

ROADMAP TO SUCCESS FOR FINANCIAL SERVICES

BUILDING A STRATEGICALLY ALIGNED ORGANISATION TO DRIVE GROWTH AND PROFITABILITY

STRATEGIC ADVANTAGES

Strategy selection and execution can only be achieved by interacting with appropriate information, defining clear objectives and managing performance. Taking a strategic approach to collating and distributing essential information will seamlessly allow the vision of Corporate Performance Management (CPM) to become a reality that will significantly increase your global business performance and profit.

ENTERPRISE ADVANTAGES

Cost savings, increased productivity or profitability or performance management at a divisional level should not be where the advantages end. Providing all of this, plus a reduced cost of ownership, streamlined information management and easy global deployment - irrespective of location or language on an enterprise level, will leverage the information already within divisions to inform better decision making and establish an aligned set of objectives across the organisation. There's no shortage of information, it just isn't collated and deployed to inform decisions across the enterprise. Drive your business to the next level of performance.

DIVISIONAL ADVANTAGES

Building on the foundations of functional information catchments and distribution; benefits can be quickly derived by taking a more holistic view of your divisional information assets. Cross product, cross customer, cross business unit and cross process analysis and reporting, provide transparency and highlight opportunities to identify the most effective way of running your division - leading to a more enlightened and performance oriented culture.

FUNCTIONAL ADVANTAGES

Addressing specific business issues at a functional level is an established and pragmatic approach to delivering business value in reduced timescales. Fast delivery of the right information to the right audience, enables essential business decisions to be made more quickly and with increased confidence. Whether the questions relate to risk analysis, product / customer profitability or channel management. Business Intelligence and Planning at a functional level delivers proven Return On Investment (ROI).



ABOUT COGNOS

Cognos is the world leader in business intelligence and performance planning software for the enterprise. Delivering business value to 7 of the top 10 banks in North America and all of the top 10 banks in Europe.

Our solutions let companies drive performance with enterprise planning and budgeting; monitor performance with enterprise scorecarding; and understand their performance with the reporting and analysis of enterprise business intelligence. Cognos is the only company to support all of these key management activities with a complete solution that spans all of the essential components of Corporate Performance Management (CPM).

Founded in 1969, Cognos today serves more than 22,000 customers in over 132 countries around the world.

CONTACT US

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ROADMAP TO CORPORATE PERFORMANCE MANAGEMENT FOR FINANCIAL SERVICES

**"ENTERPRISES THAT EFFECTIVELY DEPLOY CPM
SOLUTIONS WILL OUTPERFORM THEIR INDUSTRY PEERS."**

GARTNER, MAY 2002, CPM: A STRATEGIC DEPLOYMENT
OF BI APPLICATIONS

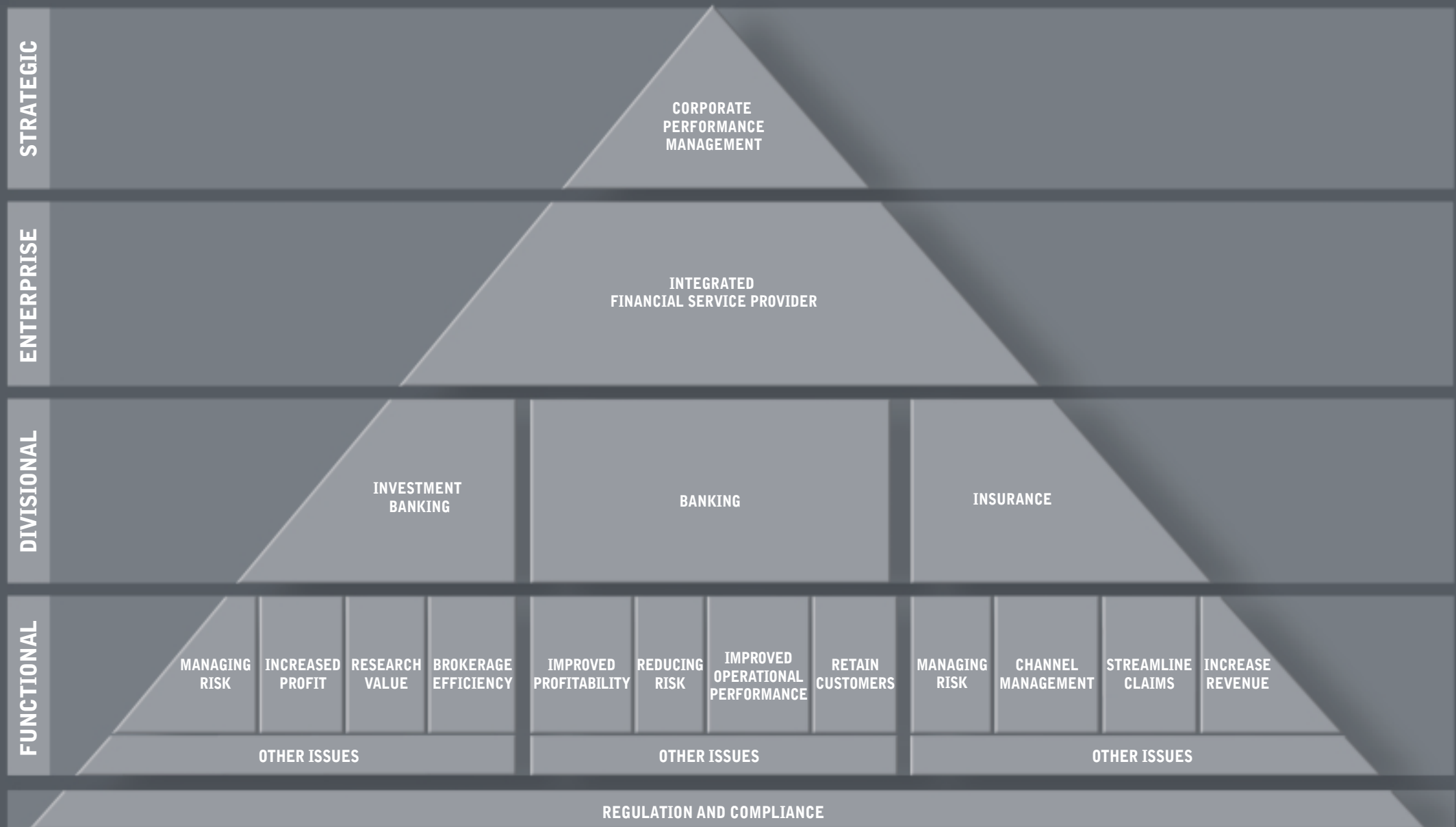
COGNOS[®]

THE NEXT LEVEL OF PERFORMANCE™

	BUSINESS PAIN	SPECIFIC BUSINESS PAIN	COGNOS VALUE	CUSTOMER REFERENCES
INVESTMENT BANKING	MANAGING RISK	Report on risk Analyse risk Model effect of risk on profitability Notify of risk events	Cognos aggregates risk data from multiple silos and delivers enterprise risk reporting to support a broad range of reporting requirements from a central, consistent source Cognos analyses enterprise risk patterns (by region, by portfolio, by instrument etc.) to inform improved management of risk Cognos maximises profitability by modelling risk events Cognos proactively alerts appropriate managers and senior executives to pre-determined risk events, e.g. breaching limits	UBS, Citigroup, WestLB, JP Morgan Chase
	INCREASED PROFIT	Single view of the customer Customer profitability Product profitability Cost exposure	Cognos aggregates customer information from disparate sources across the organisation to report and analyse a single view of the customer Cognos identifies who your most profitable customers are, what makes them profitable and provides tools to allow business and revenue managers to repeat that success Cognos analyses what makes your product portfolio most profitable and how ROI can be maximised and applied to related products Cognos analyses and therefore informs cost management exercises to either reduce or minimise any impact on revenue	Merrill Lynch, SunAmerica, Citigroup
	RESEARCH VALUE	Brokerage generation Persistency Visibility of softened/bundled services Business modelling	Cognos correlates, reports and analyses association between Research services provided and brokerage they generate Cognos measures, reports and analyses additional brokerage generated by Research and events Cognos analyses and reports brokerage received in exchange for Research services Cognos models alternate mechanisms to finance the Research function	Merrill Lynch
	BROKERAGE EFFICIENCY	Manage brokerage delivery, end to end Process efficiency Efficient extension into new markets Report execution capability to clients	Cognos identifies bottlenecks and cost excesses throughout trade execution Cognos improves efficiency of front, middle and back office functions Cognos allows the organisation to take the efficiency lessons learnt into new markets Cognos provides tools to demonstrate your execution capability to your clients in a dynamic attractive highly secure manner	Merrill Lynch
BANKING	IMPROVED PROFITABILITY	Maximise revenue from most profitable clients Channel analysis Loan portfolio management	Cognos identifies revenue opportunities and targets new prospects and existing customers, by allowing banks to manage leads by providing customer information and cross-sell opportunities to the point of sale Cognos analyses distribution channels and channel (branch) usage, enabling banks to optimise physical locations Cognos delivers loan portfolio management, reducing credit risk and therefore credit expense	Dresdner Bank, ABN Amro, American Express
	REDUCING RISK	Report on risk Analyse risk Model effect of risk on profitability Notify of risk events	Cognos aggregates risk data from multiple silos and delivers enterprise risk reporting to support a broad range of reporting requirements from a central, consistent source Cognos analyses enterprise risk patterns (by region, by loan portfolio, by business line etc.) to inform improved reduction of risk Cognos maximises profitability by modelling risk events including delinquency rates, payment schedules, regional defaults Cognos proactively alerts appropriate managers and senior executives to pre-determined risk events, e.g. breaching limits	UBS, Citigroup, Banco Popular, Deutsche Bank, KeyCorp

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BANKING	IMPROVED OPERATIONAL PERFORMANCE	Streamline loan processing Automate paper and labour intensive processes Headcount and productivity analysis	Cognos provides greater visibility to decision makers providing improved service Cognos enables process management, reducing operating expenses Cognos reports and analyses branch and resource effectiveness	Dresdner Bank, Key Corp, American Express
	RETAIN CUSTOMERS	Reduce costs by retaining most valuable customers	Cognos analyses customer demographics and buying decisions to retain customers	JP Morgan Chase
INSURANCE	MANAGING RISK	Report on risk Analyse risk Model effect of risk on profitability Notify of risk events	Cognos aggregates risk data from multiple silos and delivers enterprise risk reporting to support a broad range of reporting requirements from a central, consistent source Cognos analyses enterprise risk patterns (by region, by industry, by business line etc.) to inform improved reduction of risk Cognos maximises profitability by modelling risk events including natural disasters and theft Cognos proactively alerts appropriate managers and senior executives to pre-determined risk events, e.g. breaching limits	Winterthur, United Guaranty, PMI
	CHANNEL MANAGEMENT	Provide superior service to captive and independent agents Maximise effectiveness of your business model	Distribute extranet reporting to captive and independent agents with timely, complete information Analyse product sales and profitability of each channel to determine optimal channel mix	AIG
	STREAMLINE CLAIMS	Minimise litigation Improve the claims process Improve customer satisfaction	Analyse claims trends to identify and remove litigation exposure Monitor and report on the claims process to identify areas for improvement Respond to customers more effectively with more timely, complete information	PMI, Metlife
	INCREASE REVENUE	Increase premium growth Enter new markets	Cognos enables premium and membership planning, providing web based access to accurate and actionable customer and sales information Cognos allows targeted cross-selling for fulfillment of marketing strategies and sales of new financial products	PMI, AIG, Chubb



THE NEXT LEVEL OF PERFORMANCE™