

### BankAnalyst® Financial

Deliver Accurate, Objective Resourcing Conclusions to Position Your Bank for Enhanced Profitability



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 an institution's best opportunities to improve profitability.

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

#### Strategic and Tactical Planning

While most cite "maximizing franchise value" as their strategic objective, few actually construct their planning process around the key driver of value – earnings growth. An institution's strategic plan should provide a roadmap for maximizing performance, yet most institutions do not get the utmost benefit out of their planning sessions.

BankAnalyst Financial uses the regulatory filings for every bank in the country to generate accurate peer comparisons. This enables your institution to identify a bank's strengths and weaknesses and clearly pinpoint opportunities for profitability enhancement upon which you can develop your 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 on where to best focus efforts
- Assessing strategy alignment with the enhancement of profitability opportunities

#### Budgeting and Planning

BankAnalyst Financial helps a bank stay focused on the right things by identifying and quantifying the top priorities for earnings enhancement. This provides the clarity bank management needs to determine where to best allocate their limited budget and resources. Finally, BankAnalyst Financial provides continuous tracking of progress toward these priorities.

#### Competitive Analysis

Aggregating financial data for all banks, thrifts and holding companies, BankAnalyst Financial provides easy access to unlimited peer comparisons by our 135 strategic classifications, local peers or your custom peer groups. You are able to contrast key trends and ratios, and drill down to illuminate your bank's best areas for improvement such as:

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



peer comparisons. Each quarter you will have an updated list of your Top Priorities to identify the “right things” to focus your bank’s efforts on including the optimal allocation of your people, resources and budgets.

### **Trend Analysis**

Advanced analytical models produce both short-term and long-term trend analysis. With BankAnalyst Financial your institution will be able to spot financial performance patterns and identify specific opportunities for improvement.

### **A Powerful Union of Comprehensive Data and Applied Intelligence**

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

### **A Structured Four-Step Decision Process:**

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

### **Advanced Delivery Model**

BankAnalyst Financial is deployed as an on-demand, Web-based solution to reduce all the typical technology hassles:

- Aggregates multiple data sources
- Eliminates software installations
- Requires no report writing
- Automates software upgrades

### **Key Benefits**

- Flexibility and control over your profitability enhancement process
- Instant comparisons of multiple peer groups with the option to create your own with default or custom peer groups
- Orient your analysis at the level you choose – bank holding company or subsidiary
- Access analysis tools such as trend graphing or a view of local competition
- Analyze by return on equity (ROE) or efficiency ratio
- Capability 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
- Quickly see strengths and weaknesses with color-coded decision trees
- Summary views of opportunities for profitability with links to supporting analysis
- Ranking of top priority areas by estimated earning potential including the ability to see specific solutions that address opportunities



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit [www.fiserv.com](http://www.fiserv.com) for a look at what's next, now.

### Your Experience Bank Advisor

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

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

### Hear From Our Clients

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*"We've had a great relationship with Bank Intelligence Solutions from Fiserv over the years. The team is very consultative and collaborative, and very generous with their time. We appreciate their insight and guidance."*

**Kirk Emerich**  
CFO  
Westbury Bank

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*"Bank Director Magazine named us the second best bank in the country in 2009. When they asked me to identify the one thing that helped our bank move up the ladder, I said it was BankAnalyst. I've never seen anything like this powerful software in my 35 years in banking. Every bank should be using it in their bank to improve performance because it shows you exactly what you need to do to go the next level."*

**F. Scott Dueser**  
President and CEO  
First Financial Bankshares, Abilene, TX

### Schedule a Complimentary Online Planning Session for Your Bank Today

An experienced senior bank strategist will:

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

### Connect With Us

For more information about BankAnalyst Financial call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.bankintelligence.fiserv.com](http://www.bankintelligence.fiserv.com)



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