



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

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

Extensive Experience with CPM for Financial
Institutions



GOLD PARTNER



Key OneStream Benefits for Financial Institutions

Ease of Data Integration

Audit Trail of All Changes

Flexible Deployment Options

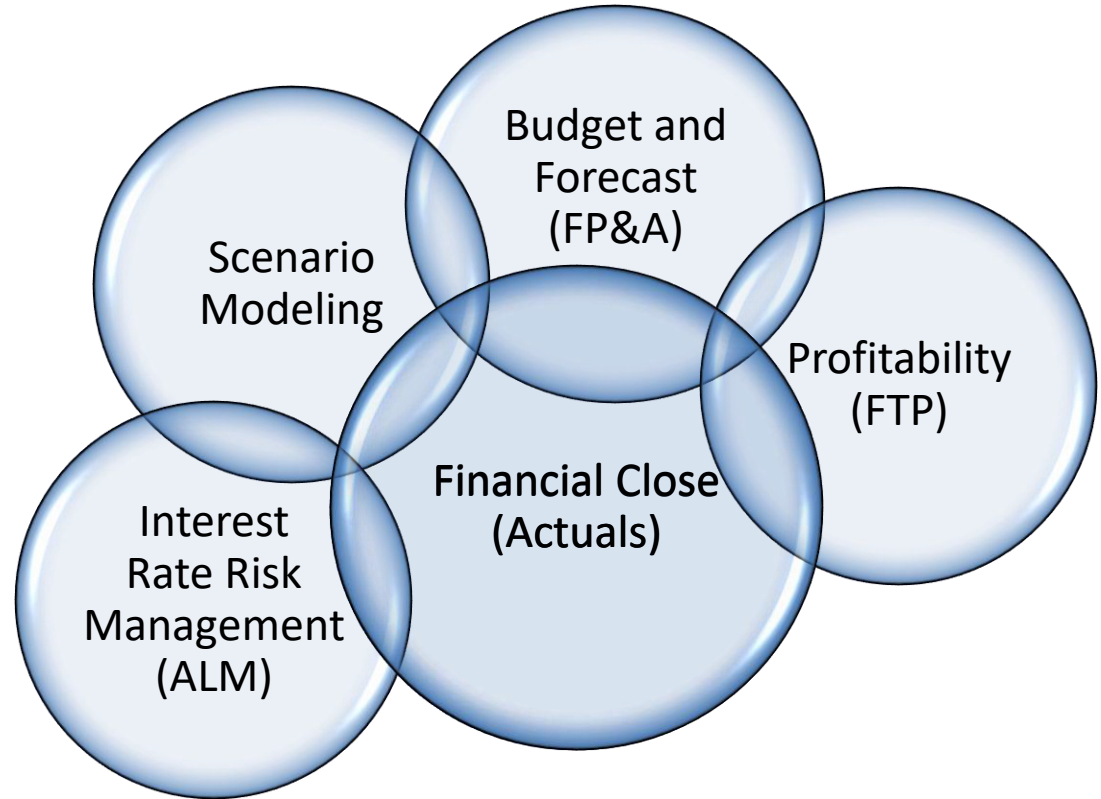
Key FI Analytical and Performance Metrics Challenges

Financial Close

Budget and Forecast

Scenario Modeling

Profitability Reporting



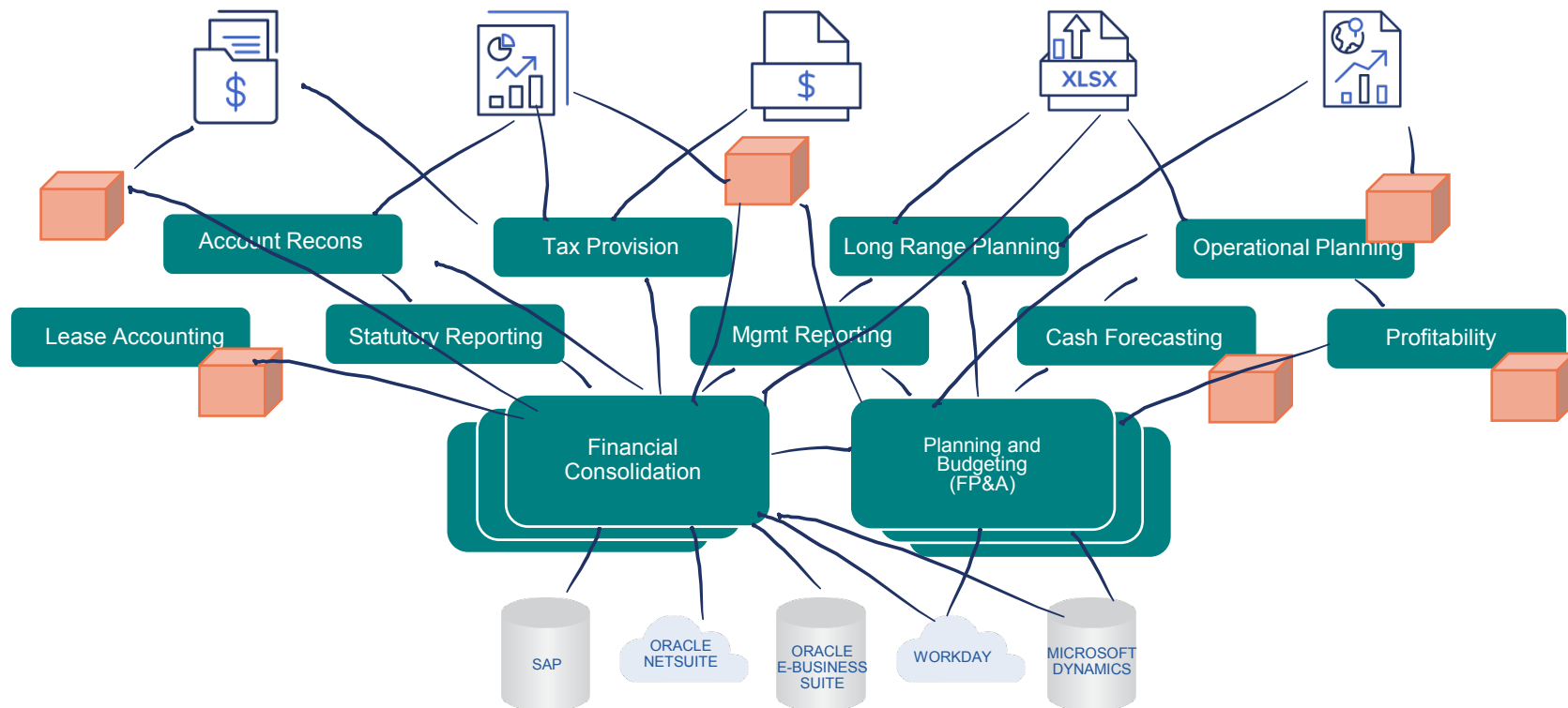
PERFORMFI will handle all the above on one platform

OneStream Overview



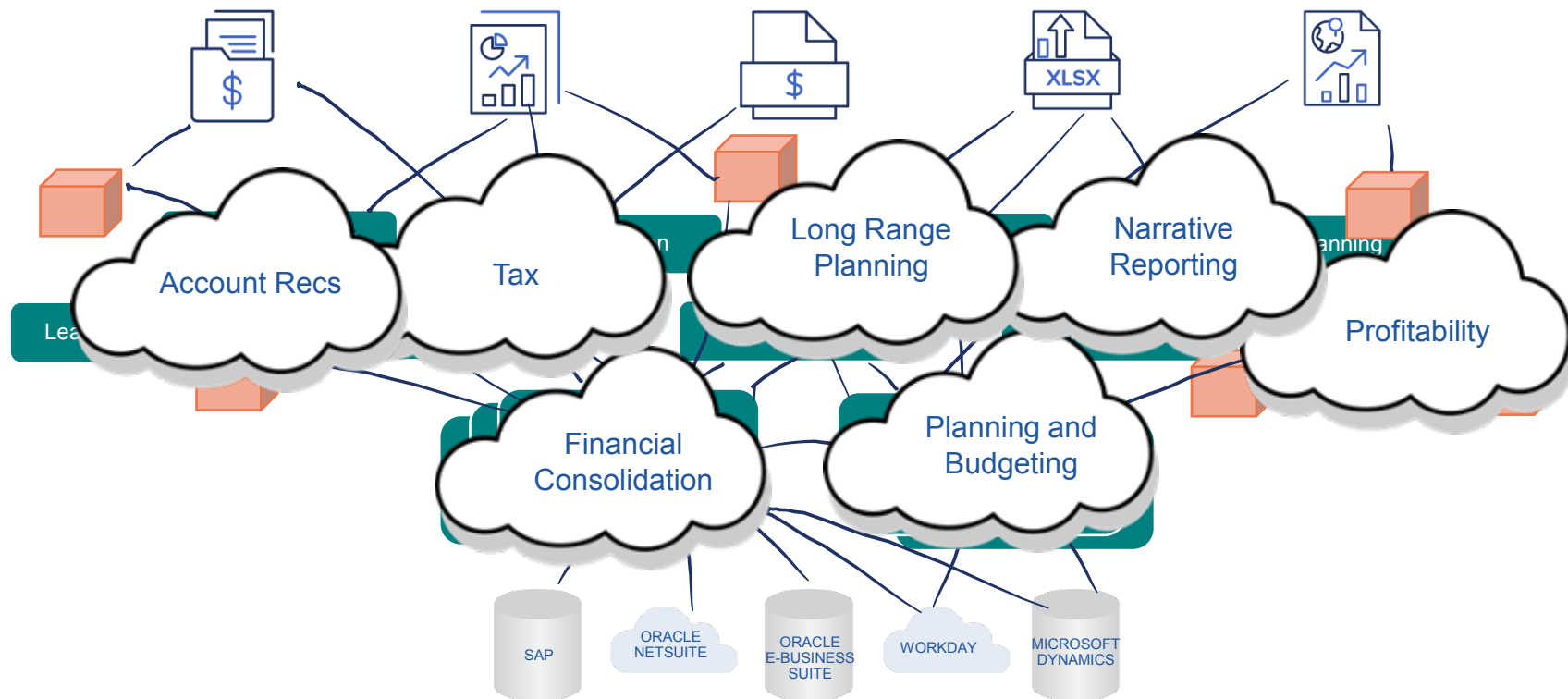
→ CPM 1.0/Connected Finance – Fragmented

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

Visionary Leadership

Domain Experts • Inventors

Bob Powers

HFM Inventor
Hyperion VP R&D

Tom Shea

FDM Inventor
Founded UpStream

Domain Experience

Sales • Services • Support

Over 700 Employees
10+ Years Avg. CPM Experience
200+ Partners Globally

Industry Accolades



World Class Support

100% SLA Compliance
Embedded Diagnostics/One Solution
Direct Link to Development
90% First Response Under 40 Minutes

OneStream

By the Numbers

100%

Customer Success

750+

Customers

70%

Converted from multi-product deployments of Oracle Hyperion, SAP or IBM

50+

Solutions in the OneStream MarketPlace



THE CARLYLE GROUP



TOYOTA

SHARP



GENERAL DYNAMICS

News Corp



TIMKEN

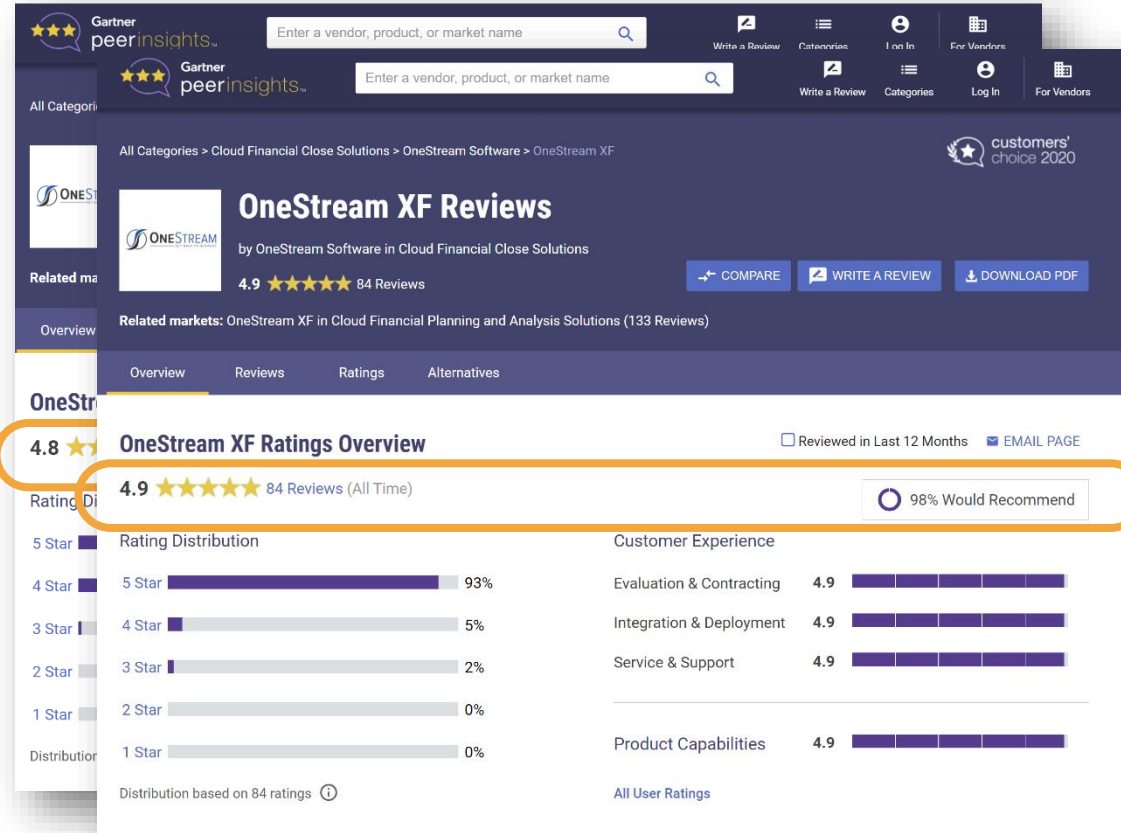


Handelsbanken



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



Performance Reporting

- ✓ Guided-Reporting
- ✓ Profitability by Product, Customer, Channel, etc.
- ✓ Self-Service Visualizations
- ✓ Ad-hoc Analysis

Financial Signaling

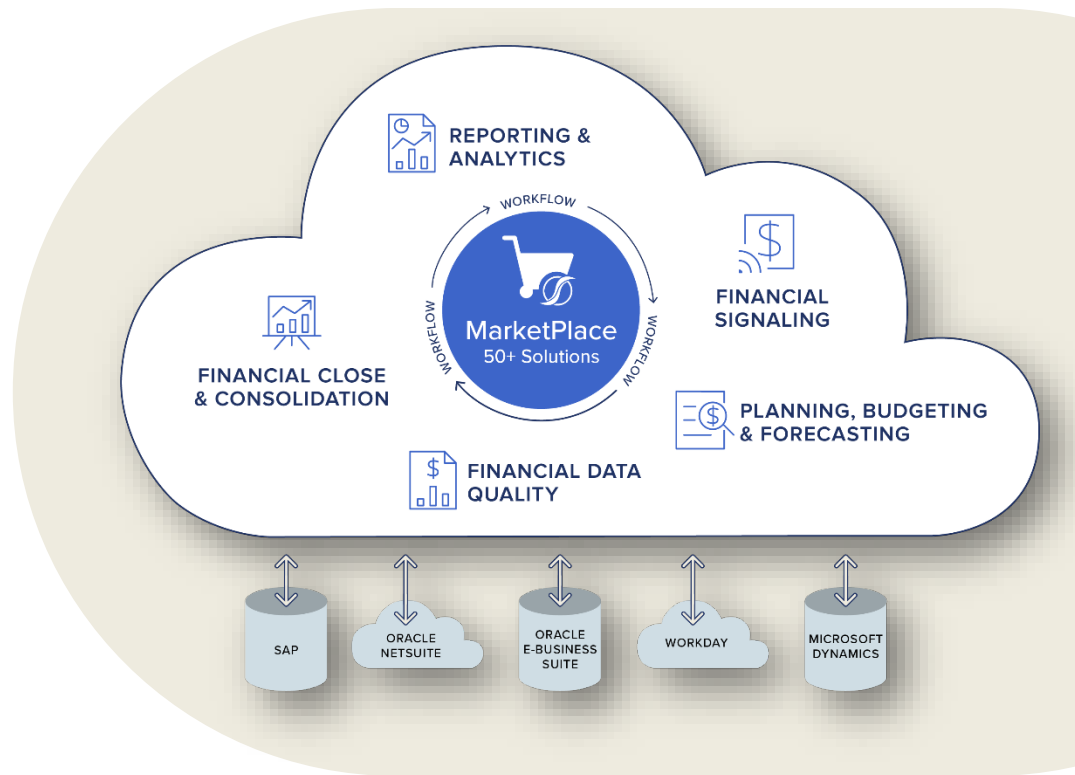
- ✓ Financial and Operational Data
- ✓ Daily, Weekly Insights
- ✓ High Volume, High Velocity
- ✓ Take Action Mid-Stream

eXtensible Finance

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

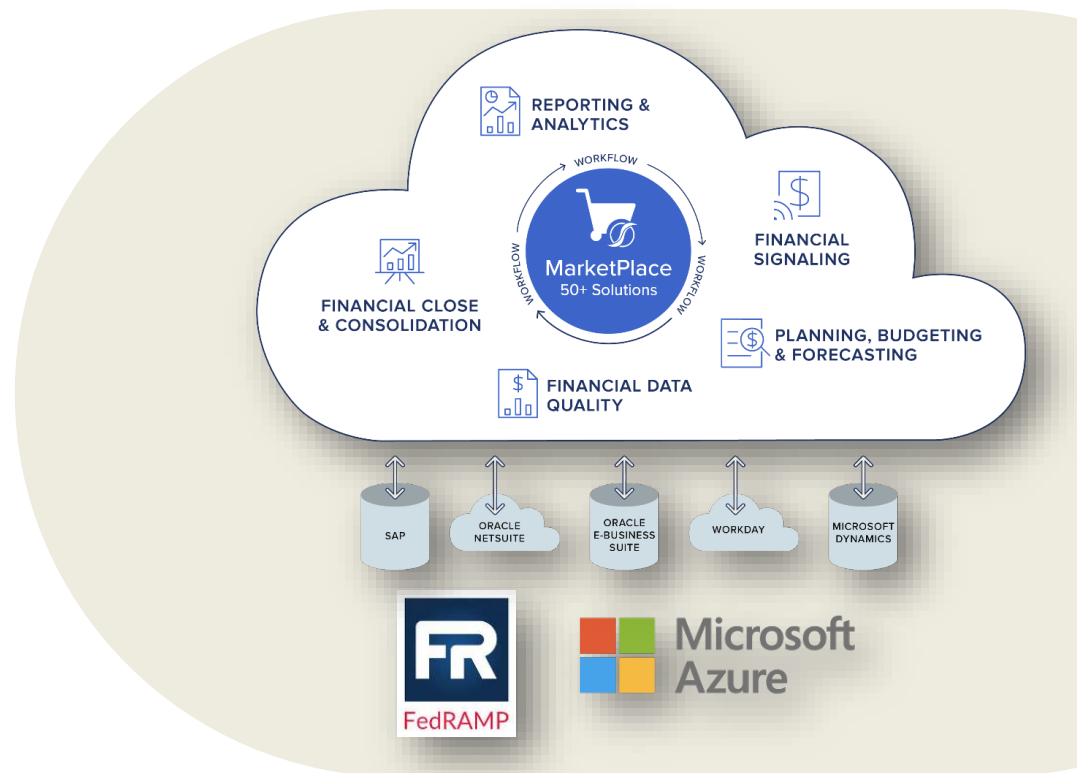
✓ Fast & Simple Upgrades

✓ Intelligent Scalability

- ✓ Supporting Peak Demands

✓ Low TCO

- ✓ Total Cost of Ownership



Accelerate Insights with 50+ Pre-Built Solutions

Unique Advantage OneStream MarketPlace

Productivity Tools



Guided Reporting



Parcel Service



Task Manager



Data Entry 123



Diagnostics 123

Financial Close & Reporting



Account Reconciliations



Transaction Matching



Compliance Solutions



Tax Provision



Apps Control Manager

Planning & Analysis



People Planning



Capital Planning



Cash Planning



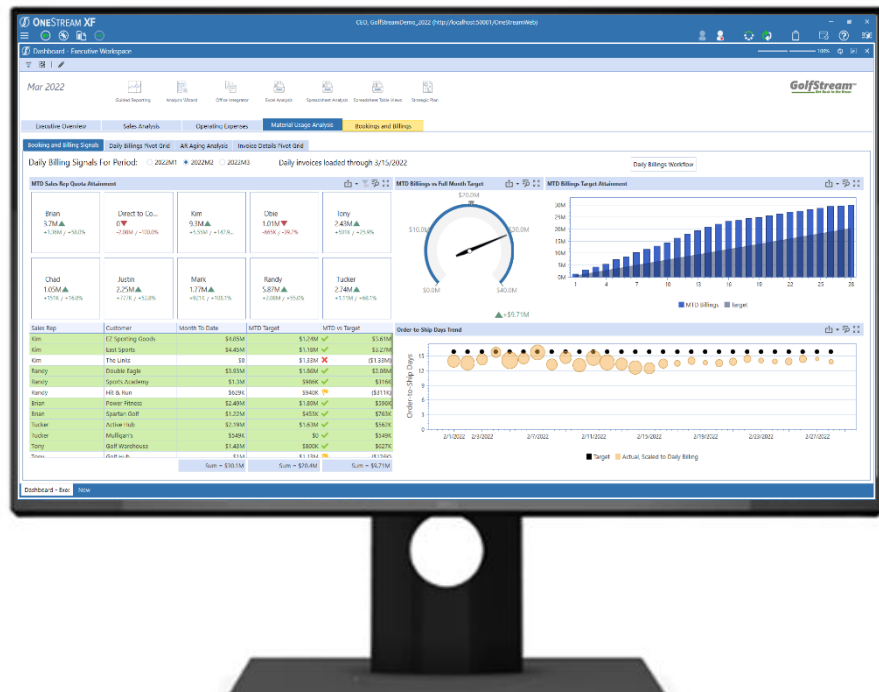
Predictive Analytics 123



Sales Planning

Gain Insight Into Your TRUE Business Drivers & Signals

Unique Advantage Blended Analytics



Add Financial Intelligence to Financial & Operational Data

Key Examples

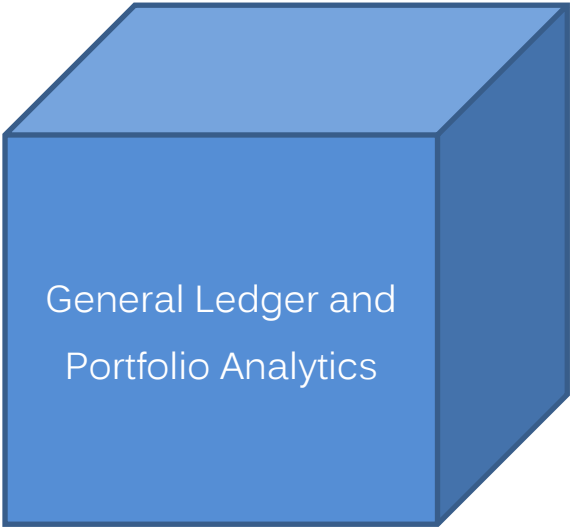
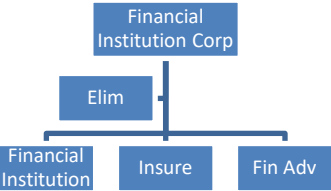
- Plan at the **granular, business-driver level**; automatically align to financials
- Turn **Financial Signals and Trends** in Data into Actionable Insights
- Faster decision-making supported by **high frequency operational data**
- Simple end user experience and **self-service visualizations**
- **Full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

A large grid of blue cubes is shown, receding into the distance. One cube in the lower-left foreground is highlighted in white and glows with a bright blue light, casting a soft glow on the surrounding blue cubes.

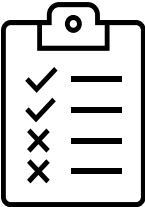
Financial Close and Portfolio Analytics

Workflows In Support of the Financial Close

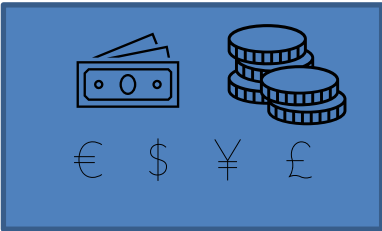
Consolidations
and
Eliminations



Account Recons (mp)



Currency Translations



Internal and External Reporting



Import Loan and Deposit Customer Account Detail

Acct #	RefCd	R Type	AP	AT	Orig-Bal	Balance	Orig Date	Mat Date	Nxt-Rte-Chg	Lst-Rte-Chg	Amortization-Prb-LN	Margin	IntRate	Index	Last Pymnt	DateDue
LN286604555	CID75243819	LOAN	50	23	67,500.00	32,034.44	04/24/98	05/01/28	08/01/2020	08/01/2020	Y	0.03250	0.06125	3.00	465.47	05/01/21
LN424035851	CID89902739	LOAN	50	23	18,000.00	9,466.42	06/15/00	07/01/30	08/01/2021	08/01/2020	Y	0.02750	0.05625	3.00	112.97	05/01/21
LN532489093	CID81931009	LOAN	50	23	50,000.00	27,534.06	06/27/00	07/01/30	08/01/2021	08/01/2020	Y	0.02750	0.05625	3.00	318.73	05/01/21
LN561106370	CID71480477	LOAN	50	23	135,000.00	70,612.72	09/16/00	09/01/29	08/01/2021	08/01/2020	Y	0.02750	0.05625	3.00	879.25	05/01/21
LN603232684	CID89486462	LOAN	50	23	110,000.00	56,594.83	06/27/03	07/01/28	08/01/2021	08/01/2018	Y	0.03000	0.08000	5.00	859.41	05/01/21
LN377095551	CID82200193	LOAN	50	23	54,750.00											
LN454221305	CID80333180	LOAN	50	23	48,000.00											
LN1457770798	CID67472737	LOAN	50	23	39,300.00											
LN825633947	CID87814373	LOAN	50	23	70,000.00											
LN545724692	CID70197766	LOAN	50	23	129,000.00											

Load Core
System Data

Sub Ledger Account
Detail



Sub Ledger Account Detail

Loan/Leases/Lines

- Balances, Interest, Fees
- Rates
- Payment/Pricing Terms
- Draws/Paydowns
- Asset Quality
- Open/Close/Renewal
- FTP rates
- GL mapping
- Industry, Location, Officer

Savings and Checking

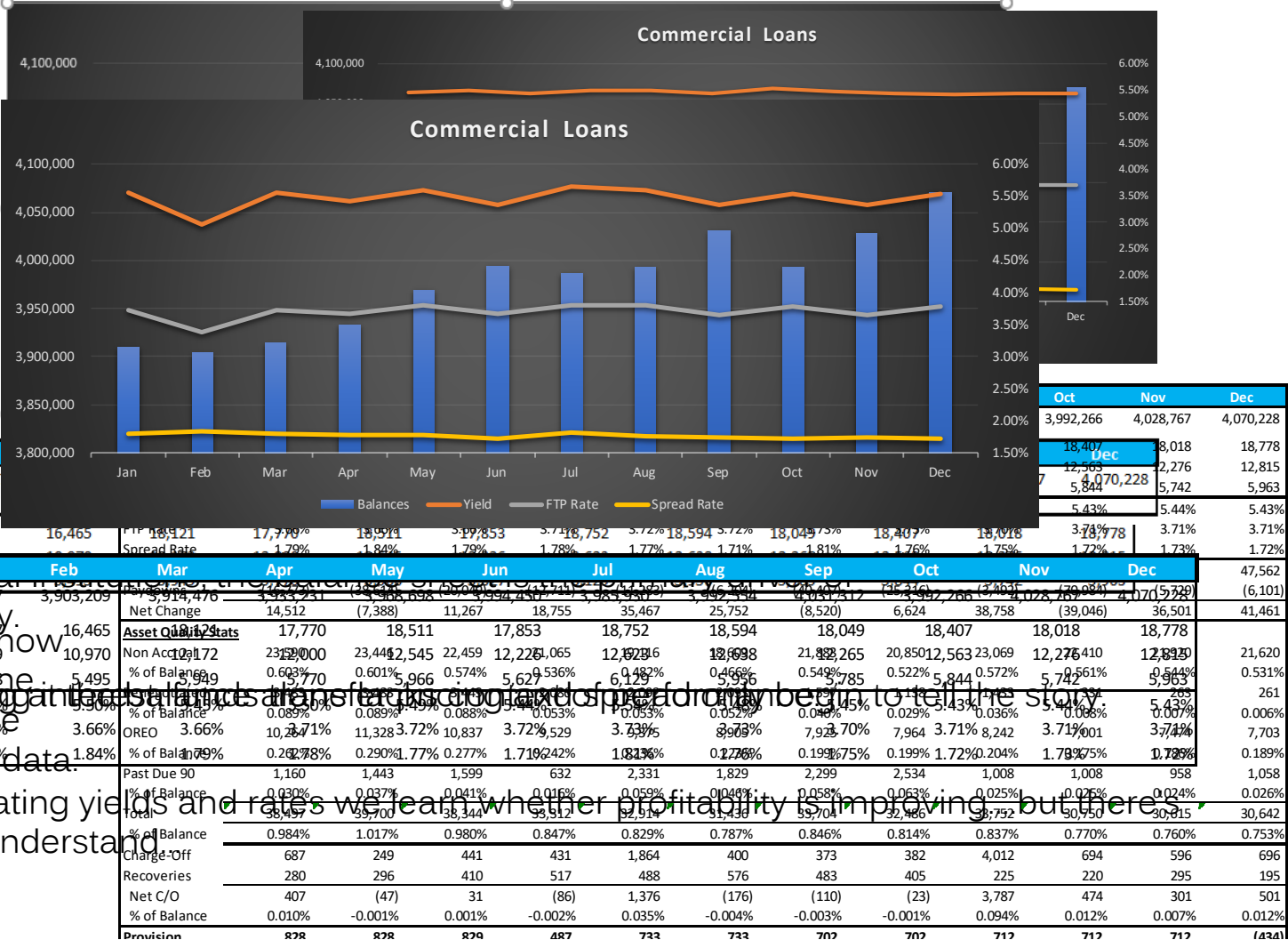
- Balances, Interest, Fees
- Rates
- Open/Close
- Transaction Balances (DR/CR)
- Transaction Volumes
- FTP Rates
- GL Mapping
- Industry, Location, Officer

Time Deposits

- Balances, Interest Fees
- Rates
- Maturity Date
- Open/Close/Renewal
- FTP Rates
- GL Mapping
- Industry, Location, Officer

Acct #	CID	R Type	AP	AT	Balance	Open Date	Mat Date	int. rate	Term	FTP Rate
CD3164385	CID833874	CD	2	61	115,275.53	11/30/99	02/09/11	0.0491	60 Months	0.0442
CD3975500	CID872337	CD	2	61	1,216.88	06/08/98	05/19/12	0.0491	60 Months	0.0442
CD3684684	CID848990	CD	2	61	5,711.26	08/18/81	02/18/14	0.0282	60 Months	0.0254
CD3825689	CID727157	CD	2	61	3,442.77	05/08/04	05/08/09	0.0282	60 Months	0.0254
CD3516356	CID777070	CD	2	61	2,121.35	05/09/89	05/09/09	0.0282	60 Months	0.0254
CD3215923	CID744771	CD	2	61	68,838.26	11/08/93	05/24/09	0.0292	60 Months	0.0263
CD3957999	CID837879	CD	2	61	11,929.35	03/07/86	05/27/09	0.0292	60 Months	0.0263
CD3972222	CID758741	CD	2	61	12,514.59	03/12/85	05/27/09	0.0292	60 Months	0.0263
CD3551781	CID896665	CD	2	61	5,379.91	06/02/94	06/02/09	0.0292	60 Months	0.0263
CD3648262	CID817452	CD	2	61	649.12	06/03/93	06/03/09	0.0419	60 Months	0.0377
CD3661330	CID819029	CD	2	61	3,143.37	06/10/04	06/10/09	0.0419	60 Months	0.0377
CD3685250	CID868366	CD	2	61	113,210.10	02/03/94	06/13/09	0.0443	60 Months	0.0399
CD3330755	CID730865	CD	2	61	59,318.35	06/29/99	06/29/09	0.0443	60 Months	0.0399
CD3514169	CID827580	CD	2	61	20,505.41	07/03/89	07/06/09	0.0443	60 Months	0.0399
CD351901	CID753044	CD	2	61R	16,176.73	10/26/98	07/04/09	0.0297	60 Months	0.0267

Portfolio Analytics



Augmented by aggregated data from the sub ledger account details, we now have a rich view of the portfolio not available from general ledger data.

By calculating yields and rates we can see whether profitability is improving, but there is more to understand.

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
Existing Balance Rate Rollforward						
Beginning Interest Rate on Existing 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

A large, curved grid of blue cubes covers the lower two-thirds of the slide. One cube in the lower-left quadrant is white and brightly lit from below, creating a strong contrast with the surrounding blue cubes and casting a soft glow on the surface it sits on.

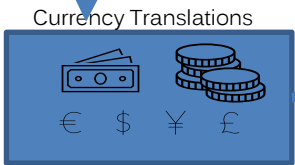
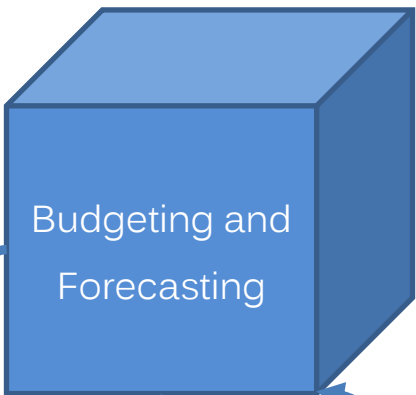
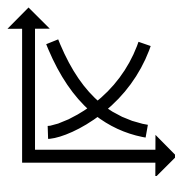
Budgeting and Forecasts

Budgeting and Forecasting

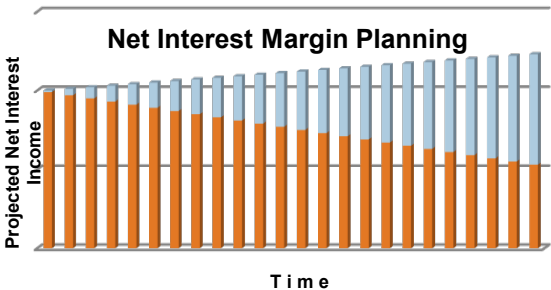
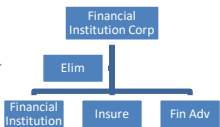
Capital Expenditures (mp)



Fee Revenue and Expenses



Balancing, Consolidations
and Eliminations



People Planning (mp)



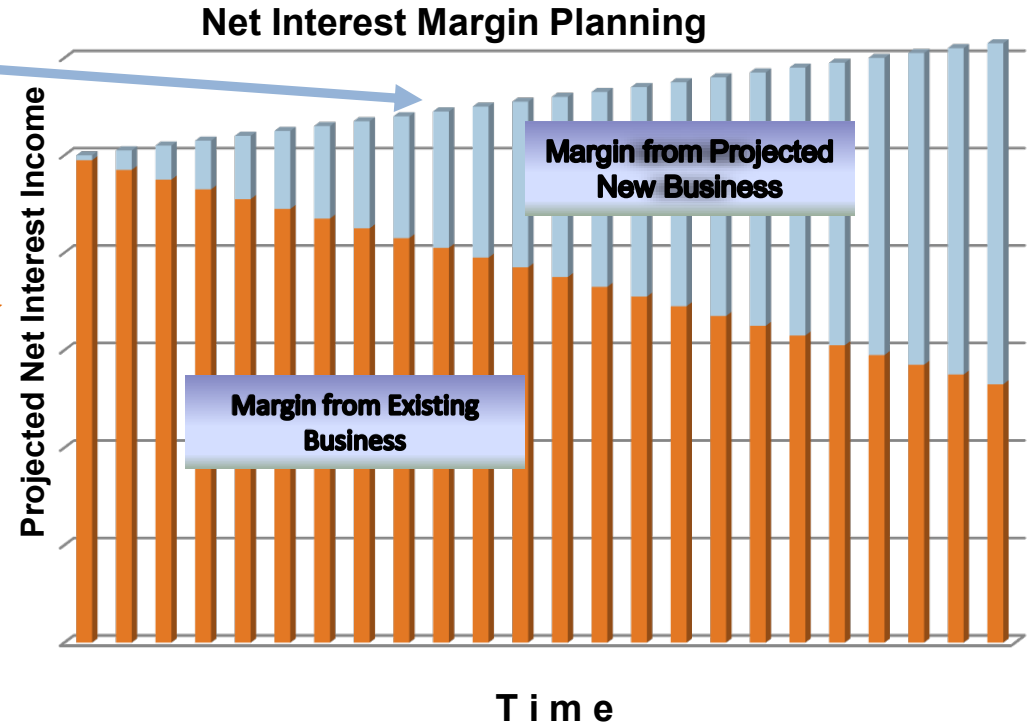
Margin Planning

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





Product: Home Mortgages - Non-Guaranteed Product Type: Fixed 30-Year Mortgage

SAVE

LOAN DETAIL

FINANCIALS DB

WHAT-IF

Driver	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020
Earning Assets												
Home Mortgages - Non-Guaranteed Fixed 30-Year Mortgage												
New Volume - Fixed	3.00%	3.00%					0%	3.00%	3.00%	3.00%	3.00%	3.00%
Management Additional % - Fixed	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
New Volume FTP Rate	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%
Net Interest Margin %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Balance Sheet Impact												
Beg Balance - Fixed	\$15,238	\$15,793	\$16,369	\$16,966	\$17,585	\$18,226	\$18,890	\$19,579	\$20,293	\$21,032	\$21,799	\$22,594
New Volume - Fixed	5.50%	\$457,134	\$473,801	\$491,075	\$508,979	\$527,535	\$546,768	\$566,702	\$587,363	\$608,778	\$630,973	\$653,977
Management Additional % - Fixed	1.25%	\$114,284	\$119,450	\$122,769	\$127,245	\$131,884	\$136,692	\$141,676	\$146,841	\$152,194	\$157,743	\$163,494
Total New Growth - Fixed		\$571	\$592	\$614	\$636	\$659	\$683	\$708	\$734	\$761	\$789	\$817
Cumulative Growth		\$571	\$1,164	\$1,778	\$2,414	\$3,073	\$3,757	\$4,465	\$5,199	\$5,960	\$6,749	\$7,566
Amort Pattern Run-off Rate		2.78%	2.78%					2.78%	2.78%	2.78%	2.78%	2.78%
Run-off of New Volume	36 Months	\$15,873	\$16,451					\$20,395	\$21,138	\$21,909	\$22,708	\$23,536
End Balance - Fixed		\$15,793	\$16,369					\$21,799	\$22,594	\$23,418		
Net Interest Margin & Cash Flow Impact												
Interest Revenue (LHFI)		\$571,418	\$592,251	\$613,844	\$636,223	\$659,223	\$683,223	\$708,223	\$734,223	\$761,223	\$789,223	\$817,223
Funding charge		\$297,137	\$307,971	\$319,199	\$330,836	\$342,898	\$355,399	\$368,357	\$381,786	\$395,706	\$410,132	\$425,085
Net Interest Margin		\$274	\$284	\$295	\$305	\$317	\$328	\$340	\$352	\$365	\$379	\$392

New Volume Rate Modeling

New Volume FTP

New Volume Modeling

Existing Position

Combined Results

All Supported by Loan Detail

OneBank External - Asset Liability Management System Detail

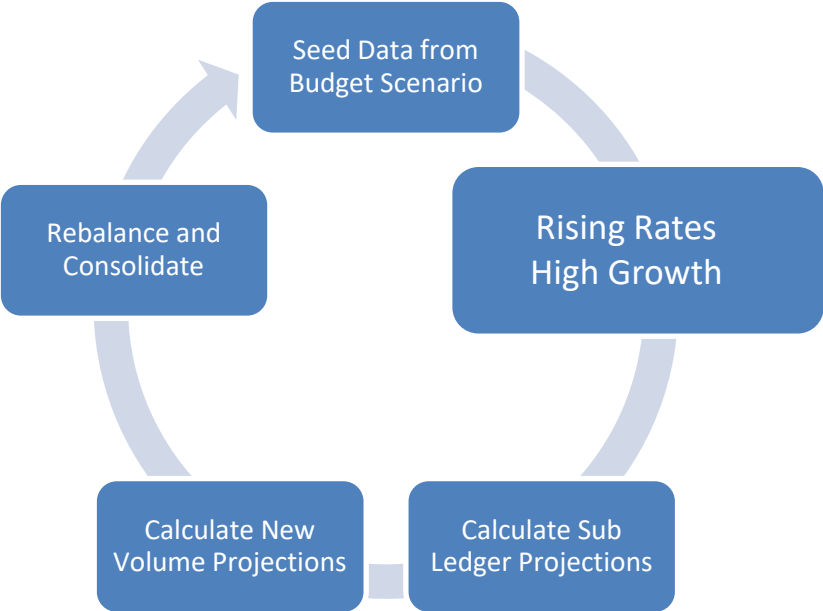
Loans Held For Investment													
Property Summary	Closing Date	Maturity Date	Loan Term	Interest Rate	Loan Origination Amo...	Beginning...	Interest	Principal	Total Payment	Ending Balance	ITD Interest Revenue	Total Interest Revenue	Remaining Interest Revenue
1012 Preston Way, Marietta, GA \$386K	Dec 31, 2018	Dec 01, 2048	30-Year Term	3.88%	\$386,818.55	\$379,866.99		\$1,229.17	\$591.55	\$1,820.72	\$379,275.43	\$16,126.30	\$268,642.07
124 Mulberry Lane, Roswell, GA \$410K	Dec 17, 2018	Dec 01, 2048	30-Year Term	4.12%	\$410,000.00	\$402,923.62		\$1,381.91	\$602.93	\$1,984.84	\$402,320.70	\$18,123.58	\$304,541.46
1486 Waterford Court, Marietta, GA \$...	Dec 01, 2048	30-Year Term	3.85%		\$325,000.00	\$319,126.05		\$1,023.86	\$499.76	\$1,523.63	\$318,626.28	\$13,433.43	\$223,505.59
15 Acacia Ave, Marietta, GA \$409K	Dec 17, 2018	Dec 01, 2048	30-Year Term	3.91%	\$409,180.00	\$401,860.73		\$1,309.35	\$622.93	\$1,932.29	\$401,237.79	\$17,177.49	\$286,442.80
Sum = \$53,933.75													

A large grid of blue cubes is shown, receding into the distance. One cube in the lower-left foreground is highlighted in white and glows with a bright blue light, casting a soft glow on the surrounding blue cubes.

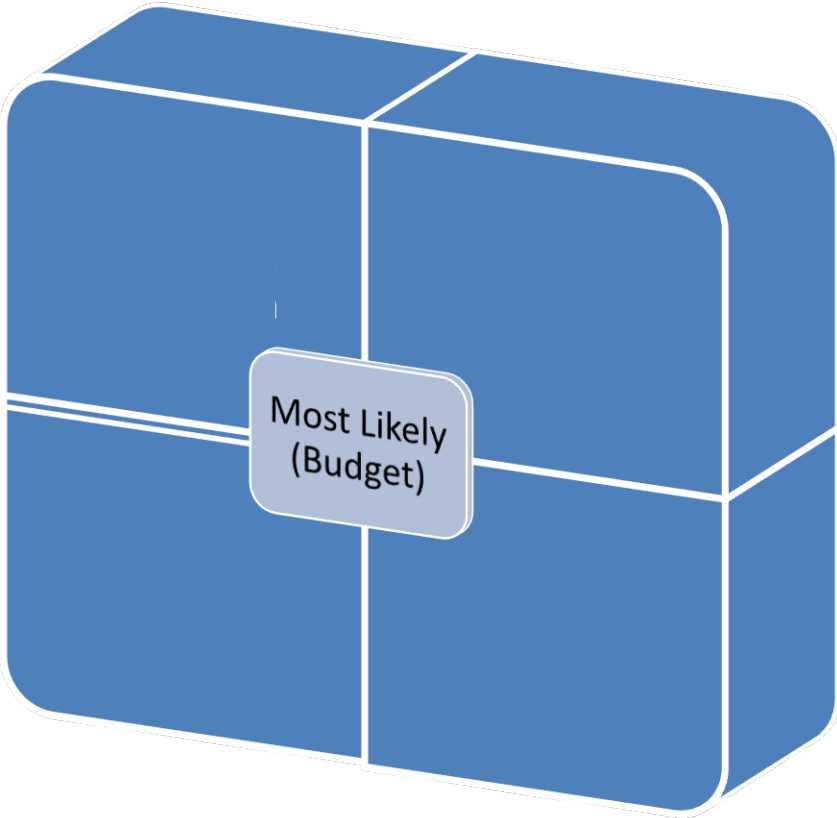
Scenario Modeling

Scenario Modeling

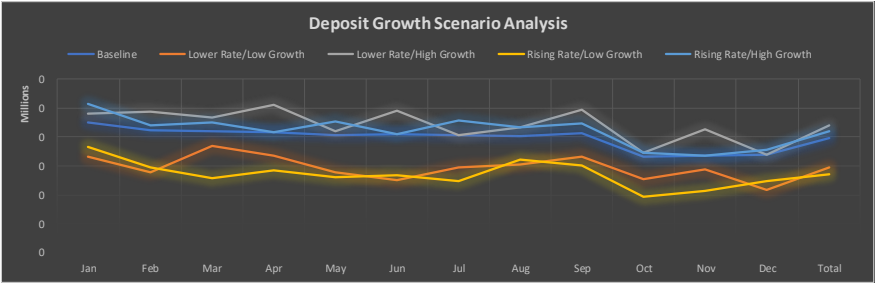
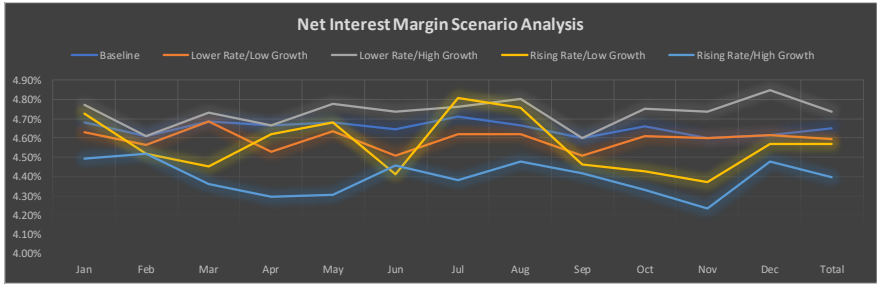
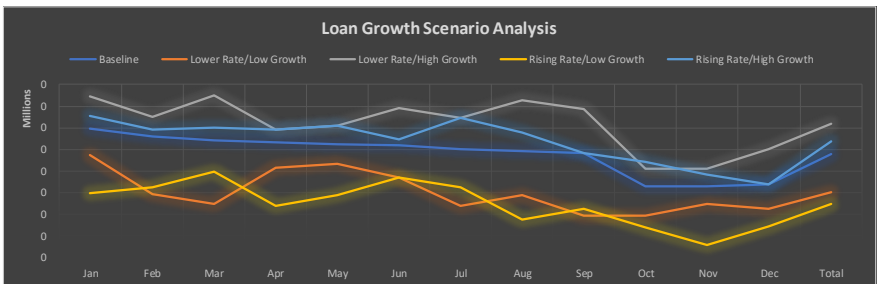
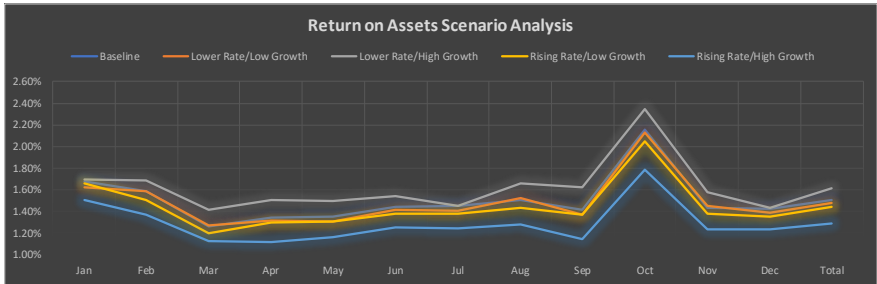
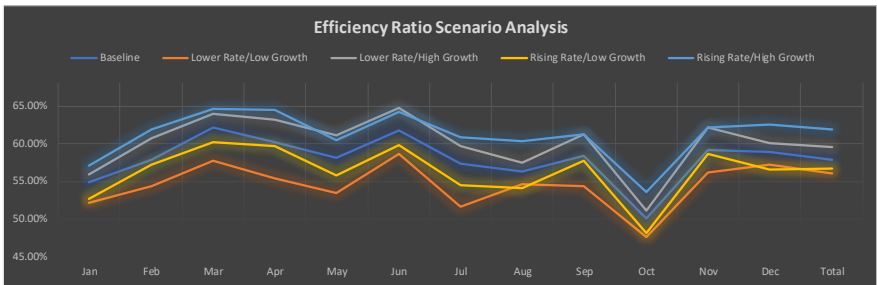
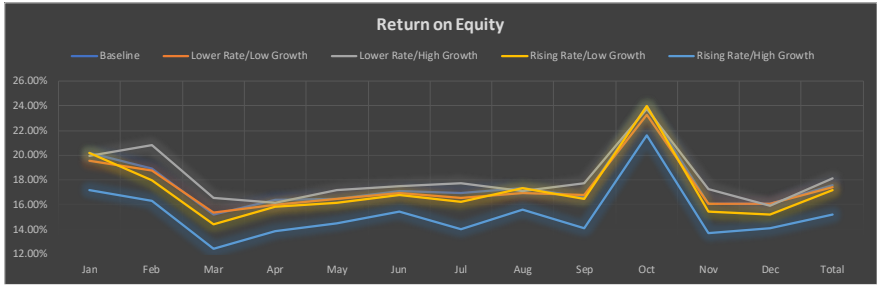
Scenario 1



Scenario Comparison and Analysis



Scenario Comparative Analytics



Profitability

OneBank Bancorp, Inc.
Organizational Profitability by Lines of Business

Capital Allocation with Capital Charge after tax

	Commercial Banking			Branch Deposit and Loans			Consumer Credit Services		
	Balances	Contribution	Spread	Balances	Contribution	Spread	Balances	Contribution	Spread
<i>amounts in thousands</i>									
Loans	6,888,372	202,707	2.94%	1,779,672	70,607	3.97%	6,369,247	142,647	2.24%
Allowance for Credit Losses	(127,326)	8,020	-6.30%	(17,792)	1,132	-6.36%	(109,698)	6,909	-6.30%
Net Loans	6,761,046	210,727	3.12%	1,761,880	71,739	4.07%	6,259,549	149,556	2.39%
Other Assets	660,610	(41,462)	-6.28%	760,441	(47,871)	-6.30%	66,660	(2,420)	-3.63%
Total Assets	7,294,330	177,285	2.43%	2,504,529	25,000	1.00%	6,216,511	154,045	2.48%
Deposits	2,060,859	93,225	4.52%	15,631,692	362,966	2.32%	54,766	3,456	6.31%
Other Liabilities	12,892	813	6.31%	142,753	8,662	6.07%	20,829	1,314	6.31%
Total Liabilities	2,073,751	94,038	4.53%	15,774,445	371,628	2.36%	75,595	4,770	6.31%
Capital	588,312	37,050	6.30%	518,289	32,647	6.30%	445,468	28,071	6.30%
Total Liabilities and Capital	2,662,063	131,088	4.92%	16,292,734	404,275	2.48%	521,063	32,841	6.30%
Net Interest Income		308,373			429,275			186,886	
Provision		15,300			11,016			64,944	
Net Interest Income after Provision		293,073			418,259			121,942	
Fee Revenue		53,473			126,592			115,454	
Direct Expenses		74,802			287,532			41,265	
Allocated Expenses		65,113			91,276			86,760	
Total Non-Interest Expenses		139,915			378,808			128,025	
Contribution before Tax		206,631			166,043			109,371	
Allocated Income Tax		75,440			62,654			38,925	
Net Contribution		131,191			103,389			70,446	
Return on Capital									
Capital Hurdle Rate Charge		76,481			67,378			57,911	
Contribution net of Capital Charge		54,710			36,011			12,535	
Return on Capital		22.30%			19.95%			15.81%	

Implementation Overview

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

Win a Free Pass to Splash



For more information, please contact

Peter Digby

416-986-1999

Peter.Digby@PerformanceAnalytics.com

Bob Markus

Mobile: 419-345-7504

Bob.Markus@PerformanceAnalytics.com

Thank you!