

# BANKING INDUSTRY

## Top software capabilities for Planning, Profitability & Risk



### Key Software Capabilities

- ☐ **Banking Business Modeling & What-if Analysis**  
Project future plans and play out what-if scenarios to see impacts on P&L, cash flow or balance sheet of different strategies (like product launches or M&A).
- ☐ **Banking Balance Sheet Modeling**  
Model loan and deposit, including instrument level cash flows, behavior and product mixes.
- ☐ **Built-in Financial Accounting Intelligence**  
Manage double entry accounting logic, currency translation, management, legal and regulatory roll ups, unlimited multi currency and interest support.
- ☐ **Net Interest Margin Modeling**  
Show business users the impact of market rates, product mix, and behavior on budget & performance.
- ☐ **Funds Transfer Pricing (Instrument Level)**  
Capture the impact of market rates on loan & deposit contributions by assigning Funds Transfer Pricing at the instrument level.
- ☐ **Pricing Analytics**  
Enable better pricing decisions by managing performance components on a pro-forma basis and provide transparency on pricing elements drivers.
- ☐ **Sub-Ledger Financial & Operational Data & Modeling**  
Leverage a strong data engine that centralizes granular financial and operational information for fast in-depth modeling and analysis.
- ☐ **Top-Down or Bottom-Up**  
Manage plans with dedicated financial services KPI (ie. cash flow, run-offs, FTP, risk-adjusted return on capital, fixed and variable rate loans, interest revenue, etc...).

## **BANKING INDUSTRY**

### TOP SOFTWARE CAPABILITIES FOR PLANNING, PROFITABILITY & RISK

- ☐ **Banking specific Balancing & Close**  
Look for Retained Earnings, Balancing and more.
- ☐ **Powerful Allocation Engine**  
Handle basic driver based, activity-based costing allocations or complex waterfall allocations down to a very granular level.
- ☐ **Single allocation engine for budget & actuals**  
Leverage the same framework for accountability, transparency & ease of maintenance.
- ☐ **Bank Stress Testing**  
Incorporate liquidity and capital in forecast scenarios, applying thresholds and stress factors to meet regulatory requirements and anticipate changes and develop mitigation strategies to address potential risks.
- ☐ **Scenarios, Snapshots & Versions**  
Create snapshots to compare multiple scenarios, adjust drivers and assumptions for the best business outcome. Top level results tie back to granular inputs.
- ☐ **Cash Flow Planning & Forecasting**  
Monitor the cash in/cash out and the impact on financial and Operating plans (S&OP), in addition to instrument level.
- ☐ **Rolling Forecasts**  
Quickly build periodic (13 month or 53 week) and rolling forecasts that combine data from plans and actuals to respond to market conditions quickly.
- ☐ **Long Range Planning**  
Develop long term, top-down corporate strategies that include capital expenditures, investments or M&A and set targets that drive short term, bottom-up tactical budgets.
- ☐ **Financial Consolidation**  
Accelerate your end-to-end financial close, enabling you to consolidate across multi-GAAP's/IFRS, currencies and complex operational structures.

## BANKING INDUSTRY

### TOP SOFTWARE CAPABILITIES FOR PLANNING, PROFITABILITY & RISK

#### Important Features for Best-in-Class Performance

- ☐ **Integrated Business Processes**  
Integrated financial and performance management solution for: Financial Close & Consolidation, Budgeting, Planning & Forecasting, Financial & Management Reporting, Profitability Analysis and Regulatory Compliance.
- ☐ **Integrated Financial (FP&A) and Extended Planning (xP&A)**  
From Financial to CapEx, S&OP, Demand, Production, Capacity, HR and Workforce, Balance Sheet, Capital, Profitability, Strategic, and Cash Flow planning.
- ☐ **Self-Service Reporting & Analytics**  
Produce dynamic reports, visual analytics and dashboards for immediate analysis, without relying on IT.
- ☐ **Microsoft Office Integration**  
Native integration with Word, PowerPoint and Excel for multiple output formats including PDF, PPT, HTML and XML.
- ☐ **Audit Trail & Workflow**  
Capture who / what / when and track progress across the organization.
- ☐ **System Integration**  
Open architecture and flexibility to connect to multiple systems and sources.



Interested in learning about a budgeting & profitability solution that checks off all the boxes?

[CONTACT US](#)