

About Your Treasurer

We are a third-party specialist provider of independent, practical treasury risk management advice and support services to a wide range of sectors such as:

- charities
- asset management companies
- banks & building societies
- fin-tech companies
- Lloyds' insurance brokers
- investment platform providers.

Our proprietary counterparty bank due-diligence assessments gather relevant financial information on individual banks and calculates a range of key financial ratios as well as an overall financial strength score for each entity out of a maximum of 100 (the strongest). This is intended to assist clients to comply with their due-diligence responsibilities.

Due-diligence assessment process

We have created a 'Model Bank' (with an overall financial strength score of 50) which consists of individual illustrative benchmarks that we consider to be acceptable were a new bank to be established. Each individual key financial ratio is shown on the relevant due-diligence assessment and compared against the Model Bank's equivalent benchmark criterion to which risk weightings are then applied. A 'RAG' status approach is used to support interpretation and understanding of the financial data where:

RAG Status	Criteria
GREEN	Fully meets criteria
AMBER	Negative divergence of 15% or less
RED ¹	Negative divergence of more than 15%

Each due-diligence assessment shows 'trend' arrows to demonstrate whether a key financial ratio is improving or deteriorating when compared with the relevant period in the previous financial year. A 'RAG' colour code indicates whether the movement is 'Positive' / 'Neutral' / or 'Negative'².

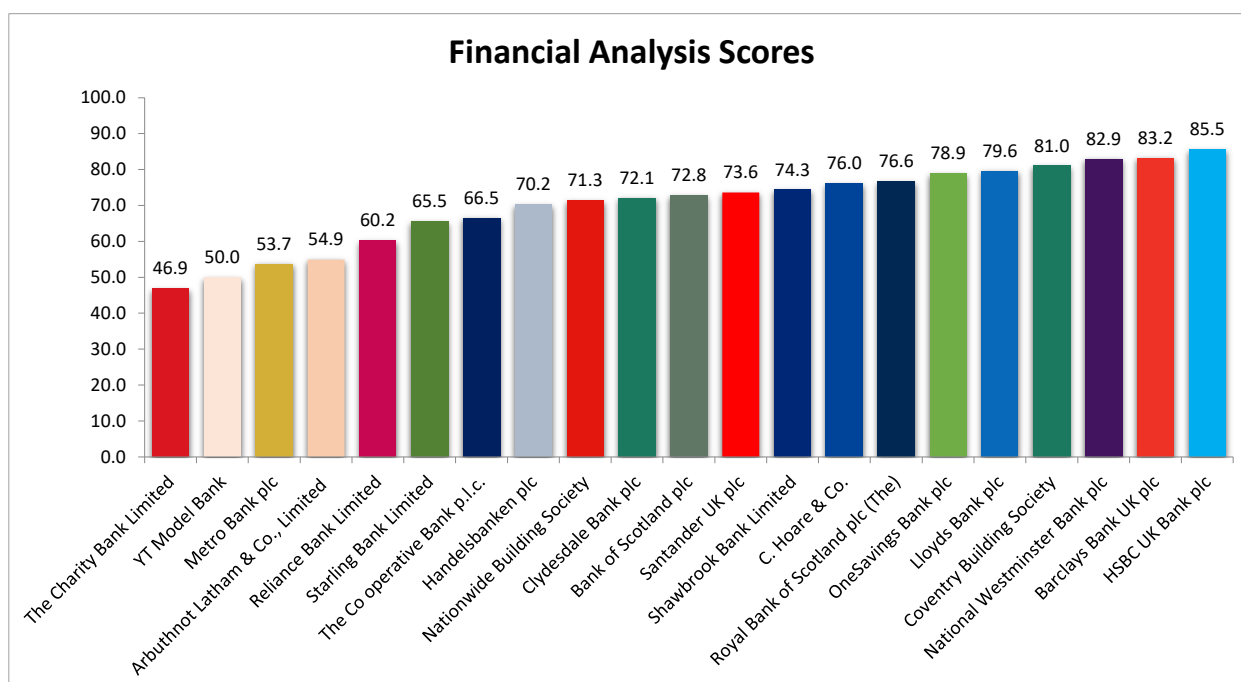
We also provide a financial commentary to explain the main reasons for the movements between the latest and previous periods for which financial information has been made publicly available. The 'Recent News' section records other key financial points that may be considered relevant.

Comparison Summary Report

To assist understanding we also provide a summary report that compares each individual bank against both the 'Model Bank' and against each other based on the financial strength scores (see over):

¹ A 'Red' status reflects the fact that a financial ratio has a negative divergence of over 15% but does not necessarily mean that a bank is unsuitable as a counterparty or relationship bank.

² A 'Negative' trend arrow signifies the direction and does not necessarily mean that a bank is unsuitable as a counterparty or relationship bank.



Free Trial Offer Period

To register for a free trial offer period that lasts **until the 31st January 2022** please provide complete the “Contact us” form that can be accessed from our website via the following link:

<https://www.yourtreasurer.co.uk/contact-us/>

Your Treasurer Directors

Donald Aiken

Founding Director of YourTreasurer Ltd

Donald has extensive experience of a wide range of treasury, risk and investment related functions, from senior roles at Clydesdale Bank, Scottish Widows Group and Morgan Stanley. Donald also served as the elected chair of the Institutional Money Market Funds Association (IMMFA) for a four-year period until February 2009 when he established the treasury consultancy business. He is a founding director of Your Treasurer Ltd and specialises in providing advice on treasury risk management policies including counterparty assessment methodology. Donald is a Fellow of the Chartered Banker Institute.

Monica Aiken

Director of YourTreasurer Ltd

Monica has worked in the financial services industry for over 14 years including HSBC Securities Services, Bradford & Bingley and Scottish Widows. Monica holds a MA Business Degree from Heriot Watt University after graduating in 2007. Monica joined Your Treasurer Ltd in 2014 and is responsible for the preparation and distribution of client management information (MI) reporting as well as process automation.

Disclaimer:

The due-diligence assessments have been independently compiled from publicly available information. Your Treasurer has not verified the information used in the due diligence assessments which may be subject to future changes not reflected in any due-diligence assessments. Your Treasurer shall not be held liable by any client or by any third party for any direct, indirect or consequential loss arising from the content of the due-diligence assessments.