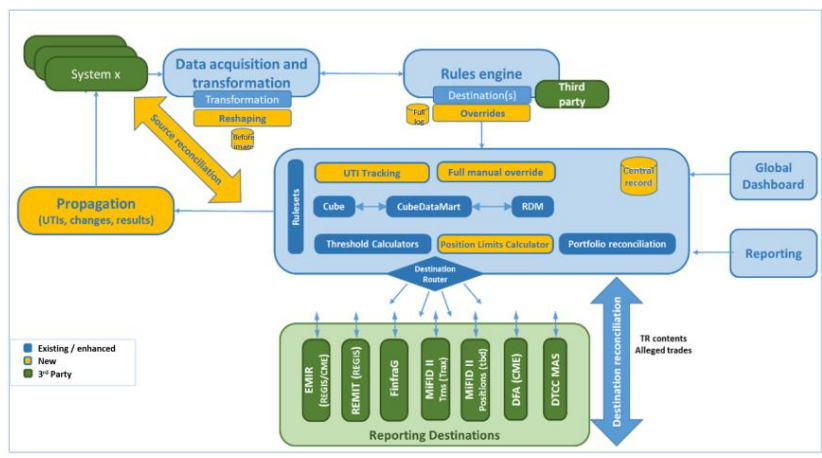
RiskCubed Business Process Management, Workflow, Reference Data & Visualisation

Advanced Workflow tools for Business Process Management

- Powerful solution to enable effective modelling of complex business processes across multiple teams, seamlessly integrated with multiple trading, middle and back office systems.
- Web-based workflow wizard to create and maintain complex business processes incorporating; e-mail alerts, event triggers, task escalations, diary events, process audit trails etc.

Sophisticated Reference Data Management

- Manage counterparty reference data inc. legal hierarchies, JV's and other partial ownership structures.
- Full contracts management to capture and model ISDA, EFET, CPMA and other master netting contracts with links to physical signed legal documents and ability to capture collateral agreements.
- Manage hierarchies of trading agreements with multiple annexes with full limits management.
- Extensive reference data for multiple regulatory compliance initiatives with full audit trail of any changes, inc. who, what and when.

### Built on Microsoft's BI platform for Self-Service Reporting

- Industry standard advanced OLAP database technology platform on SQL Server
- Apply advanced analytics and gain new business insights using your favourite reporting tools, e.g. Excel, Tableau, Power BI etc.
- Flexible deployment either On-Premise or Cloud-Based via Microsoft Azure

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RiskCubed in the Cloud

Unlocking the power of the cloud to enable RiskCubed as a full SaaS solution for enterprise risk management
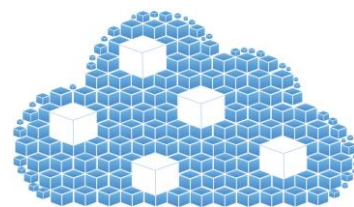
✓ Security ✓ Encryption ✓ High Availability ✓ ISO 27001 (ISMS)

✓ Flexibility ✓ Integration ✓ Support ✓ Cost Effective

Why choose SaaS for Managing Risk?

Software as a Service provides many opportunities for efficiencies and flexibility in many sectors and risk management is no exception. CubeLogic's state of the art credit, market, regulatory and liquidity risk management capabilities can seamlessly be deployed as a cloud service with the following benefits:

- 24/5 Dedicated DevOps and Application Support
- Rapid Deployment
- Global Deployment
- No Hardware Procurement Implications
- No Hardware or Software Management Issues
- Cost Effectiveness
- Flexibility and Scalability
- Performance
- Less impact on legacy technology

Why RiskCubed in the Cloud?

CubeLogic is a leading provider to blue-chip clients of enterprise risk management solutions and a full SaaS cloud offering was the natural next step in the evolution of its services to meet client demand. Our priorities in delivering and developing this service are:

- CubeLogic Application and Service Expertise
- Security
- Encryption
- Protection of Data
- Transfer of Data
- High Availability and Disaster Recovery
- User Acceptance Testing
- Application and Dev Ops Support
- Change Control
- Choice of Global Data Centres
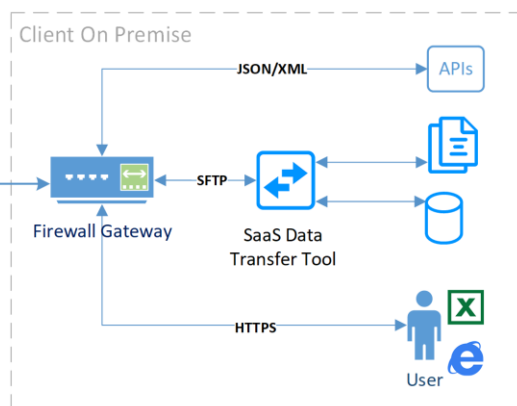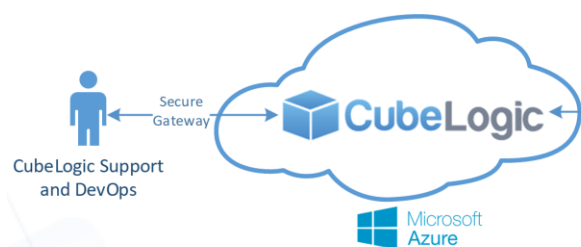
Built on Microsoft's Azure hosting platform

- Helping our customers transform their businesses with cloud through hybrid infrastructure, platforms, security, compliance, and global services.

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