

ACBS Business Intelligence

Part of the ACBS Loan Systems Suite

Feature Highlights

Credit Risk Management

- Concentration and exposure assessment
- Risk indicators and exception criteria
- Industry analysis
- Portfolio trends and variances
- Asset quality assessment and targets
- Commitments and outstandings analysis
- Past dues and delinquencies
- Non-performing and non-accruals
- Loss probability

Profitability Analysis

- Interest and fee revenue analysis
- Cost of funds analysis
- Performance measurement
- Asset quality

Operational Analysis

- On-demand reports, ad hoc queries
- Workload analysis
- Exception reports
- Cash flow analysis
- Trial balance reporting
- Transaction activity
- Collateral, document and covenant monitoring

Pre-Defined Customer and Product Centric Business Models

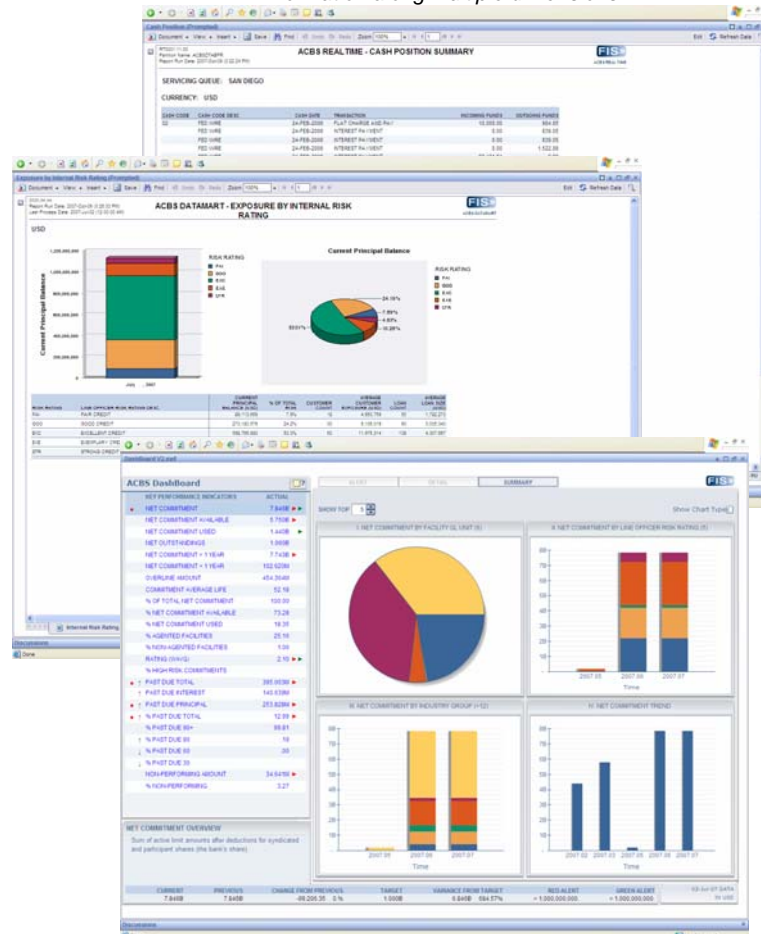
- 50 pre-defined report templates
- Strategic dashboards
- Over 5000 attributes
- Customer, product, financial and organizational hierarchies
- Used for interfaces
- Customizable business models for unique information needs

When you need flexible, on-demand information from your lending database—with views that precisely address your queries—you cannot wait for IT to develop special reports or to perform customized mining of a data warehouse. When you need actionable intelligence for making strategic decisions, you need tools that accommodate the way you do business—right now, not tomorrow.

*Since 2000, ACBS Loan Systems has supported corporate commercial banking information management needs, from operational reporting to executive information and portfolio analysis reporting and monitoring. Its **ACBS Business Intelligence** modules present a 360-degree, web-enabled view of the commercial lending business and are installed in over 35 financial institutions world-wide.*

- **ACBS DataMart** provides a comprehensive historical trending and analytical reporting environment,
- **ACBS DashBoard** delivers insightful graphical and analytical views of key metrics, trends, alerts and targets, and
- **ACBS RealTime** provides real-time access to operational data optimizing real-time business processes.

ACBS Business Intelligence allows you to “slice and dice” data so you can view and analyze information along multiple dimensions



Multi-Dimensional Analysis and

Historical Reporting

- Trending
- Aggregation
- Drill down
- Slice and dice
- Key Performance Indicators
- Alerts
- Targets
- Variances
- Graphical Views

Trusted Real-Time Access to

Operational Data

- Cash settlements
- Pending transactions
- Current financial positions

Monitor Up-To-The-Minute

Business Activities

- Work-in-process
- Servicing Status
- Compliance thresholds
- Operational alerts
- Exceptions and Posting Errors

Monitor Performance

- Measure past and current performance
- Leverage historical information
- Monitor Key Performance Indicators
- Set Alerts and Targets
- Set metrics by user
- Identify trends

Key Benefits

Timely Decision-Making

- Single Point Web Access
- Actionable information, real-time and on-demand
- Interactively access, create and edit reports and queries using internet browser
- Clearer understanding of risk and profitability
- Ability to identify trends, make comparisons, forecast future results
- Improved inter-departmental communication and planning

Product Overview

ACBS Business Intelligence modules extend the functionality of the ACBS product suite by providing a comprehensive view of ACBS information addressing operational, tactical and strategic business needs. ACBS DataMart enables business users to intuitively access and analyze their information to address the organization's strategies for revenue growth, risk management and customer relationships. The ACBS DashBoard enhances executive's and manager's ability to execute strategy and optimize tactics with interactive visual insight into key performance indicators, targets, alerts, and variances. ACBS RealTime makes it easy to access and evaluate mission critical intra-day information to optimize and improve operational processes.

Operational

A crucial success factor to the commercial banking enterprise is the optimization of real-time business processes. To maximize the value of ACBS information to users, ACBS RealTime increases commercial lending operational management efficiencies by providing up to the minute real-time query and reporting capabilities for managers and users. Operational controls and user's access to critical data are enhanced with the ability to create and deliver queries and reports of real time work-in-process and live servicing data.

Tactical

ACBS DataMart incorporates more than 80 customer and product centric business models that allow monitoring of key performance indicators within such areas as risk management, profitability analysis, operational analysis, planning, and customer management. Handling over 5,000 data elements, these models make it possible to get exactly the information view you need without waiting for IT to process it on a request-by-request basis. Clients may also easily customize and enhance the business models to address their unique information management needs.

Strategic

Connecting managers to business performance is essential in today's changing credit markets. The ACBS DashBoard leverages the ACBS DataMart's rich historical information and provides integrated, interactive graphical and analytical views of key performance indicators, trends, alerts, targets, and variances, allowing managers to be aligned with and contribute to strategic business goals.

Complete Coverage

ACBS Business Intelligence offers information management for the executive or analyst in both the front office and the back office, integrating on-demand reporting, ad-hoc query and analysis, multi-dimensional analytics, and dashboards into all aspects of the commercial lending business and providing business users interactive access to operational, tactical, and strategic commercial lending information.

Enhanced Risk Management

- Detailed measures of exposure, risk, profit and loss
- Information for regulatory reporting, Basel II and Sarbanes- Oxley Act

Reduced Operating Costs

- Reduced reliance on IT staff
- Decreased workload on operational systems
- Elimination of costs to maintain disparate reporting systems
- Reduced costs of collecting data

Improved Data Quality

- Enforcement of data quality standards
- Standardization of data and its uses
- Improved data consistency across systems
- Single source data feed
- Centralized information management

Enhanced Analytics

- Dynamic interactive reports versus static reports
- Structured handling of ad hoc queries and reporting
- Sophisticated visual dashboard
- Dramatic decrease in information retrieval time
- Improved integration with external data

Related Products and Services

- ACBS Origination
- ACBS Servicing
- ACBS LoanTrak
- ACBS SyndTrak
- ACBS SyndTrak Online
- ACBS ClearPar
- ACBS Transaction Server
- ACBS Application Service Provider
- ACBS Solution Services

Client Success

Today more than 35 financial institutions use ACBS Business Intelligence to meet their information management needs, including:

ABN-Amro

- More than 250 users in 20 countries
- Applied in areas such as risk management, structured trade finance, credit administration, credit structuring, financial engineering, and leveraged finance

EuroHypo

- Source of all management reporting from the U.S. branch for U.S. and Germany
- 200 analytical reports

Royal Bank of Canada Financial Group

- Loan financial reporting for Canada, U.K., U.S. and Amsterdam

International Finance Corporation of World Bank Group

- Mission-critical DataMart feeds to Treasury, P&L, Risk, Reserves, and Scorecards

For more information about ACBS Loan Systems please see our Web site at www.acbs.com or contact us at one of the following locations:

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