

A Business Performance Management System for **Financial Institutions**.

## Maximise Your Business

*A business performance management suite, that enables you to quickly and accurately control performance and evaluate opportunities for maximising returns from your business today and beyond.*

In today's increasingly competitive and volatile market place, financial institution executives are finding it increasingly difficult to stay ahead of the competition and satisfy regulatory authority's prudential reporting requirements.

Managing the bottom line requires more than monitoring and controlling expenses.

Executives need to be able to have near immediate answers to questions like, what will the impact on my projected year end profitability be if interest rates go up 1% in two months time? Or what is the impact on cash flow and profitability of introducing a new lending or funding product? Are we breaching any Capital Adequacy requirements given the expected growth in business? How do the actual results for the month and projected year end compare to the previous forecast and what caused the variance?

Analysing historical information has been generally limited to accessing transaction level systems such as General Ledgers and Retail Banking Systems, which provide limited analytical functionality.

Historically financial institutions have used spreadsheets to perform these tasks. This approach is generally not integrated, lacks timeliness and sometimes inaccurate.

What is really needed is an integrated, powerful and flexible business performance management system to answer these core strategic questions which in addition will deliver an efficient, rigorous, and timely reporting and analysis solution.

## Introducing **Essatto**® Financial Services Edition

This easy to use fully integrated, Web based Business Performance Management System can provide:

- Powerful analytical analysis of historical information and budget/forecast variances.
- Business driver based forecasting undertaken at product level.
- Powerful "what – if" projected year end analysis.
- Asset and Liability Gap Analysis
- Interest rate risk sensitivity analysis.
- Consolidation of multiple data sources into a single Application.
- A complete multi-user budgeting solution.
- Executive Information System (EIS) capabilities.



This solution will meet the requirements of financial institutions looking for an easy to use, cost effective and powerful way to analyse their business.

**Essatto**® will facilitate the shortening of the core Business Performance Management cycles including monthly management reporting, re-forecasting and annual budgeting allowing key personal to devote more time to analysis rather than data gathering.

**Essatto**<sup>®</sup> combines historical drivers and forecast business drivers with the following pre-packaged functionality.

- Integrated Profit & Loss, Balance Sheet, Cash Flow Reports and Key Performance Indicators.
- Built in Advanced Forecasting Algorithms
- Tabular and dynamically linked graphical reports for total analysis of information
- Developed using a multidimensional database providing OLAP features such as drill-down and consolidation, multiple hierarchies, data rotation and attribute selection.
- Web interface with intuitive screens and menus for ease of deployment.
- Multi-user access with flexible data security policies to ensure users only access and update what you wish them to see.
- Standard interfaces to core systems that substantially eliminate the need for the re-keying of data and reduce cycle times.
- A “live” link to Excel facilitating ad-hoc reporting and analysis in an environment familiar to most users.
- Manage by exception with Traffic Light Reporting

***Ioppolo & Associates are specialists in the Design, Development and Implementation of Business Performance Management Solutions incorporating Corporate Planning, Decision Support and Management Reporting using OLAP Technology  
Australia – Singapore – Malaysia - Hong Kong  
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