



The Future of Bank Treasury

How financial institutions can minimise
operational and market risk while navigating
through a highly volatile market

During the last couple of years, we have faced more challenges and changes than we have for decades.

For financial institutions this has meant navigating in increasing uncertainty. Unfortunately, the challenges are not behind us yet with a lingering energy crisis, rising inflation, supply chain bottlenecks and geopolitical instability.

All these challenges have manifested themselves in a highly volatile financial market with increasing and fluctuating interest rates. And if this was not enough, the green transition is still knocking on the door.

This has made it more important than ever for treasury managers to use their time effectively and make faster and better-informed decisions.

The key is to leverage technology to reduce manual tasks, streamline workflows and to ensure better risk and liquidity management.

This white paper looks at how to enhance front-office visibility and utilise the right data and IT infrastructure with a Bank Treasury solution in order to enable you to minimise your operational risks, control risks and exposures, handle new asset classes and help the bank become more competitive and profitable.



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Improve operational efficiency with a Bank Treasury solution

Making investments on a flawed or inaccurate foundation is any treasury manager's nightmare. However, studies show that many treasury managers struggle with this on a daily basis.

[Boston Consulting Group's 2020 Treasury Benchmarking Survey](#) revealed that insight gaps and manual-intensive processes still trouble many banks with treasuries struggling to gather needed information and perform computations fast enough.

As a result, most respondents have ranked operating model improvements and data and IT modernisation among their top agenda items.

This is with good reason since blind spots from data inadequacies can potentially make response times slower, information analysis more inefficient, and they can prevent the necessary risk management decisions from being made at the right time.

Even more noteworthy is it that even when succeeding in gathering the right data, respondents said that teams must then spend time reconciling inputs—often manually—since the calculations used by the risk, finance and treasury functions often vary.

In addition, the survey showed that eight out of ten respondents stated that their organisation relies on manual inputs from specialists. Correspondingly, they are stocked with a rudimentary forecasting method – a big challenge in an uncertain financial market. Inflation, increasing interest rates, volatility, slower growth and lower investment returns have already made financial forecasting more difficult for bank treasurers.

For that reason, it is crucial that you have access to precise data in order to confidently estimate both short and long-term financial predictions.

A vital step to better data access is a Bank Treasury solution like PORTMAN.

Our solution:

- provides transparency and overview ensuring that you can monitor and control your exposure for better risk management.
- allows for easier regulatory reporting, as you can aggregate and collate data from various sources and systems.
- eliminates siloed data, providing you with accurate, timely, and complete data for efficient and less time-consuming accounting.
- automates manual workflows letting your employees spend their time on more valuable tasks.

Read on to learn more details about how PORTMAN can improve your operational efficiency.

Request a free and non-binding business review

If you are interested in the possibilities with PORTMAN, we want to offer a thorough and honest assessment of your setup. As a result, you get insights into the benefits of using our Bank Treasury solution in your department.

[Request a business review](#)

Respond quickly and promptly to market changes with accurate data

Do you have access to timely, accurate and complete data on various positions and exposures?

This is a must for any treasury manager as you hold an influential position within the bank. But new asset classes, ESG, complex investment strategies, increasing regulations and a highly volatile financial market make your position more challenging as you need to manage a growing amount of data. However, navigating this data jungle wisely is

particularly challenging if you use error-prone spreadsheets or data from siloed systems.

Instead, you need a solid foundation consisting of accurate and precise data since it provides you with an overview and insights into the consequences of your investment decisions. This overview enables you to respond and adjust in due time if the market changes and make the right investment decisions in the end.



Know your true exposure to minimise your market risk

Knowing your exposure is key when hedging your positions.

If you are unaware of your exposure, you will have a harder time minimising the risk of extensive falls in market value and returns. But having an overview also means you can make decisions based on a factual and accurate foundation – thereby minimising risks and allowing you to increase the value of your investments.

Using a scalable and flexible Bank Treasury solution helps reduce the complexity with Bank Treasury while also providing you with greater transparency and insights into your exposure allowing you to track and adjust continuously instead of reacting days later when your numbers are finally consolidated. Ultimately, you minimise your operational and market risk as you have a continuous and complete overview to act upon.



Speed up and improve regulatory reporting, and provide space for analysis and innovation

Working in a treasury department of a bank often comes with a heavy workload and repetitive tasks that can easily take away your time and energy preventing you from doing more valuable tasks.

Accounting and reporting, like Basel requirements such as LCR, COREP and ALMM, are some of the most time-consuming tasks that can take an exhaustingly long time without having the proper setup, especially, if you work with shadow IT or another solution that is not integrated or updated automatically.

Therefore, it is a goal for many treasury departments to make their reporting more efficient.

The key is having relevant data collected in a dedicated solution ensuring fast reporting processes. With the right Bank Treasury solution, you can easily connect the system to other systems such as core banking platforms, accounting systems, data warehouses and BI systems.

This makes running performance measurements, risk control, management and account reporting much easier for you. Additionally, it also paves the way for increased focus on analysis and innovation as you minimise the time and resources spent on maintenance and fixing bugs.

“With PORTMAN, we have undisputedly increased our ability to pull data and create reports to a whole new level. We also spend considerably less time on accounting – time we can devote to actually developing the business instead.”

— Henrik Bråten, Head of middle office at Eika Boligkreditt

Reduce dependency on key individuals

Across industries, companies are fighting for talents - and treasuries are no exception.

The [European Treasury Survey 2021](#), shows that treasury headcount is one of the biggest roadblocks for treasuries to reach their goals. 17% of the respondents cite headcount as their number one obstacle making it the second-highest rated hurdle for treasuries only surpassed by a lack of a technological budget.

Therefore, it is increasingly important to consider how to attract and keep talented treasury managers in order to stay competitive. A key factor is offering efficient and automated workflows. Today, treasury managers do not wish to handle manually heavy workflows. Instead, they expect a solid foundation, data quality and automated workflows to ensure they can do their absolute best work.

In addition, organisations of all sizes can be left vulnerable with manual workflows as they often are too dependent on key employees. A Bank Treasury solution can help you reduce this. This way, accurate data is automatically sent to relevant functions, eliminating the

need for complicated spreadsheets and VBA codes only a single person know how to update.

However, bank treasuries face another challenge as well. According to [Nordea's Treasury 2025 Survey](#), the increasing automation within treasury also means that the skills required within the department are set to change. While many of the critical competencies today will also be important tomorrow, new skills will need to be added to the repertoire of the treasury.

But hiring professionals with skills in high demand - and short supply - is far from cheap, which is why upskilling your current workforce and implementing new technologies to free up resources can help you become more flexible in meeting new requirements in a fast-changing financial sector.





Data insights and transparency support your work with the green transition

Banks play a central role for the cohesion in society. And as a treasury manager, you are an important part of ensuring the necessary capital to finance societal change.

One of the most crucial changes in recent time is the green transition with both investors, government and legislation demanding green investments. As a result, sustainability and ESG have become a more integral part of the financial sector. With [figures from JP Morgan](#) showing that interest

in alternative investments is only increasing – making sustainability a crucial factor for you to consider in Bank Treasury.

ESG and sustainability present new business opportunities as they offer the prospect for financial institutions to profile themselves and highlight how they assist in establishing positive change.

However, these investments also add a new layer of complexity.

Sustainability and ESG investments have a high demand for documentation and reporting to underpin and support trustworthiness and combat misinformation and green washing allegations.

The challenge however is that many bank treasuries do not have the necessary infrastructure and procedures to handle these types of investments. As a result, the

management and regulatory requirements end up taking up too much time.

With a flexible and scalable Bank Treasury solution, you can achieve improved and trusted governance required by ESG investments by employing the technological infrastructure necessary to master the increasing complexity of investment management, a decision many have been making lately.

Manage green bond easier with better and faster data

Green bonds are one of the most important funds to drive the sustainable paradigm shift. It is a fixed-income investment earmarked a sustainable purpose, and as such, they generally provide a lower return. Instead, they are an important part of profiling any company, fund or institution as a responsible investor, who partake in generating a positive social and environmental impact.

The challenge with managing green bonds is ensuring the right match between profile and product. And without a proper investment management solution, this will be a very time-consuming manual-heavy task.

With PORTMAN, you get flexibility and

accuracy in your data handling. PORTMAN makes it easy for you to segment and filter profiles and projects ensuring an ideal match every time.



PORTMAN – a solution for risk management, accounting, regulatory reporting and liquidity management

Vitec Aloc is a Nordic company that has developed and delivered investment management solutions for more than three decades.

Our solutions meet professional requirements for portfolio and risk management, treasury and stock exchange trading and are used daily by some of the most successful companies in the market. We believe easy solutions win in the long run, and our roots in the financial sector ensure that we have a broad market understanding forming the basis for our investment management solutions.

With PORTMAN, we provide a complete solution for professional and efficient Bank Treasury management. Our Bank Treasury solution is an integrated solution that covers front-to-back. It encompasses these disciplines, among others:



PORTMAN for Bank Treasury offers:

- a proven solution for performance measurement, risk management, management and accounting reporting and national and international regulatory reporting
- simple integration with other systems
- optimisation of your accounting and bookkeeping processes that can reduce operational risks

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"Throughout all 10 years, we have had a good collaboration with Vitec Aloc on the development of PORTMAN and integrations with PORTMAN. Today, we have a sensible and flexible solution that is well adapted to our needs for Treasury in a smaller commercial bank.

We have recently extended our agreement for another 10 years based on the fact that we expect both the solution and collaboration with Vitec Aloc will further develop in the same positive and constructive way as during the first 10 years."

— Erling Mork, CFO at Pareto Bank ASA

A Nordic partner with roots in the financial sector

In a world where uptime and performance are essential, it is vital to have an easily accessible Nordic partner who understands the market and your business.

That is why delivering a high level of service is at the core of our business.

And as one of the leading suppliers of investment management solutions in the Nordic region, we are very conscious that you do not just choose an investment solution. You choose a long-term business partner. With us you get a partner who effectively implements processes and has +35 years of experience with effective investment management solutions.

We base our collaboration on good communication, mutual trust and the belief that there should always be a cultural match.

And we always make sure to deliver solutions tailored to the individual company because:

"We are big enough to trust, but small enough to care"



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