

Adaptive Suite

Focus on Banks & Credit Unions

Adaptive Insights provides banks and credit unions with a performance management system that includes immediate access to data and information from multiple systems, integrated revenue, expense & cash flow planning and reporting, and real-time visibility into KPIs and metrics on dashboards.

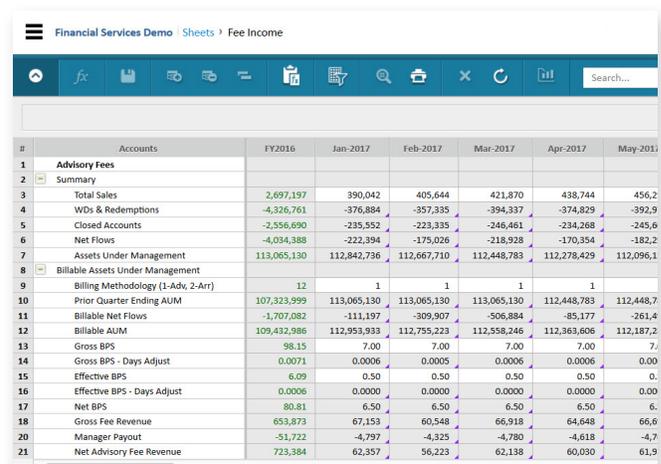
Planning & Reporting Challenges

Banks and credit unions are especially sensitive to economic cycles, because a downturn in the economy depresses consumer spending and borrowing and drives down the demand for services from financial services firms.

The other challenges frequently facing banks and credit unions revolve around improving customer satisfaction, which means providing new services and investing in employees, while at the same time cutting costs to improve the bottom line. This means these companies must simplify processes and find ways to efficiently share resources across business units. Consequently, detailed personnel planning and reporting is often a critical piece of financial services budgeting and forecasting. Many institutions plan headcount in detail, paying close attention to the fully loaded cost of each employee.

In addition, revenue planning and reporting can involve different products such as mortgages, credit cards, home equity loans, etc., and can be built on drivers such as interest rates. This requires careful analysis of historical metrics, so integration of data from other systems is critical for planning. And reporting requirements include comparison of key metrics—actual versus plan.

Spreadsheet-based systems are inefficient, error-prone, and fundamentally unsuited for the complex, dynamic planning and reporting required by banks and credit unions.



#	Accounts	FY2016	Jan-2017	Feb-2017	Mar-2017	Apr-2017	May-2017
1	Advisory Fees						
2	Summary						
3	Total Sales	2,697,197	390,042	405,644	421,870	438,744	456,2
4	WDs & Redemptions	-4,326,761	-376,884	-357,335	-394,337	-374,829	-392,9
5	Closed Accounts	-2,556,690	-235,552	-223,335	-246,461	-234,268	-245,6
6	Net Flows	-4,034,388	-222,394	-175,026	-218,928	-170,354	-182,2
7	Assets Under Management	113,065,130	112,842,736	112,667,710	112,448,783	112,278,429	112,096,1
8	Billable Assets Under Management						
9	Billing Methodology (1-Adv, 2-Arr)	12	1	1	1	1	
10	Prior Quarter Ending AUM	107,323,999	113,065,130	113,065,130	113,065,130	112,448,783	112,448,7
11	Billable Net Flows	-1,707,082	-111,197	-309,307	-506,884	-85,177	-261,4
12	Billable AUM	109,432,986	112,953,933	112,755,223	112,558,246	112,363,606	112,187,2
13	Gross BPS	98.15	7.00	7.00	7.00	7.00	7.00
14	Gross BPS - Days Adjust	0.0071	0.0006	0.0005	0.0006	0.0006	0.0006
15	Effective BPS	6.09	0.50	0.50	0.50	0.50	0.50
16	Effective BPS - Days Adjust	0.0006	0.0000	0.0000	0.0000	0.0000	0.0000
17	Net BPS	80.81	6.50	6.50	6.50	6.50	6.50
18	Gross Fee Revenue	653,873	67,153	60,548	66,918	64,648	66,6
19	Manager Payout	-51,722	-4,797	-4,325	-4,780	-4,618	-4,7
20	Net Advisory Fee Revenue	723,384	62,357	56,223	62,138	60,030	61,9

Planning Sheet Example

We're saving at least two days each month in FP&A work and can tell the story of what's happening with the business across all dimensions much sooner than before with Adaptive Insights.

— VP of Finance and Controller, AGF Management Ltd.

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The Adaptive Insights Solution

Adaptive Insights has been successful in helping dozens of banks and credit unions streamline their planning and analysis, allowing them to:

- Plan headcount in detail, including multiple dimensions, and assign calculations to groups of people or to specific individuals
- Perform what-if analyses to compare various hiring scenarios and their impact on the bottom line
- Plan, report on, and analyze revenues by product, e.g., mortgages, credit cards, home equity, direct deposit, etc.
- Create driver-based models using rates, balances, averages, yields, margins, etc.
- Automatically integrate data from any other enterprise systems
- Perform what-if analyses to see the impact of different interest rates and other assumptions
- Model integrated P&L, balance sheet, and cash flow statements
- Use reports to perform variance analysis, including to drill down into underlying transaction detail from other systems
- Improve accuracy and turnaround time in the planning and reporting process, and conduct frequent reforecasting

Adaptive Insights' software as a service (SaaS) model is a natural fit for banks and credit unions and provides exceptional value. As a SaaS solution, no new hardware, software, or IT support is required for initial implementation or ongoing maintenance. All upgrades are included in the annual subscription with no retesting required on the part of the customer. And it's low-risk, with the options of free trials and phased implementations.

It's also intuitive and easy to use. Adaptive Insights' SaaS infrastructure and CPM (corporate performance management) engine saves time and effort with built-in intelligence: Tight linkages with Microsoft Office products enable quick creation of board-quality reports and presentations. The web-based, highly customizable interface utilizes and improves upon Excel, allowing interaction by all types of employees with virtually no training.

Select Banking & Credit Union customers include:

OneAZ Credit Union	KeyPoint Credit Union
Baxter Credit Union	NorthStar Financial Services
Belco Community Credit Union	Philadelphia Federal Credit Union
Central Minnesota Credit Union	RMB Capital Management
Cogent Partners	Texas Tech Federal Credit Union
First Bank Financial Centre	
First National Bank Alaska	

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