



**SUNGARD** AMBIT PERFORMANCE  
MANAGEMENT

Ambit BancWare  
Profitability



## A SINGLE VERSION OF THE TRUTH

SunGard's Ambit BancWare Profitability is a dynamic, accountable solution for managing customer relationships and business performance – providing a complete picture of your organization's profitability.

Rather than using separate solutions for customer, line of business and product profitability, we report a bank's profitability across all these dimensions and more in a single application. This eliminates conflicting views of profitability, and presents management reports across the entire scope of the organization. And unlike other systems, Ambit BancWare Profitability allows you to analyze profitability across unlimited dimensions. Only Ambit BancWare Profitability let's you calculate profitability at the account level, and then aggregate up - for improved accuracy and better decision-making.

## MULTIDIMENSIONAL PROFITABILITY ANALYTICS

Ambit BancWare Profitability is the only system today with a fully integrated multi-dimensional modeling and reporting capabilities. Other systems layer on an industry OLAP solution, but have not linked this directly to the calculation or audit engines. This disconnect leaves business users with profitability results, assumptions and decisions that can't be easily audited.

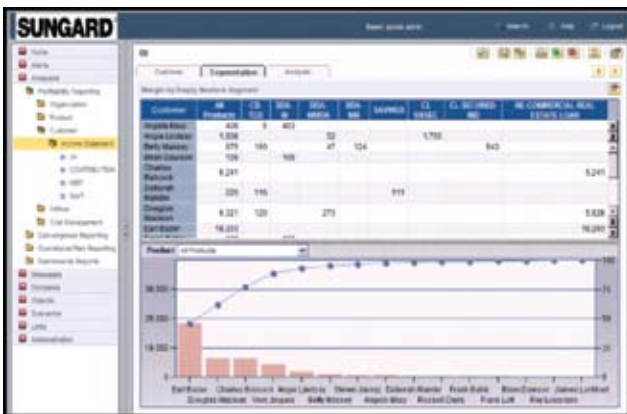
Not a 'black box' solution, Ambit BancWare Profitability makes it easy to view and modify all rules and calculations within your models – so that you can be confident in how results are derived. And with Ambit BancWare Profitability's powerful multidimensional analytic capabilities, you can more readily identify important trends or relationships within your business to discover what's driving (or hindering) the profitability of products, customers or operating units.

With Ambit BancWare Profitability you

To stay ahead of the competition in banking today, you need to be able to identify profitable products, customers, branches, and other business factors quickly and easily. But getting those answers isn't always straightforward. To really understand what is driving profits, you need to be able to drill down into the lowest level of detail, and analyze data with ease and precision.

can slice and dice your organization's data, drill up and down through every level of the hierarchy, and drill across dimensions, in multiple directions. This flexibility allows you to see...

- Business unit performance across a group of branches
- Performance of an officer supporting multiple business units
- Customer households reported in multiple market segments
- Geographic views that aren't aligned with organizational units
- Product success across a group of market segments
- Origination trends by groups of officers, branches, or by market segment



An example of reporting at the officer level: Net income by officer, ranked in descending order.

## LIFETIME VALUE OF CUSTOMER RELATIONSHIPS

A unique feature of Ambit BancWare Profitability is its ability to analyze the business value-add of an existing customer relationship not only in the past, but on a pro-forma basis. Supported by robust security and controls, Ambit BancWare Relationship Manager allows you to price products in real time, and easily compare multiple products on factors such as term, credit, balances, and more.

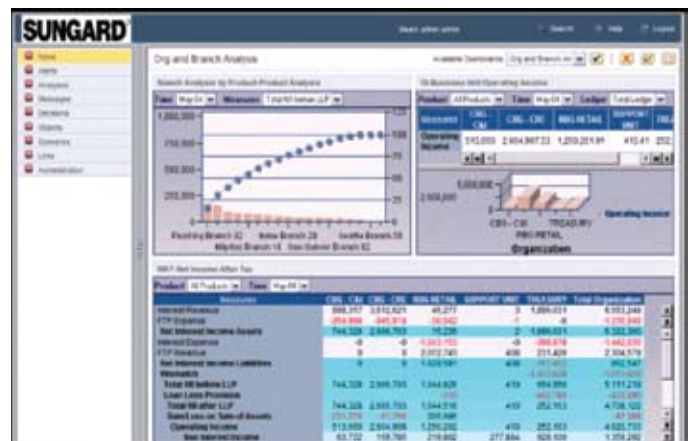
With Ambit BancWare Relationship Manager can evaluate the lifetime value of business relationships. The ability to



perform flexible, 'what-if' scenarios when developing loan pricing proposals allows for more precise – and ultimately more profitable decisions.

## INTEGRATED RISK AND PERFORMANCE REPORTING

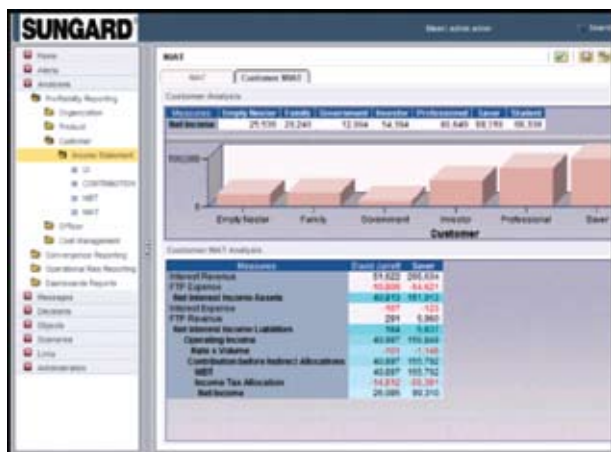
With ever-increasing volumes of data available, it's getting hard to monitor business efficiently. Ambit Risk & Compliance solutions provide a unique view into that complex mountain of data with customizable dashboards and alerts, as well as easy-to-use tools to drill into the data and perform what-if analysis.



An example of a dashboard that our clients can build using any visual format they choose to report on any number of KPIs they wish to monitor.

Performance analysis and decision management can be distributed across the enterprise. You can customize personal homepages, folders, dashboards, alerts, and templates used for reports – to see just what you want, when you want it. Reports and comments can be shared throughout the organization, facilitating collaboration. Comprehensive administrative controls ensure only those with appropriate permissions can access data and functionality.

Designed for business users, Ambit BancWare Profitability has an intuitive interface, and tight integration with to Excel.



*An example of Ambit BancWare Profitability's reporting functionality and graphical representation of the report.*

With Ambit BancWare Profitability, you can get beyond the profitability numbers – to see the methodologies and business logic behind the numbers. And unlike the cumbersome interfaces that competing systems offer, Ambit BancWare Profitability makes it easy to customize reports directly in Excel.

### THE DATA CHALLENGE

At the core of any profitability system is the data. Incomplete or inaccurate data can lead you to make the wrong decisions. Products or customers that appear lucrative may actually be unprofitable.

Ambit BancWare Data Integration extracts data from your transaction and information systems, including loans, deposits, GL, customer information files, and other sources. It performs data cleansing, data synthesis including funds transfer pricing, financial algorithms, mapping and control, testing and validation, reconciliation to GL and data staging.

### COMPREHENSIVE BALANCE SHEET AND P&L ANALYSIS

In financial services, the key to understanding profitability at any level, is to have robust processes and practices around margin analysis, cost management, capital attribution and flexible variance reporting. Ambit BancWare Profitability satisfies all these requirements with an integrated, best-of-breed calculation engine.

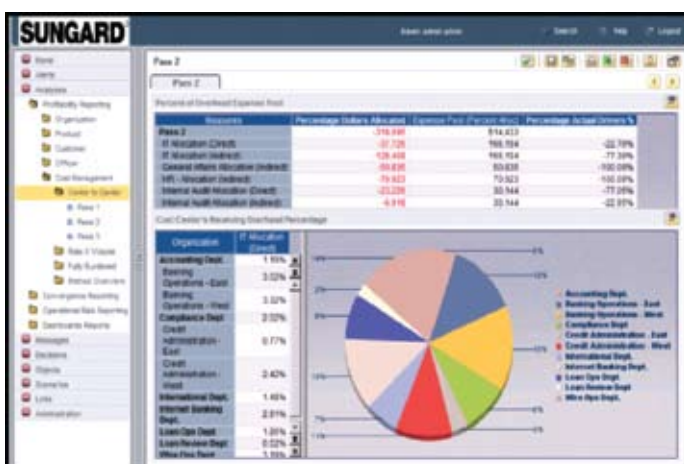
### FUNDS TRANSFER PRICING

To get margin right, Ambit BancWare Profitability integrates Ambit BancWare FTP, a sophisticated engine for funds transfer pricing. Other vendors provide data at the pool level - an oversimplification that jeopardizes accuracy of your profitability analysis. Ambit Risk & Compliance solutions provides provide hundreds of methodologies, allowing you to capture the unique characteristics of each account, for more accurate analysis.

### EFFECTIVE COST ASSIGNMENT AND ALLOCATION WITH COST ANALYZER

To get the costs right SunGard offers multiple options. Ambit BancWare Profitability's advanced business rule engine allows you to assign or allocate costs from cost pools based on whatever cost drivers are collected and available in the system. These cost drivers may be multiple types of transaction counts, or drivers such as headcount, floor-space, computer utilization – or derived results such as revenue. If your organization has previously performed cost studies to determine standard unit costs, these may multiplied by any available cost driver to more accurately incorporate all costs into a cost assignment. For institutions that require an advanced activity-based-





*Pass-through costs from the fully burdened cost centers are being passed to the appropriate business units on a percent driven basis. We can use any driver for allocating costs - not just percentages.*

costing (ABC) system, SunGard has integrated Acorn System's Cost Analyzer to deliver enterprise-wide cost, resource and capacity information. Cost Analyzer leverages actual transactional information and employs unique process simulation and cost equations to calculate the actual time and resources required to complete a transaction. This enables very timely and accurate cost information with significantly less system maintenance.

### RISK ADJUSTED MEASURES OF PERFORMANCE

Ambit Risk & Compliance solutions is able to seamlessly bring together capital measurement along with the remaining components of a full P&L: Margin, Fee Income, Non Interest Expense Assignment or Allocation.

To fully understand the profitability of your business, you need to be able to calculate measures such as economic value added (EVA) or risk adjusted return on risk adjusted capital (RAROC). Ambit BancWare Profitability empowers our clients by providing these measures from the top of the organization to the bottom at an account level and

anywhere in between. In addition, these measurements are available for the existing portfolios, and on a "pro-forma" or "what-if" basis, allowing banks to use this information to make better pricing decisions, and more actively manage the banks portfolio and customers from the finance department all the way to the front line.

### CAPITAL ATTRIBUTION

For capital attribution, Ambit Risk & Compliance solutions provides several options – from basic capital allocation through best practices of incorporating regulatory and economic capital at a customer or account level. For basic capital allocation, we assign capital using product risk assumptions, or further take advantage of additional segmentation along dimensions of collateral, maturity, risk rating, geography, and others – to more discretely assign required capital levels.

For those organizations seeking to apply more advanced capital assignment calculations we offer the fully integrated Ambit BancWare Capital Manager and Ambit BancWare ERisk offerings. These solutions have been tested and implemented at dozens of institutions, incorporating best practices such as analyzing loss distributions on credit risk, and performing convergent risk calculations incorporating all enterprise wide risks.

With Ambit Risk & Compliance solutions, you get the benefit of one stop shopping. Our integrated solutions are supported, refined and calibrated by an experienced professional services staff, and augmented by our unique, proprietary loss event database built from customer and third party sourced loss event data, providing more complete and robust analysis.

### TIME TO VALUE

Ambit BancWare Profitability provides extensive out-of-the-box functionality, allowing you to be up and running quickly saving time and money. You can

be productive immediately, improving decision-making and your bottom line. Our intuitive interface makes it easy to learn, and once deployed, Ambit BancWare Profitability can be effectively maintained by business users, allowing for nimble response to changing requirements.

### **FLEXIBLE, SCALABLE SOLUTION**

Why buy another system in 2-4 years? Ambit BancWare Profitability allows you to extend capabilities into Budgeting, Basel II, and Asset Liability Management without replacing systems, but simply extending the core solution. This flexibility dramatically increases your return on investment. As your requirements develop, you can be assured that Ambit Risk & Compliance solutions can keep pace. With flexible customization capabilities and a scaleable architecture, Ambit BancWare Profitability can meet your needs now, and in the future.

### **PROVEN RECORD OF CUSTOMER SUPPORT EXCELLENCE**

Delivered and supported by our team of industry experts, SunGard provides consistent, predictable implementations, on time and on budget. Our experienced consulting and support team is always available to provide training, customize your implementation, and offer advanced risk management consulting.

### **AMBIT BANCWARE PROFITABILITY AT A GLANCE**

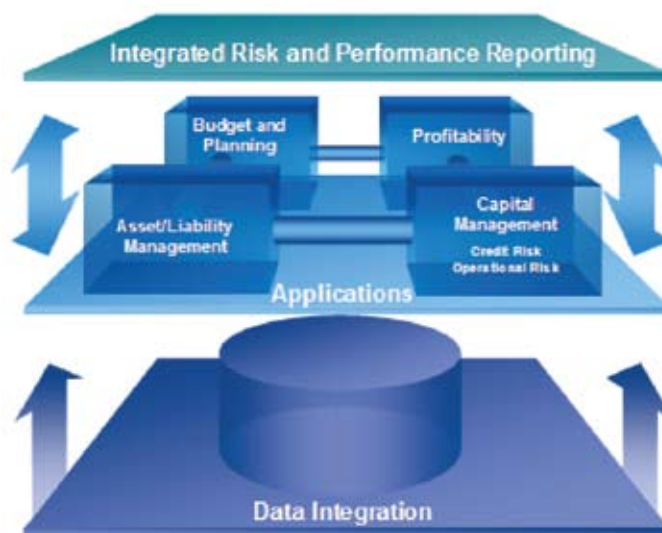
Ambit BancWare Profitability is a performance measurement solution that facilitates multi-dimensional analysis combined with flexible reporting and distribution options.

An advanced analytic engine enables efficient and dynamic access to measures of risk-adjusted performance for financial products, legal entities, branches, business units, bank officers, customer segments, and individual clients. Flexible reporting options enable easy enterprise-

wide distribution of data. Real-time, interactive pricing tools allow loan officers to price products in real time. Fully integrated with other SunGard solutions, Ambit BancWare Profitability helps financial institutions effectively assess profitability and performance for better decision-making.

### **WHY BUY ANOTHER SYSTEM IN 2-4 YEARS?**

Ambit BancWare Profitability allows you to extend capabilities into Budgeting, Basel II, and Asset Liability Management without replacing systems, but simply extending the core solution.



### **INTEGRATED RISK AND PERFORMANCE SOLUTIONS**

A leader in risk management, Ambit Risk & Compliance solutions offer scalable technology and proven solutions that help financial firms effectively analyze risk, forecast balance sheet performance, meet regulatory requirements and make critical business decisions. Our asset/liability management, profitability, strategic planning, credit risk, economic capital and Basel II compliance solutions provide a complete picture of your business. A unified view of risk and performance measurements across all activities and markets drives greater

understanding of your complete financial picture and allows decisions to be driven by common strategy and assumptions. Ambit Risk & Compliance solutions can integrate critical financial management systems, giving you the power to share comprehensive analytics, decision support and performance measurement at all levels of your business.

With over 20 years of banking technology experience and more than 500 clients in 35 countries, Ambit Risk & Compliance solutions deliver high-caliber, actionable intelligence to meet the specific needs of financial institutions – both large and small.

#### **WHY CHOOSE AMBIT BANCWARE PROFITABILITY?**

- State-of-the-art multi-dimensional OLAP environment incorporating flexible modeling of sophisticated business rules and multiple reporting options.
- Tailor implementation to the needs of your institution – add to, or ignore standard 13 dimensions of your institution.
- Build performance measures from bottom-up detail and/or top-down assumptions
- Fully integrated with Ambit solutions for ALM, budgeting and capital management.
- Meets your profitability reporting requirements today, and can be enhanced easily to meet all future requirements as sophistication grows.

#### **ABOUT SUNGARD**

With annual revenue of \$5 billion, SunGard is a global leader in software and processing solutions for financial services, higher education and the public sector. SunGard also helps information-dependent enterprises of all types to ensure the continuity of their business. SunGard serves more than 25,000 customers in more than 50 countries, including the world's 50 largest financial services companies. Visit SunGard at [www.sungard.com](http://www.sungard.com).

#### **ABOUT AMBIT**

SunGard's Ambit is a banking solution suite for retail, commercial and private banks. It provides banking professionals with solutions that support front-, middle- and back-office operations, as well as solutions for financial management, risk and compliance. Ambit helps banks improve customer service management, streamline business processes, comply with regulations and capture growth opportunities. For more information, visit [www.sungard.com/ambit](http://www.sungard.com/ambit).

[www.sungard.com/ambit](http://www.sungard.com/ambit)

For more information contact us at [ambitinfo@sungard.com](mailto:ambitinfo@sungard.com)

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SunGard's solutions for banking are used by more than 800 banks in 70 countries including 41 of the world's top 50 banks. SunGard provides a comprehensive core banking solution and best-of-breed point solutions for retail, commercial and private banking, straight through enterprise processing, treasury management, finance, risk and compliance, including Apsys, BancWare, STeP and System Access.

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