

Product



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



M&A Candidate Identification

BankAnalyst Financial helps identify ideal merger and acquisition candidates based on traits that align with a bank's 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 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 impact this ratio such as sources of non-interest income and cost management. This provides the visibility a bank needs to narrow its focus on the areas that will have a positive impact on profitability.

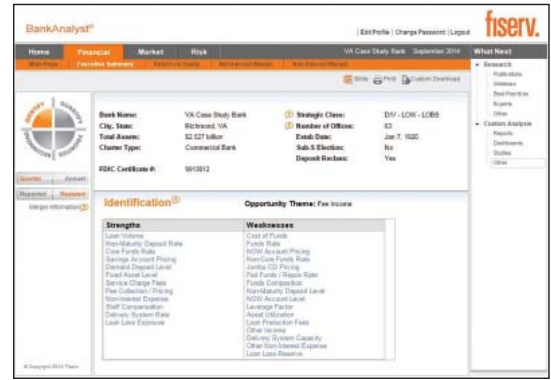
Board Reporting

Make board meetings more productive for everyone. BankAnalyst Financial provides 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:

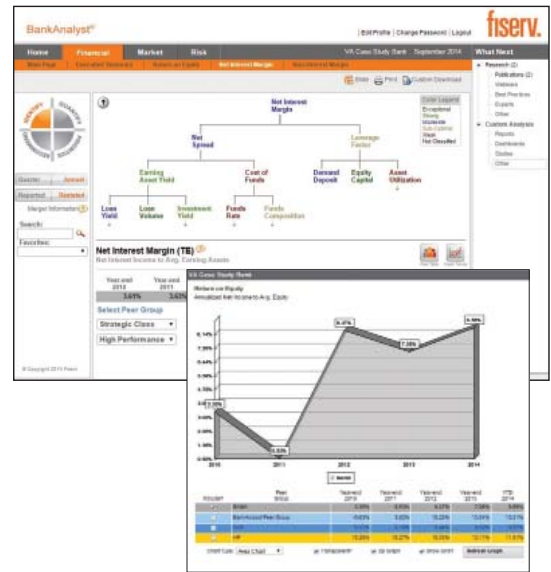
- Easily extractable reports
- High-resolution PDF production
- Colorful graphs
- Export to Microsoft® Excel®

Quarterly Performance Review

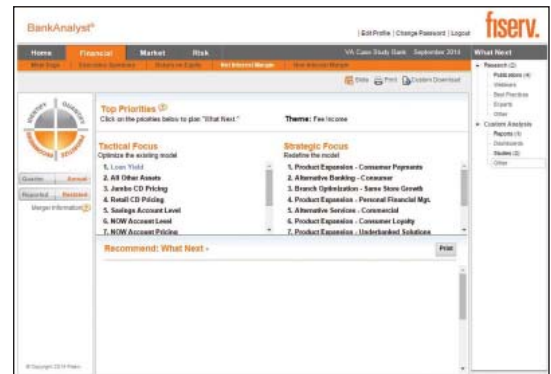
Regulatory filing data is updated quarterly. This enables bank management to reevaluate your institution's plans based upon performance metrics and accurate



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.



Top Priorities ranks opportunities that merit the allocation of internal or external resources.

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 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 or visit www.bankintelligence.fiserv.com



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