## Transformative Planning, Forecasting and Reporting for

 Banks and Credit Unions
## Agenda

- Our Presenters
- Introducing OneStream
- Performance Management with PERFORMFI
- OneStream Demonstration
- Implementing PERFORMFI
- Win a free pass to Splash!
- Questions? - use the live chat


## Our Expert Presenters



## Peter Digby

- President, Performance

Analytics

- 24 yrs. Performance Management
- Hyperion, SAP/BPC



## Bob Markus

- Practice Director - Performance Management for FI, Performance Analytics
- $34+$ yrs. Financial Services
- $20+$ yrs. CPM/EPM
- Axiom Software / SAP



## Dave Collins

- Director of Solutions Consulting, Global Alliances at OneStream Software
- 25 yrs. CPM
- Hyperion, IBM, Adaptive



## Tom McCarthy

- Senior Solutions Consultant at OneStream Software
- $25+$ yrs. Financial Services
- 20+ yrs. CPM/EPM
- Fiserv / SAP / Axiom Software


## PerformanceAnalytics <br> andlytics for the office of the cfo

## 18 Years

Corporate Performance Management (CPM) experts providing advisory and implementation services for the Office of the CFO

- Direct Sales
- Implementation Services
- Solution Recommendations
- Advisory Services
- Training \& Support


## Extensive Experience with CPM for Financial Institutions

## Key OneStream Benefits for Financial Institutions

## Ease of Data Integration

Audit Trail of All Changes

Flexible Deployment Options

## Key FI Analytical and Performance Metrics Challenges

## Financial Close

## Budget and Forecast

Scenario Modeling

Profitability Reporting


PERFORMFI will handle all the above on one platform

OneStream Overview

## $\rightarrow$ CPM 1.0/Connected Finance - Fragmented

Multiple Applications, Points of Maintenance and Data Integration


## - CPM 1.0/Connected Finance - Fragmented

Multiple Applications, Points of Maintenance and Data Integration


## OneStream Evolution

## 100\% Customer Success



## $\rightarrow$ OneStream

By the Numbers

## 100\%

Customer Success

## 70\%

Converted from multiproduct deployments of Oracle Hyperion, SAP or IBM


Customers


Solutions in the OneStream MarketPlace


Capital One
$M^{C} C$ ain
The Carlyle Group

post hololinos. inc.

## Sell <br> Melrose

So:
Logitech
(41)
Life Insurance Company

- TEREX
$\stackrel{+1}{\square} \mathrm{ArCh}$ ate

Condo

- Chemours


GENERAL DYNAMICS抄 PENTAIR

HERBALIFE NUTRITION

## $\rightarrow$ Real World Success

## Best Cloud Solutions FP\&A and Financial Close




## OneStream Enables eXtensible Finance

## Intelligently Unifying \& Expanding the Value of Finance to Lead at Speed

## Budgeting, Planning

\& Forecasting
\& Rolling Forecasting
\& Integrated Business Planning
\& Long-Range Planning
\& Driver-Based Modeling \&
Specialty Planning

## Close \& Consolidation (Book

 of Record)\& Financial Consolidation
\& Intercompany Eliminations | Foreign Exchange
\& Financial \& Stakeholder Reporting
\& Statutory Reporting


## $\rightarrow$ Intelligent Finance... Unified

Unique Advantage One Application... Multiple Solutions
© Integrated Master Data, Financial Data Quality, \& Workflow
\& Advanced, Global Financial Consolidation \& Reporting
© Extensible Solution for Planning at Corporate \& BU Levels
© Flexible Reporting, Dashboards, \& Microsoft Office Integration
© Access to Transaction \& Operational Details

## - Scalable \& Secure Cloud Platform

Unique Advantage On-Premises or Cloud... Deploy YOUR Way
© Unified Platform
© Supporting Multiple CPM Processes
© Single Tenant SaaS
© 64-Bit In-memory, RPA, AI, and ML
© Integrated Analytics
\& Supports CORP \& BU Needs
© Fast \& Simple Upgrades
© Intelligent Scalability
© Supporting Peak Demands
© Low TCO
© Total Cost of Ownership


## - Accelerate Insights with 50+ Pre-Built Solutions

Unique Advantage OneStream MarketPlace
Guided
Reporting


## - Gain Insight Into Your TRUE Business Drivers \& Signals

Unique Advantage Blended Analytics


## Add Financial Intelligence to Financial \& Operational Data

Key Examples

- Plan at the granular, business-driver level; automatically align to financials
- Turn Financial Signals and Trends in Data into Actionable Insights
- Faster decision-making supported by high frequency operational data
- Simple end user experience and self-service visualizations
- Full auditability \& transparency between financial and operational data
- Eliminate data latency

Financial Close and Portfolio Analytics

## Workflows In Support of the Financial Close

Consolidations and Eliminations


Currency Translations



Account Recons (mp)


Internal and External Reporting


## Import Loan and Deposit Customer Account Detail




## Portfolio Rollforward Analysis

## 120000 Commercial Loans - Northern Region

|  | Jan-2021 | Feb-21 | Mar-2021 | Apr-21 | May-2021 | Jun-21 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Existing Balance Roll Forward |  |  |  |  |  |  |
| Beginning Balance | 125,305,123 | 122,078,516 | 118,934,994 | 115,872,418 | 112,888,703 | 109,981,819 |
| Less: |  |  |  |  |  |  |
| Contractual Payments | 2,506,102 | 2,441,570 | 2,378,700 | 2,317,448 | 2,257,774 | 2,199,636 |
| Balance Prepayments | 250,610 | 244,157 | 237,870 | 231,745 | 225,777 | 219,964 |
| Paid Down Lines | 125,305 | 122,079 | 118,935 | 115,872 | 112,889 | 109,982 |
| Balloon Balances | 438,568 | 427,275 | 416,272 | 405,553 | 395,110 | 384,936 |
| Plus: |  |  |  |  |  |  |
| Line Draws | 93,979 | 91,559 | 89,201 | 86,904 | 84,667 | 82,486 |
| Ending Balance | 122,078,516 | 118,934,994 | 115,872,418 | 112,888,703 | 109,981,819 | 107,149,787 |
| Average Balance of Existing Accounts | 123,691,820 | 120,506,755 | 117,403,706 | 114,380,561 | 111,435,261 | 108,565,803 |


| New Volume Roll Balance Forward |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Cumulative Beginning New Volume | - | 3,300,000 | 6,534,330 | 9,702,983 | 12,805,954 | 15,843,234 |
| Plus New Volume Production | 3,300,000 | 3,300,330 | 3,300,660 | 3,300,990 | 3,301,320 | 3,301,650 |
| Less New Volume Runoff | - | 66,000 | 132,007 | 198,020 | 264,040 | 330,066 |
| Ending New Volume | 3,300,000 | 6,534,330 | 9,702,983 | 12,805,954 | 15,843,234 | 18,814,819 |
| Average New Volume | 1,650,000 | 4,917,165 | 8,118,657 | 11,254,469 | 14,324,594 | 17,329,026 |
| Total Projected Average Balance | 125,341,820 | 125,423,920 | 125,522,363 | 125,635,029 | 125,759,855 | 125,894,830 |

## Portfolio Rollforward Analysis

120000 Commercial Loans - Northern Region

|  | Jan-2021 | Feb-21 | Mar-2021 | Apr-21 | May-2021 | Jun-21 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Exising Balance Rate Rollforward |  |  |  |  |  |  |
| Beginning Interest Rate on Exising Balance | 4.750\% | 4.746\% | 4.742\% | 4.738\% | 4.734\% | 4.730\% |
| Less Yield on: |  |  |  |  |  |  |
| Contractual Payments | 4.810\% | 4.806\% | 4.802\% | 4.798\% | 4.794\% | 4.790\% |
| Balance Prepayments | 5.200\% | 5.196\% | 5.192\% | 5.188\% | 5.184\% | 5.180\% |
| Paid Down Lines | 3.200\% | 3.196\% | 3.192\% | 3.188\% | 3.184\% | 3.180\% |
| Balloon Balances | 5.050\% | 5.046\% | 5.042\% | 5.038\% | 5.034\% | 5.030\% |
| Plus Yield on: |  |  |  |  |  |  |
| Line Draws | 3.000\% | 2.996\% | 2.992\% | 2.988\% | 2.984\% | 2.980\% |
| Impact of Repricing |  |  |  |  |  |  |
| Balances Repricing | 1,065,094 | 1,037,667 | 1,010,947 | 984,916 | 959,554 | 934,845 |
| Interest Rate at Beginning of Month | 4.085\% | 4.082\% | 4.078\% | 4.075\% | 4.071\% | 4.068\% |
| Interest Rate at End of Month | 3.962\% | 3.959\% | 3.956\% | 3.952\% | 3.949\% | 3.946\% |
| Ending Interest Rate on Existing Balance | 4.746\% | 4.742\% | 4.738\% | 4.734\% | 4.730\% | 4.726\% |
| Average Yield | 4.748\% | 4.744\% | 4.740\% | 4.736\% | 4.732\% | 4.728\% |
| New Volume Rate Roll Forward |  |  |  |  |  |  |
| Cumulative Beginning New Volume Rate | 0.000\% | 4.550\% | 4.570\% | 4.540\% | 4.490\% | 4.473\% |
| Plus Rate on New Volume Production | 4.550\% | 4.570\% | 4.530\% | 4.500\% | 4.520\% | 4.530\% |
| Less Rate New Volume Runoff | 0.000\% | 4.550\% | 4.560\% | 4.550\% | 4.537\% | 4.534\% |
| Ending New Volume Rate | 4.550\% | 4.570\% | 4.540\% | 4.490\% | 4.473\% | 4.469\% |
| Average New Volume Yield | 4.550\% | 4.563\% | 4.552\% | 4.512\% | 4.480\% | 4.470\% |
| Total Projected Yield | 4.745\% | 4.737\% | 4.728\% | 4.716\% | 4.703\% | 4.692\% |
| Periodic Interest Income (Actual/Actual) | 498,519 | 437,892 | 471,415 | 443,333 | 445,121 | 418,703 |

## Budgeting and Forecasts

## Budgeting and Forecasting

Capital Expenditures (mp)


ANALYTICS FOR THE OFFICE OF THE CFO

## Margin Planning

New Business Projections

- May be entered as new volume production or growth rates
- New business also matures and reprices

Existing Portfolio

- Projections based on sub ledger account detail calculations of projected balances, interest and FTP

Net Interest Margin Planning


Time


## Scenario Modeling

## Scenario Modeling

Scenario 2
Scenario Comparison and Analysis


## Scenario Comparative Analytics



Return on Assets Scenario Analysis
Loan Growth Scenario Analysis
_Baseline_Lower Rate/Low Growth_Lower Rate/High Growh_ Rising Rate/Low Growth_ Rising Rate/High Growth

— Lower Rate/High Growth _Rising Rate/Low Growth $\quad$ Rising Rate/High Growth

- Baseline — Lower Rate/Low Growth _ Lower Rate/High Growth - Rising Rate/low Growth - Rising Rate/High Growt


Net Interest Margin Scenario Analysis


Deposit Growth Scenario Analysis


## Performanceanalytics

## Profitability

## Capital Allocation with Capital Charge after tax

## amounts in thousands

Loans
Allowance for Credit Losses

## Net Loans

Other Assets

## Total Assets

Deposits
Other Liabilities
Total Liabilities
Capital
Total Liabilities and Capital
Net Interest Income
Provision
Net Interest Income after Provision
Fee Revenue
Direct Expenses
Allocated Expenses
Total Non-Interest Expenses

## Contribution before Tax

Allocated Income Tax
Net Contribution
Return on Capital
Capital Hurdle Rate Charge
Contribution net of Capital Charge Return on Capital

| Commercial Banking |  |  |
| :---: | :---: | :---: |
| Balances | Contribution | Spread |
| 6,888,372 | 202,707 | 2.94\% |
| $(127,326)$ | 8,020 | -6.30\% |
| 6,761,046 | 210,727 | 3.12\% |
| 660,610 | $(41,462)$ | -6.28\% |
| 7,294,330 | 177,285 | 2.43\% |
| 2,060,859 | 93,225 | 4.52\% |
| 12,892 | 813 | 6.31\% |
| 2,073,751 | 94,038 | 4.53\% |
| 588,312 | 37,050 | 6.30\% |
| 2,662,063 | 131,088 | 4.92\% |
|  | 308,373 |  |
|  | 15,300 |  |
|  | 293,073 |  |
|  | 53,473 |  |
|  | 74,802 |  |
|  | 65,113 |  |
|  | 139,915 |  |
|  | 206,631 |  |
|  | 75,440 |  |
|  | 131,191 |  |
|  | 76,481 |  |
|  | 54,710 |  |
|  | 22.30\% |  |


| Branch Deposit and Loans |  |  |
| :---: | :---: | :---: |
| Balances | Contribution | Spread |
| 1,779,672 | 70,607 | 3.97\% |
| $(17,792)$ | 1,132 | -6.36\% |
| 1,761,880 | 71,739 | 4.07\% |
| 760,441 | $(47,871)$ | -6.30\% |
| 2,504,529 | 25,000 | 1.00\% |
| 15,631,692 | 362,966 | 2.32\% |
| 142,753 | 8,662 | 6.07\% |
| 15,774,445 | 371,628 | 2.36\% |
| 518,289 | 32,647 | 6.30\% |
| 16,292,734 | 404,275 | 2.48\% |
|  | 429,275 |  |
|  | 11,016 |  |
|  | 418,259 |  |
|  | 126,592 |  |
|  | 287,532 |  |
|  | 91,276 |  |
|  | 378,808 |  |
|  | 166,043 |  |
|  | 62,654 |  |
|  | 103,389 |  |
|  | 67,378 |  |
|  | 36,011 |  |
|  | 19.95\% |  |


| Consumer Credit Services |  |  |
| :---: | :---: | :---: |
| Balances | Contribution | Spread |
| 6,369,247 | 142,647 | 2.24\% |
| $(109,698)$ | 6,909 | -6.30\% |
| 6,259,549 | 149,556 | 2.39\% |
| 66,660 | $(2,420)$ | -3.63\% |
| 6,216,511 | 154,045 | 2.48\% |
| 54,766 | 3,456 | 6.31\% |
| 20,829 | 1,314 | 6.31\% |
| 75,595 | 4,770 | 6.31\% |
| 445,468 | 28,071 | 6.30\% |
| 521,063 | 32,841 | 6.30\% |
|  | 186,886 |  |
|  | 64,944 |  |
|  | 121,942 |  |
|  | 115,454 |  |
|  | 41,265 |  |
|  | 86,760 |  |
|  | 128,025 |  |
|  | 109,371 |  |
|  | 38,925 |  |
|  | 70,446 |  |
|  | 57,911 |  |
|  | 12,535 |  |
|  | 15.81\% |  |

## HEERFURMANCEANALYIICS <br> ANALYTICS FOR THE OFFICE OF THE CFO

## Implementation Overview

- Our Approach
- Customized to Each Customer
- What you get
- Scope
- Commitment


## Win a Free Pass to Splash



EDUCATION I WORKSHOPS | PARTNER EXPO | NETWORKING | VIRTUAL OPTION

## For more information, please contact

Peter Digby<br>416-986-1999<br>Peter.Digby@PerformanceAnalytics.com

Bob Markus
Mobile: 419-345-7504
Bob.Markus@PerformanceAnalytics.com

## Thank you!

