

BankAnalyst[®] Financial

Deliver Accurate, Objective
Benchmarking Conclusions to
Position Your Bank for Enhanced
Profitability and Performance

Profitability is one of the key drivers of franchise value. With BankAnalyst Financial from Fiserv, bank executives can leverage a cutting-edge financial benchmarking system that provides resourcing recommendations and pinpoints the best opportunities to improve profitability.

Reaching maximum profitability often means focusing the right resources on the right things. This online advisory tool combines comprehensive data and applied intelligence to help you determine your priorities.



BankAnalyst Financial online advisory tools provide financial institutions custom analysis in several critical areas.

Strategic and Tactical Planning

Maximizing franchise value is a common strategic objective, but the challenge is often constructing a planning process around the key driver of value: earnings growth. A strategic plan should provide a roadmap for maximizing performance, but many financial institutions do not get the maximum benefit from their planning sessions.

BankAnalyst Financial uses the regulatory filings for every bank in the country to generate accurate peer comparisons. This enables you to identify strengths and weaknesses and clearly pinpoint opportunities for profitability enhancement that inform ongoing strategic and tactical plans.

BankAnalyst Financial and our bank strategists are assisting banks every day by:

- Evaluating and analyzing the drivers of franchise value
- Isolating opportunities to enhance profitability
- Providing quantifiable justification for where to focus efforts
- Assessing strategy alignment with opportunities to enhance profitability

Budgeting and Planning

BankAnalyst Financial helps you focus by identifying and quantifying the top priorities for earnings enhancement. This provides the clarity management needs to determine where to best allocate limited resources. BankAnalyst Financial also provides continuous tracking of progress toward priorities.

Competitive Analysis

By aggregating financial data for all banks, thrifts and holding companies, BankAnalyst Financial provides easy access to unlimited peer comparisons through 135 strategic classifications, local peers or custom peer groups. You can contrast key trends and ratios and drill down to illuminate the best areas for improvement, such as:

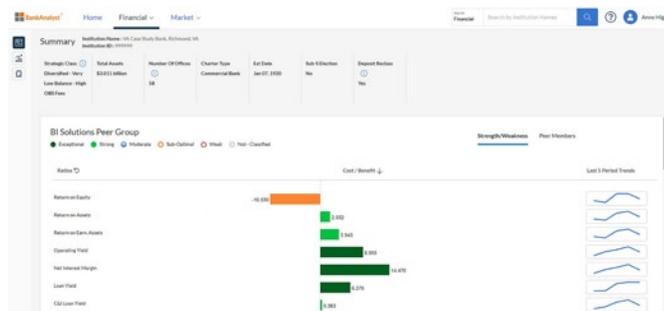
- Nonperforming assets
- Funding mix
- Loan yield by type
- Service charge fee income

Merger and Acquisition Candidate Identification

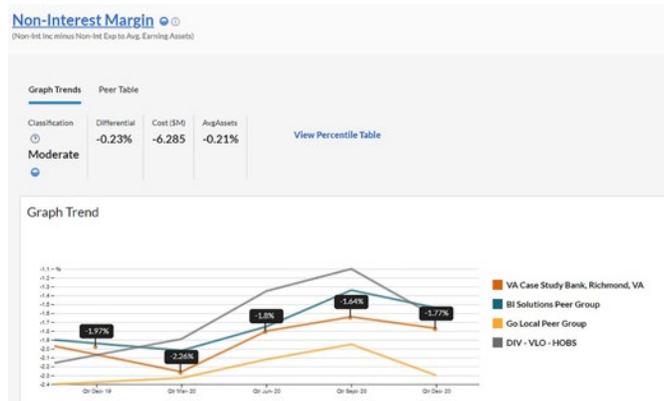
BankAnalyst Financial helps identify ideal merger and acquisition candidates based on traits that align with your strategy and earnings enhancement opportunities. In-depth analysis of key factors, such as revenue strategies, funding and efficiency provide the ability to instantly match up balance sheet information with target financial institutions.

Efficiency Ratio Analysis

The efficiency ratio is a useful tool in determining how effectively a bank is generating revenue. BankAnalyst Financial drills down into the key metrics that affect that ratio, such as sources of noninterest income and cost management. This provides the visibility a bank needs to narrow its focus on the areas that will have a positive effect on profitability.



Strengths and weaknesses are identified to pinpoint your best opportunities for profitability enhancement.



Color-coded decision trees provide drill down to trend analysis and peer group comparisons.

Board Reporting

BankAnalyst Financial can make board meetings more productive by providing quantitative analysis and objective conclusions to support management decisions. Key features ease the burden of preparing for board meetings by enabling you to prepare highly effective board packages in a fraction of the time. Reporting capabilities provide:

- Easily extractable reports
- High-resolution PDF production
- Colorful graphs

Quarterly Performance Review

Regulatory filing data is updated quarterly to enable management to reevaluate plans based on performance metrics and accurate peer comparisons. Each quarter, you will receive an updated list of opportunities to identify where to focus efforts and the optimal allocation of resources.

Trend Analysis

Advanced analytical models produce short- and long-term trend analyses. With BankAnalyst Financial, you can spot financial performance patterns and identify specific opportunities for improvement.

A Powerful Union of Comprehensive Data and Applied Intelligence

BankAnalyst Financial provides more than just static data. It leverages proprietary, industry-leading financial models and analytical tools to arm executives with quantified conclusions to support strategic and tactical decisions.

The structured decision process can help you:

- Identify earnings enhancement opportunities
- Quantify dollar value potential
- Prioritize actions to improve profitability

Advanced Delivery Model

BankAnalyst Financial is deployed as an on-demand, web-based solution to reduce technology hassles and:

- Aggregate multiple data sources
- Eliminate software installations
- Eliminate report writing
- Automate software upgrades

An Experienced Advisor

A subscription to BankAnalyst Financial includes a senior bank strategist at no additional cost. You gain an experienced advisor who will facilitate:

- Strategic planning
- Profit planning
- Marketing plans
- Market or branch expansion
- Product development
- Merger and acquisition evaluation
- Board meeting preparation

Schedule a Complimentary Online Planning Session

In the planning session, an experienced senior bank strategist will:

- Conduct a 60-minute, customized planning session
- Include the executive management team at your request
- Use your custom financial and market analysis
- Look at your current financial picture
- Analyze your marketplace to identify specific growth and profitability enhancement opportunities



Bank Intelligence has proven to be a valuable tool for our bank by allowing us to understand, at a deeper level, where our strengths and weaknesses are. We are able to “drill down” to a deeper level of information. It provides us with a comprehensive comparison between us and our peer group. It helps us to see exactly what areas we are ahead or behind other banks within our market. It would be extremely difficult for someone to gather and analyze all of the data we receive from Bank Intelligence. The quarterly strategy web conferences give us the information we need to make better decisions and is in a way that is easy to understand.”

The Bank of New Glarus
New Glarus, WI



Key Benefits:

- Flexibility and control over the profitability-enhancement process
- Instant comparisons with multiple peer groups and the option to create custom groups
- Ability to orient the analysis for the level you choose: Bank holding company or subsidiary
- Access to analysis tools, such as trend graphing or a view of local competition
- Ability to view or export detailed financial data
- Comprehensive data for banks, thrifts and holding companies mapped to a common format
- Identification of 135 strategic niches to enable comparisons to comparable institutions
- Strengths and weaknesses with color-coded decision trees
- Summary views of opportunities for profitability
- Ranking of top priority areas by estimated earning potential

Connect With Us

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 [fiserv.com](https://www.fiserv.com)

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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