



Turning analysis into decisions – Unleashing profitability

Financial Services References

Many of the business decisions you take every day depend on answers to the same fundamental questions about your enterprise:

- **How are we doing?**
- **Why?**
- **What should we be doing?**

Answering these questions is what performance management (PM) is all about. The core capabilities of PM – scorecarding, reporting, analysis, budgeting, and planning – provide the information that lets you find accurate, reliable answers to all these questions.

Cognos delivers a single platform that integrates the proven excellence and value of its scorecarding, business intelligence, and planning technologies. Every innovation, everything we change and improve, is driven by our comprehensive vision of superior performance.

High-yield performance management solution areas for financial services

Take a moment to scan through the analysis and reporting functions listed below. Every one of these vital functions is already enabled – effectively, exhaustively and intuitively – by Cognos software.

Revenue growth in SALES & MARKETING

- Sales Analysis & Reporting
- Sales Compensation Planning
- Initiative Planning

Increased efficiency in OPERATIONS

- Customer Management, Analysis & Profitability
- Product Portfolio Performance
- Channel Analysis & Reporting
- Branch Performance Blueprint
- Customer Segment Blueprint
- Core Banking Reporting
- Mortgage Origination Performance
- Credit Card Issuance

Greater visibility and transparency in GOVERNANCE, RISK & COMPLIANCE

- Operations Risk Management
- Credit Risk Reporting
- Risk Management & Basel II
- Compliance Performance Management
- Risk Cockpit

Improved financial predictability, planning and control in FINANCE & HR

- Risk Analysis
- Cap Project Planning
- Discretionary Capital Expenditure Planning
- Expense Planning & Control
- Strategic Long-Range Planning
- Strategic Financial Planning & Forecasting
- Expense Planning & Control
- Allocation Planning
- Workforce Performance
- IFRS

Why choose Cognos?

Market leaders

Many of the leading players in this industry already choose Cognos, including:

- Nine of the top 10 banks in Europe
- All the top 10 banks in the USA
- All the world's top 10 investment banks
- Four of the top 5 global insurance companies
- Seven of the top 10 insurance companies in the USA

These global industry leaders, their national equivalents, and over 1,000 other banks, insurance companies and financial service institutions all use Cognos software to increase customer, product, and channel profitability, manage and reduce risk, address compliance issues, and improve the predictability of financial performance.

Solutions

Having accumulated in-depth expertise in financial services over more than a decade, Cognos has developed industry solutions, proven best practices, and the right software to help our clients limit project timescales, minimize project risk, and deliver faster ROI by exploiting the data and systems that are often already in place but are so often left unused.

Services

Cognos Global Customer Services views each customer engagement as a partnership. To each we bring the same consistent approach: a shared vision of success; clear accountability; leadership; and constructive dialogue. At the same time, we enhance your productivity, make your users more independent, and accelerate the process of knowledge transfer.

Support

Cognos supports the integrated performance management capabilities it places at your disposal with award-winning Global Customer Services. We consistently top the list for best software support and service innovation among both customers and support professionals.

Partners

To better serve your needs, we maintain strong relationships with key financial services application and integration partners, including IBM, Accenture, Deloitte, Bearing Point, Misisys, i-flex, FiServ, and more.

Discover how Cognos can give you a crucial competitive edge in the world of financial services. Visit our Financial Services Resource Center at

>> www.cognos.com/financial_services/

The Cognos Innovation Center for Performance Management is a forum and a valuable resource dedicated to the understanding, adoption and implementation of proven performance management best practices and enabling technologies:

>> www.cognos.com/innovationcenter

COGNOS[®]

THE NEXT LEVEL OF PERFORMANCE™

Read what our customers say about the Cognos solution



MORE REFERENCES:

- ABN-AMRO Bank
- AIG
- American Express
- AON
- Bank of America
- Bank of Canada
- Barclays
- BB&T
- BUPA
- CBC AmeriCredit
- CHASE
- Citi
- Credit Suisse
- CTS
- CTX Mortgage Company
- Desjardins
- Deutsche Bank
- Directline.com
- First Boston
- HSBC
- ING DiBA
- LandAmerica
- Merrill Lynch
- New York Life
- NOMURA
- PNC
- Prudential
- RBC Royal Bank
- State Street
- SunTrust
- US Bank
- VISA
- Well Fargo
- Willis

BANK AUSTRIA CREDITANSTALT

There were two basic components that we needed from the implementation of Cognos: first, the ability to create standard reports every quarter for our account managers, branches and regions; and second, the ability to generate monthly data cubes for the purpose of detailed analysis.

Gernot Schwarz
Sales Controlling Department
Bank Austria Creditanstalt

RAIFFEISEN INTERNATIONAL BANK-HOLDING AG

The Cognos team's prototype convinced us right from the start. Using the test data, it delivered tangible results within days. Cognos gave us a solution our users could understand intuitively, with minimal training and only a handful of manuals. This was exactly what we wanted.

Michael-Hagen Weese
Controller and Project Leader
Raiffeisen International Bank-Holding AG

SKANDIA AUSTRIA

Professionally informed decision makers make intelligent decisions. Shortly after the Cognos solution was implemented there was a quantum leap with regard to the quality of the information available. Cognos is one of the most successful it and business initiatives that we have ever implemented.

Dipl. Wirt Ing. Markus Deimel
CIO and Board Member
Skandia Austria

SWIFT

Cognos business intelligence offers not just ease of use, but also a wealth of functionalities. Put directly into the hands of our clients via our new swiftwatch portfolio of products, this software effectively turns into powerful set of management information tools to support their strategic business decisions.

Marc Martens
Customer Support Systems Delivery Manager
Swift

BANK OF IRELAND

Understanding what drives customer profitability is the Holy Grail in retail banking... With Cognos we now have increased understanding of our customer base, across all product businesses, as well as the ability to provide our customer relationship managers with meaningful, actionable information that impacts their decisionmaking process.

Eugene McCarthy
Head of Profitability Measurement, Retail Division
Bank of Ireland

FROST BANK (US)

Using Cognos Business Intelligence we were able to identify significant opportunities which alone more than paid for our entire Cognos investment. More efficient trade reporting in the brokerage divisions saves more expenses annually.

Louis Barton
Executive Vice President,
Frost Bank

FIRST CITIZENS BANK (US)

Cognos Business Intelligence gives us powerful new tools to increase efficiency and better serve our customers.

Sentbil Kumar
Data Architect
First Citizens Bank

UBS AG

To understand credit risk concentrations and to ensure regulatory compliance, we needed consistent, accurate answers to the identification and classification of risk. Clearly, in light of the volume of data, the complexity of our business and the wide variety of users, that required an automated and robust process based on Cognos principles of business intelligence.

Patrick Hendrikx
Head of Risk Datamart
and Business Intelligence solutions
UBS AG

SUNCORP

Cognos Metrics Manager's ability to support Balanced Scorecard methodologies allows senior management to monitor the overall performance of employees to ensure they are achieving tasks in line with Suncorp's management strategy.

Alex Mongard
MIS Analyst
Suncorp Metway

About Cognos

Cognos is the world leader in business intelligence (BI) and performance planning software for the enterprise. Our solutions let companies improve and direct corporate performance by enabling all of the key steps in the management cycle – from planning and budgeting, to measuring and monitoring performance, to reporting and analysis. Founded in 1969, Cognos employs over 3,500 people and serves more than 23,000 customers in over 135 countries. Corporate website: www.cognos.com

GLOBAL

Cognos Incorporated
3755 Riverside Drive
P.O. Box 9707, Station T
Ottawa, Ontario
Canada K1G 4K9

ASIA/PACIFIC

Cognos PTY Limited
Level 2 110 Pacific Highway
St. Leonards, NSW 2065
Australia

EUROPE

Cognos Limited
Westerly Point
Market Street
Bracknell, Berkshire
UK RG12 1QB

NORTH AMERICA

Cognosa Corporation
15 Wayside Road
Burlington, MA
USA 01803