

Kyriba

Speaker

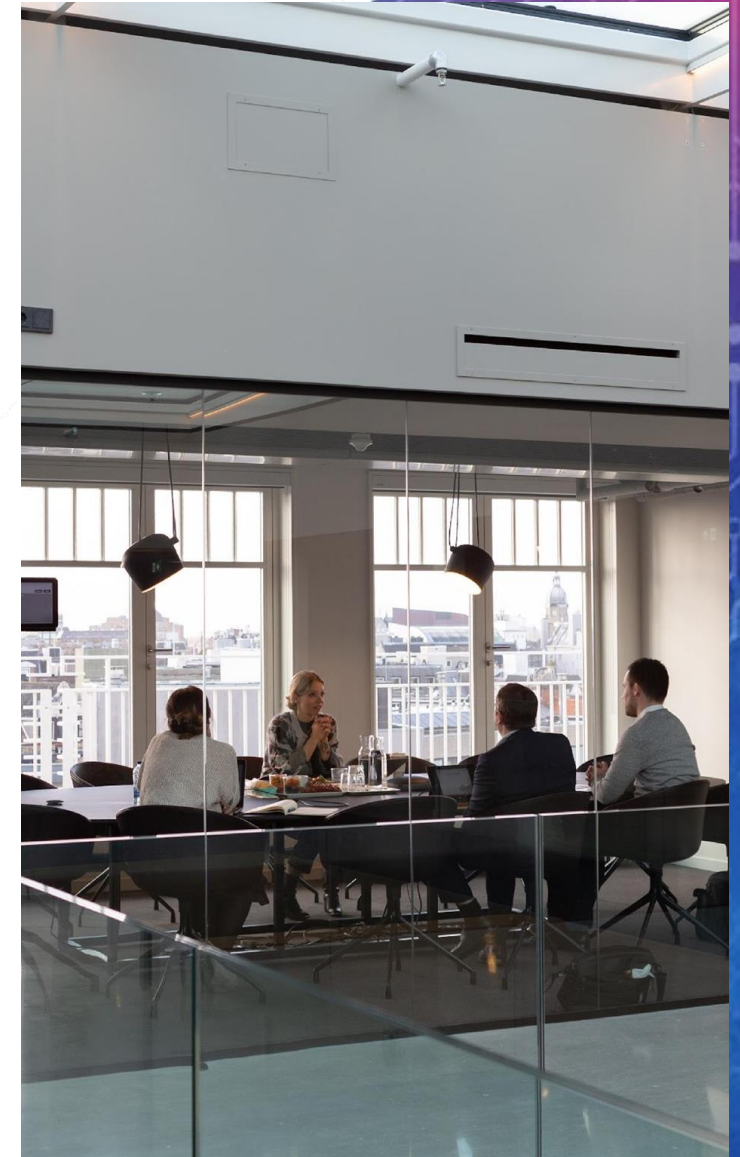


Vincent Donnat
Product Manager

kyriba®

In-House banking with Kyriba in numbers

- 1k+ clients
- 20+ years of experience
- Coverage from small/mid caps to largest corporations in the world



Agenda

01 **In-House banking - Where is the liquidity within the group?**

02 **In-House banking - Automate balancing accounts**

03 **In-House banking - Record movements and balances**

04 **In-House banking - Calculate interest**

05 **In-House banking - Control & alerts**

06 **In-House banking - Intra-group Netting**

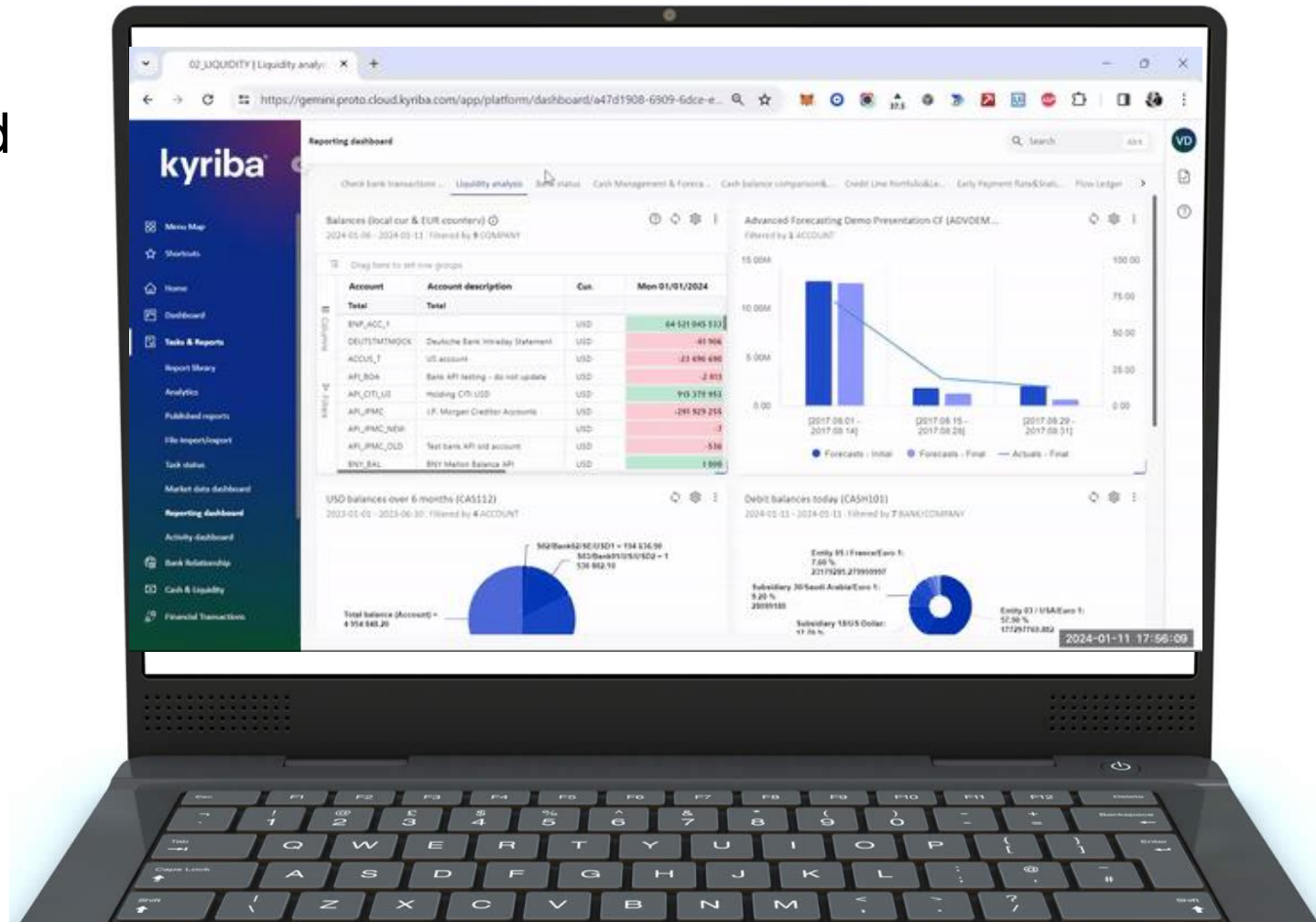
Where is the liquidity within the group?

Whether it is for reviewing positions post-balancing or to identify trapped cash balances... it is key to start with strong analytics.

Decision-making process facilitated by:

FEATURED New Reporting dashboards

- Fully Custom reporting
- A rich suite of BI sheets, including IHB



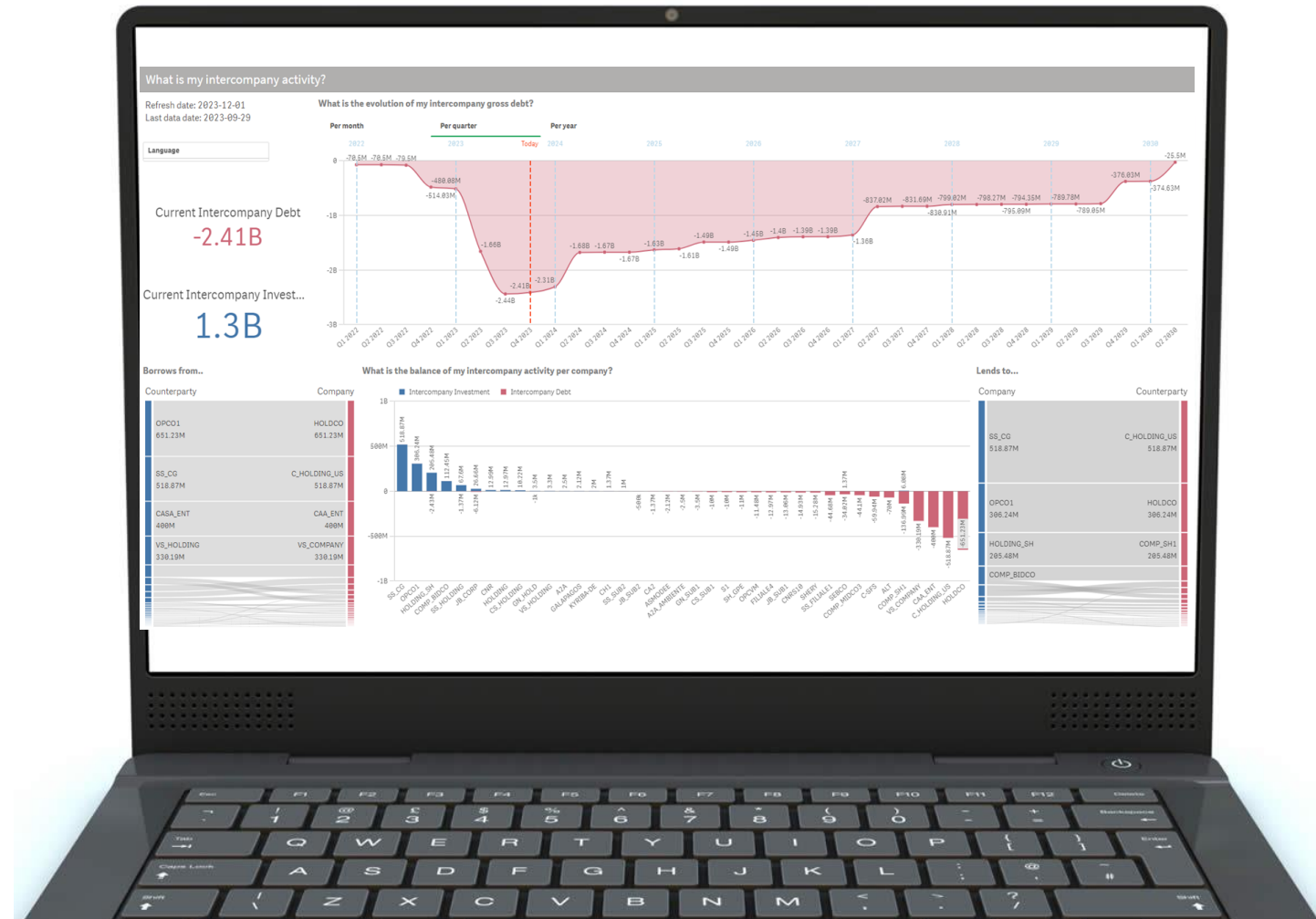
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What is my intercompany activity?

Refresh date: 2023-12-01

Last data date: 2023-09-29

Language

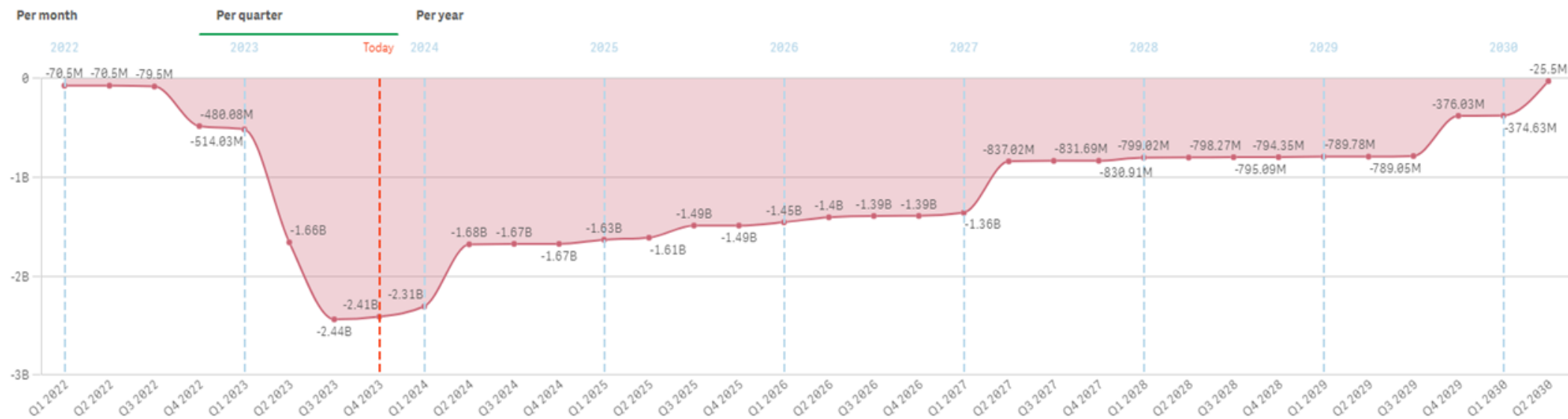
Current Intercompany Debt

-2.41B

Current Intercompany Invest...

1.3B

What is the evolution of my intercompany gross debt?

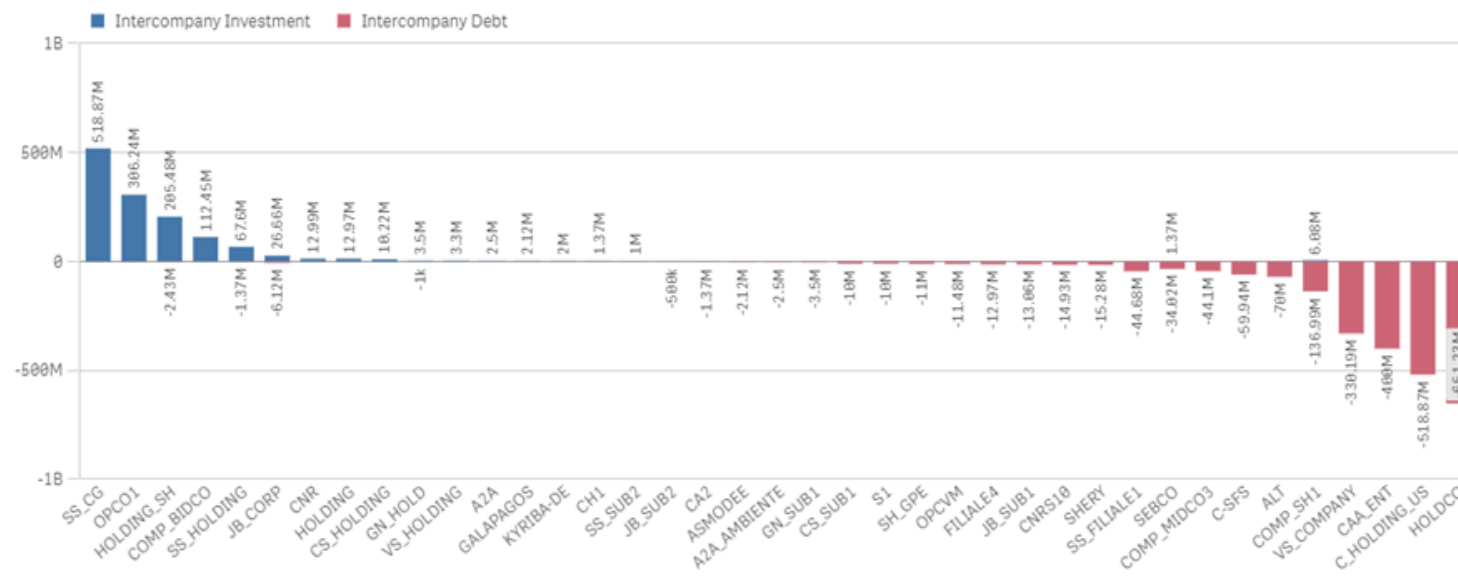


Borrows from..

Counterparty

| | |
|------------|--------------|
| OPCO1 | HOLDCO |
| 651.23M | 651.23M |
| SS_CG | C_HOLDING_US |
| 518.87M | 518.87M |
| CASA_ENT | CAA_ENT |
| 400M | 400M |
| VS_HOLDING | VS_COMPANY |
| 330.19M | 330.19M |

What is the balance of my intercompany activity per company?



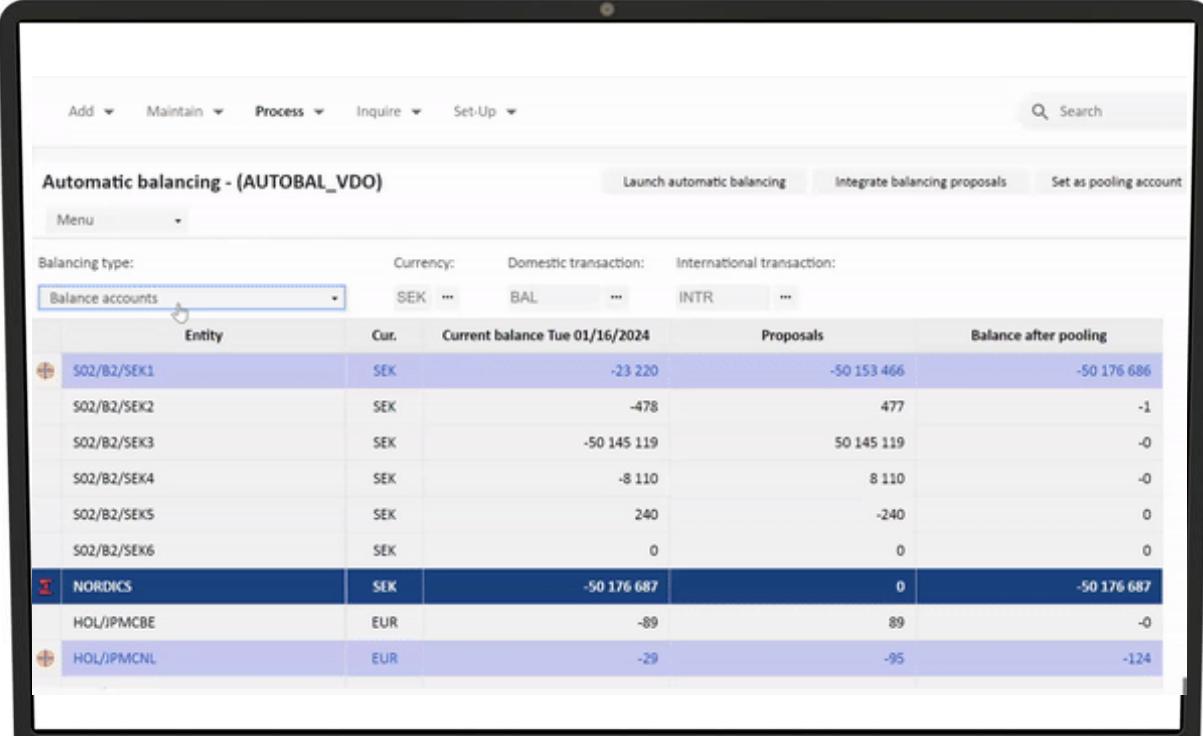
Lends to...

| Company | Counterparty |
|-----------------------|-------------------------|
| SS_CG 518.87M | C_HOLDING_US 518.87M |
| OPCO1 306.24M | HOLDCO 306.24M |
| HOLDING_SH 205.48M | COMP_SH1 205.48M |
| COMP_BIDCO | |

Optimize ROI by sweeping excess cash and minimize overdraft cost

Either STP with scheduled tasks or launched manually, Kyriba can automatically balance accounts & pools based on user-defined rules.

FEATURED Automatic balancing



Automatic balancing - (AUTOBAL_VDO)

Menu

Balancing type: Balance accounts

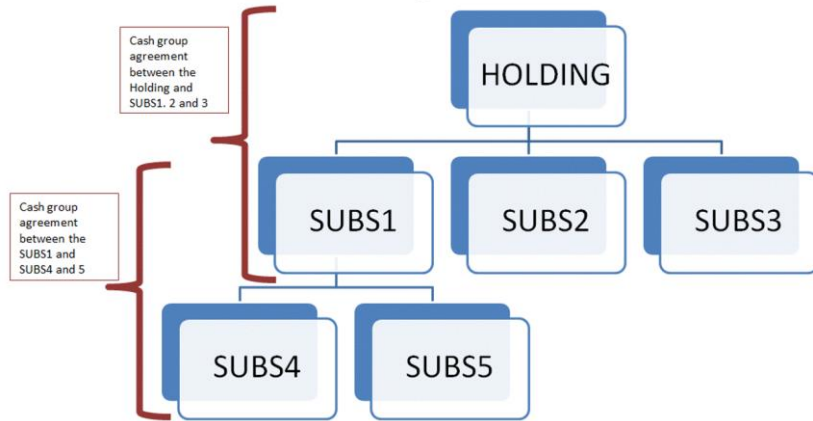
Currency: SEK

Domestic transaction: BAL

International transaction: INTR

| Entity | Cur. | Current balance Tue 01/16/2024 | Proposals | Balance after pooling |
|-------------|------|--------------------------------|-------------|-----------------------|
| SO2/B2/SEK1 | SEK | -23 220 | -50 153 466 | -50 176 686 |
| SO2/B2/SEK2 | SEK | -478 | 477 | -1 |
| SO2/B2/SEK3 | SEK | -50 145 119 | 50 145 119 | -0 |
| SO2/B2/SEK4 | SEK | -8 110 | 8 110 | -0 |
| SO2/B2/SEK5 | SEK | 240 | -240 | 0 |
| SO2/B2/SEK6 | SEK | 0 | 0 | 0 |
| NORDICS | SEK | -50 176 687 | 0 | -50 176 687 |
| HOL/IPMCBE | EUR | -89 | 89 | -0 |
| HOL/IPMCNL | EUR | -29 | -95 | -124 |

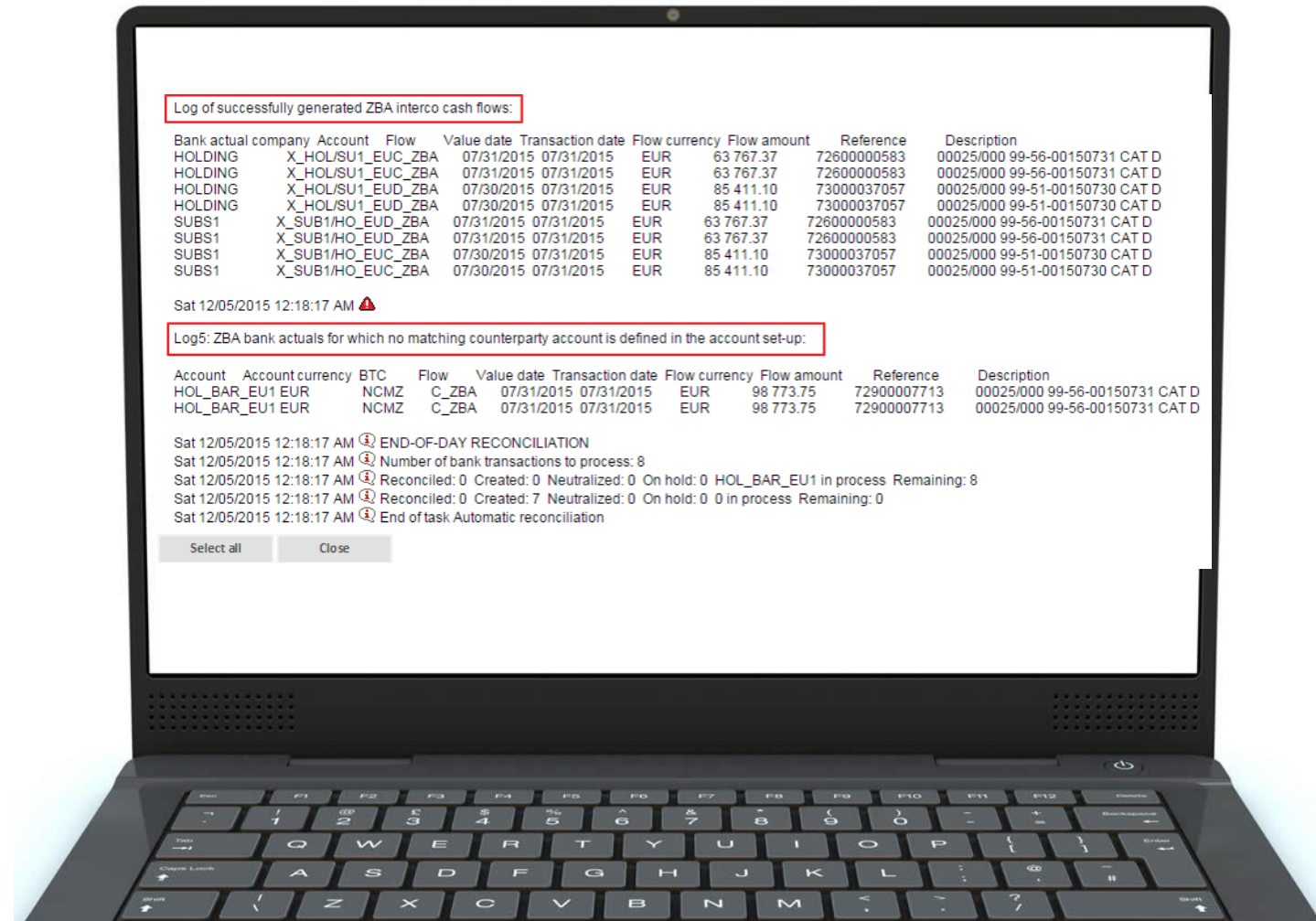
Record intercompany movements from multiple sources



From ZBA flows out of bank statements

From balancing transfers, Internal FX or Intercompany loans

FEATURED ZBA log



Interest statement: a swiss knife for treasurers

Over the years, Kyriba has added a lot of flexibility in the calculation along the years:

- Daily interest vs single rate
- structured rates, floors
- WHT, VAT, custom fees
- Back-value recalculations
- internal invoicing

...and of course capitalization or gross/net settlement of interest calculated

FEATURED Interest Statement Report

INTEREST STATEMENT

From: 01/14/2024 to 01/24/2024

Entity: Consolidated

Account for conditions: HOL/B1/EUR1 (HOL/B1/EUR1 Holding/Bank01/FR/EUR1 Description 1-Test 11.1 SP2 212 pour Description longue-)

Frequency: Monthly

Consider back value cash flows: Yes

Time: 01/24/2024 7:07 PM

Currency: EUR

Account grouping level: No: unique ledger

Balance detail: Display balance changes

Flow status: EF/CF/IF/AC

Back value adjustment method: Adjust past interests

| Value date | Balances | Days | Debtor figures | | Creditor figures | Interest rates | Debtor interest |
|-----------------------------|-------------------------------|--------------------------|------------------------|--------------------------|--------------------------|----------------|-------------------------|
| 01/14/2024 | -976 937 535 488,93 | | 1 | 976 937 535,49 | | 11,000000 | 294 419 531,24 |
| 01/15/2024 | -976 937 535 003,92 | | 1 | 976 937 535,00 | | 11,000000 | 294 419 531,10 |
| 01/16/2024 | -976 937 534 519,27 | | 1 | 976 937 534,52 | | 11,000000 | 294 419 530,95 |
| 01/17/2024 | -976 937 534 034,98 | | 1 | 976 937 534,04 | | 11,000000 | 294 419 530,81 |
| 01/18/2024 | -976 937 533 551,05 | | 1 | 976 937 533,55 | | 11,000000 | 294 419 530,66 |
| 01/19/2024 | -976 937 533 067,48 | | 1 | 976 937 533,07 | | 11,000000 | 294 419 530,51 |
| 01/20/2024 | -976 937 532 584,27 | | 1 | 976 937 532,58 | | 11,000000 | 294 419 530,37 |
| 01/21/2024 | -976 937 532 101,42 | | 1 | 976 937 532,10 | | 11,000000 | 294 419 530,22 |
| 01/22/2024 | -976 937 531 618,92 | | 1 | 976 937 531,62 | | 11,000000 | 294 419 530,08 |
| 01/23/2024 | -976 937 531 136,79 | | 1 | 976 937 531,14 | | 11,000000 | 294 419 529,93 |
| 01/24/2024 | -976 937 530 655,02 | | 1 | 976 937 530,66 | | 11,000000 | 294 419 529,79 |
| Total | -10 746 312 863 762,00 | | 11 | 10 746 312 863,76 | | 0,00 | 3 238 614 835,65 |
| Average | -976 937 533 069,28 | | | 976 937 533,07 | | 0,00 | 294 419 530,51 |
| INTERESTS AND FEES | Basis | Amount | VAT | Amount with VAT | Statistics | | |
| Back value debit interests | | | 0,00 | 0,00 | 0,00 Average debit rate | | 11,000000 |
| Back value credit interests | | | 0,00 | 0,00 | 0,00 Average credit rate | | 0,000000 |
| Back value net interests | | | 0,00 | 0,00 | 0,00 | | |
| | | | | | Total debit figures | | 10 746 312 863,76 |
| Debit interests | | -3 238 614 835,65 | -634 768 507,79 | -3 873 383 343,44 | Total credit figures | | 0,00 |
| Credit interests | | 0,00 | 0,00 | 0,00 | | | |
| Net interests | | -3 238 614 835,65 | -634 768 507,79 | -3 873 383 343,44 | Average balances | | -976 937 533 069,28 |
| Total interests | | -3 238 614 835,65 | -634 768 507,79 | -3 873 383 343,44 | Average debit figures | | 976 937 533,07 |
| | | | | | Average credit figures | | 0,00 |
| Withholding tax on debits | | | | | Average debit interests | | 294 419 530,51 |
| Withholding tax on credits | | | | | Average credit interests | | 0,00 |
| Highest overdraft fee | 976 937 535 488,93 | -976 937 535,49 | -191 479 756,96 | -1 168 417 292,44 | | | |
| Non utilization fee | | 0,00 | 0,00 | 0,00 | | | |
| TOTAL | | -4 215 552 371,14 | -826 248 264,74 | -5 041 800 635,89 | | | |

IHB control & reporting

Clients can enforce their internal policy by setting up alerts on balance ad/or intercompany balances

| Liquidity position | | |
|------------------------|------|------------|
| | Cur. | 31/07/2023 |
| Debt&investment | USD | 210 |
| BNPP (BNPP) | USD | 12 394 213 |
| HSBC (HSBC) | USD | 12 701 081 |
| JP Morgan Chase (JPMC) | USD | 5 322 603 |
| Balances | USD | 30 417 897 |



Balance breach notification Inbox x

Messenger.USDemo@kyriba.com

to me ▼

Dear colleague,

This **alert** has been set up by your Kyriba database to notify that the exposure on 1 or several banks is above the company policy. Please perform the appropriate action to remedy the situation

Mon 31/07/2023 11:53:06 AM <INFO> Start of task Liquidity position based on LIMIT_BREACH

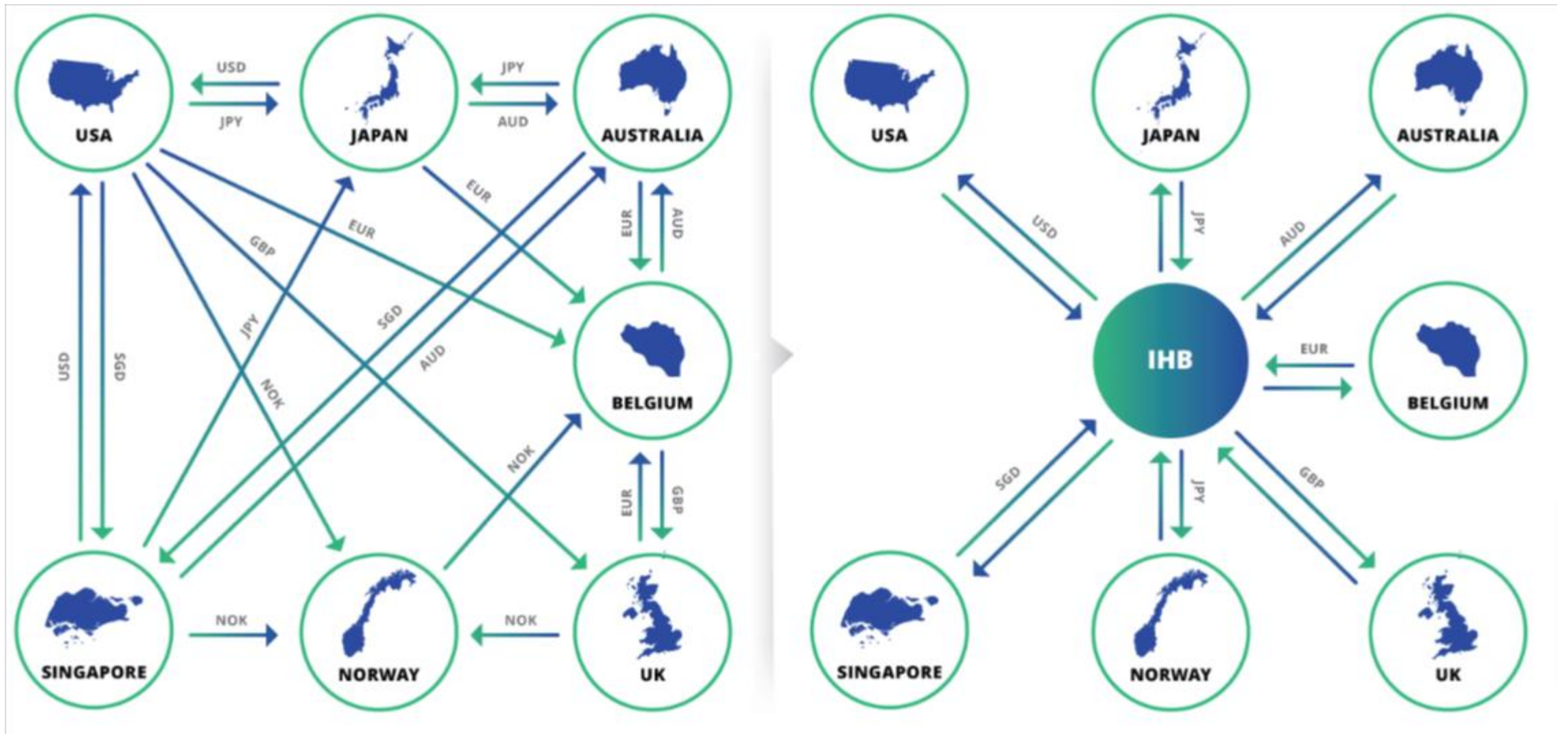
Mon 31/07/2023 11:53:06 AM <ERROR> The bank balance is > 1000.0

Mon 31/07/2023 11:53:06 AM <INFO> End of task Liquidity position

-- this is an automatic email sent from CMP11 --

FEATURED Liquidity Position Report

Intra-group netting



Intra-group netting

Reduce physical payments, lower bank fees & eliminate settlement risk

Elimination of bank settlements and corresponding settlement risk

Reduce tax treatment risk

Improve: internal & external audit, compliance and transparency

Optimize intercompany GL posting & reconciliation

Consolidate & hedge FX exposures

Comply with tax & legal requirements

The screenshot shows the 'Netting participant - Update' form in the Kyriba system. The form is divided into several sections: Identification, Settlement, and Netting center. The Identification section includes fields for Code (ABSOLT_FR), Description (USD), and Company (_AB_ENT), with a checkbox for 'Active'. The Settlement section includes fields for Settlement currency (USD), Settlement type (FX transaction + Physical tr...), Domestic transaction code (BA1), International transaction code (BA2), Internal transaction code, FX exposure transaction code for disbursement (EXP-), FX exposure transaction code for collection (BVCF), and Settlement account (ABC_TEST). The Netting center section includes fields for Netting center (ZTEST003) and Netting center account (ZTEST). The form also has a 'Set-up' dropdown menu in the top right corner.

FEATURED Netting

Q&A

 kyriba®

Thank You!

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