ActiveViam   S|E|B

SEB

Transforming Liquidity Risk Management

Situation

Following new regulatory requirements, SEB's daily balance sheet data grew from 400,000 rows to 52 million, far exceeding the capabilities of their Excel-based system. This hindered their ability to track key ratios like LCR and NSFR and analyze day-to-day liquidity gaps.

SEB needed a platform that could handle both internal and external metrics while empowering business users to create new ratios, measures, and stress tests independently, without relying on IT.

Market and idiosyncratic stress tests presented a particular challenge—their traditional approach of duplicating cash flow data created terabytes of information, making it nearly impossible to analyze.

Benefits

✓ Atoti's technology scaled effortlessly to meet SEB's needs. ActiveViam developed an innovative solution for stress testing by generating scenarios at query time and computing them on-the-fly, eliminating the need to duplicate cash flow data and enabling users to run dozens of scenarios with minimal memory footprint.

✓ With Atoti's drill-down and drill-through capabilities, liquidity risk managers can instantly identify and address significant daily forecast variations, providing faster, more accurate insights.

✓ Business users gained the ability to create new ratios and measures on-the-fly, resulting in better analysis and more precise steering of liquidity risk.

✓ SEB now runs, analyzes, and compares over 50 complex stress tests daily, transforming the process from a one-off report into an efficient, iterative workflow.

End result

The Atoti liquidity risk project is widely regarded as one of SEB's most successful IT deployments. It empowered users with precise tools, eliminating inefficiencies and allowing them to focus on generating actionable insights. Now hosted on the cloud, the platform leverages DirectQuery to perform historical analysis on longer histories.

> *During our weekly risk review meetings, the liquidity team is the only one that can answer virtually any question on the fly. Other teams usually need a week.*
>
> *Chief Risk Officer at SEB*