

Branch Performance Management

Select a Region Northern Virginia

Select a Branch Seven Corners

Select a Day 29 July 2009

Branch Activity KPIs

Today				Previous Week Ending 2 Days				Month to Date				Year to Date			
Actual	Plan	Actual	Plan	Trend	Change vs Prior	Actual	Plan	Trend	Change vs Prior	Actual	Plan	Trend	Change vs Prior		
Transactions															
Total	738	740	3,716	3,735		6%	7,309	7,473		2%	29,764	7,473		5%	
• Teller Transactions	227	230	1,194	1,200		5%	2,397	2,381		1%	28,764	28,745		4%	
• ATM Transactions	313	310	1,383	1,390		12%	2,808	2,830		8%	33,565	33,340		1%	
• Withdrawal Transactions	155	140	679	680		10%	1,774	1,770		12%	21,287	21,280		1%	
• Night Deposits	55	55	238	240		8%	529	523		1%	6,348	6,340		1%	
Performance Activity															
Total	40	43	158	161		8%	256	261		1%	8,654	8,310		12%	
• Loan Applications	21	18	83	84		4%	351	345		2%	4,219	4,210		4%	
• Credit Card Applications	27	25	75	75		6%	179	170		5%	5,113	5,100		1%	

Transaction Trends

Previous 54 Weeks

■ Teller
 ■ ATM
 ■ Withdrawal
 ■ Night Deposits

Comparison to Plan

Previous 54 Weeks

— Actual
 --- Plan
 ... Weekly Off Plan

Regional Branch Comparison

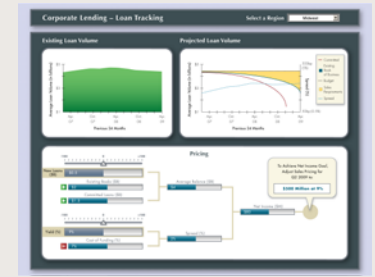
Region: Northern Virginia

■ Last Week
 ■ This Week
 ■ Previous 12 Weeks
 ■ FY08
 ■ FY09

■ Seven Corners
 ■ Hunter Run
 ■ Ashburn
 ■ Midway
 ■ Wolfcreek
 ■ Reston
 ■ Kingstowne
 ■ Silver Spring
 ■ Greenmont
 ■ Foxgill

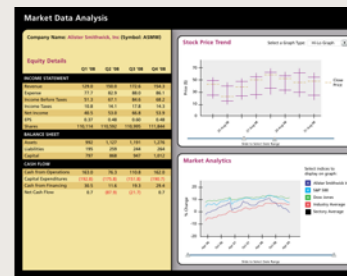
200 300 400
 Average Transactions/Week
 * Range

IF YOU CAN IMAGINE IT, MICROSTRATEGY DYNAMIC
ENTERPRISE DASHBOARDS LET YOU SEE IT



IF YOU CAN IMAGINE IT,

MICROSTRATEGY DYNAMIC ENTERPRISE DASHBOARDS LET YOU SEE IT



DYNAMIC ENTERPRISE DASHBOARDS

MicroStrategy Dynamic Enterprise Dashboards deliver a new caliber of information dashboards. MicroStrategy combines state-of-the-art data visualization and interactivity with its industrial-strength business intelligence platform to create dashboards that yield greater business insight and are usable by more people than ever before. Dashboards provide easy-to-use access to enterprise data and help organizations track performance and optimize decision-making. At-a-glance, executives, managers, and business users can immediately understand their organization's health through a range of insightful data visualizations such as tables, graphs, trend indicators, gauges, heat maps, and many more. MicroStrategy's Dynamic Enterprise Dashboards help align organizations through common goals and common metrics, where each person can see his contribution to achieving overall company performance.

MicroStrategy dashboards allow business users to consolidate dozens of reports into a single dashboard and quickly perform any type of in-depth analysis imaginable. By combining many individual reports on a single dashboard, business people can see much more data than ever before. Instead of opening and closing dozens of reports sequentially, now business people can see all of the primary and related data in a single view. Business users can intuitively flip through many different perspectives of corporate performance without leaving the dashboard, allowing them to quickly and easily identify problems and diagnose root causes. This intuitive navigation and analysis is made possible via the use of "selector controls," such as drop-down boxes and radio buttons, which are placed directly on the dashboards, so users do not need to learn any commands or menus.

With each MicroStrategy release, Dynamic Enterprise Dashboards continue to evolve into even more powerful and invaluable BI tools for leading organizations across every industry. For instance, innovative multi-layout dashboards allow business users to consolidate multiple dashboards into a single tabbed dashboard design so that their most-used dashboards can be conveniently assembled into a single dashboard book. Business people can run their consolidated dashboard books overnight

so that all of the data they need for the day is on their screens when they arrive in the morning, or can be e-mailed to them while they are away from the office.

MicroStrategy's dashboard template technology – through intuitive starting points and sophisticated formatting – is versatile and user-friendly enough to make any business user a dashboard designer. MicroStrategy offers a set of on-screen design assistants that help guide user design, including a smart placement assistant that automatically sizes and aligns dashboard elements, new visual cues that help users add new analytics, new data sets, new tabs without going to menus, and a new dashboard map that helps users see all of the items on a dashboard and switch between them quickly during design. Additionally, Dynamic Enterprise Dashboards incorporate Adobe® Flash®, which allows MicroStrategy users to create self-contained dashboards that include full interactivity, visualization functionality, and data content. The combination of advanced visualizations and selector controls allows MicroStrategy's dynamic dashboards to encapsulate the data contained in a dozen or more grid or graph reports. Also, any Internet content that is HTTP-accessible can be displayed and interacted with directly from within a Dynamic Dashboard.

STATE-OF-THE-ART DATA VISUALIZATION AND INTERACTIVITY DELIVERED ON THE MICROSTRATEGY INDUSTRIAL-STRENGTH BUSINESS INTELLIGENCE PLATFORM

DYNAMIC ENTERPRISE DASHBOARDS FOR THE FINANCIAL SERVICES INDUSTRY

For executives, managers, and other employees in the increasingly-challenging financial services industry, Dynamic Enterprise Dashboards provide the ideal BI solution, giving insight into all facets of the industry. MicroStrategy dashboards enable business users to make more informed decisions in a variety of areas, including bank branch performance, product performance, risk management, credit card usage, equity management, and market data analysis. Dynamic dashboards not only combine data from all over the enterprise into easy-to-consume formats, they relate and intertwine relevant data so that prevalent trends and subtle relationships become apparent.

Many banks and financial services organizations use MicroStrategy Dynamic Enterprise Dashboards to improve the level of service they provide to their account holders. These companies develop BI applications in five distinct areas that allow them to make better decisions regarding their business:

- **Customer Analysis:** Gain a better understanding of attrition and focus on the entire product portfolio of a customer, instead of individual products that customers may buy or sell at any time
- **Operations and Financial Analysis:** Identify instances of governance and control failure, excessive control risk, and employee misappropriation of funds
- **Sales and Marketing Analysis:** Eliminate ineffective sales campaigns by taking into account the full portfolio of a customer rather than inappropriately targeting (or not targeting) the best potential customers
- **Product Analysis:** Predict more accurately which products and services will appeal to an existing customer, which will appeal to new customers, and which are most likely to be purchased
- **Risk and Fraud Analysis:** Analyze customer accounts for issues and events to identify errors, potential credit risks, or possible identity theft concerns

MicroStrategy dashboards allow companies to perform these vital business analyses across their company in many business areas, including Retail Banking, Commercial Banking, Capital Markets, Asset Management and Servicing, Enterprise Services, and Shared Services.

This book provides examples of the types of MicroStrategy dashboards that can be built for financial services organizations and banks around the world. MicroStrategy technology enables users to seamlessly navigate through a great deal of data at-a-glance and quickly identify prevalent trends and issues. These dashboards demonstrate how the power and flexibility of MicroStrategy Dynamic Enterprise Dashboards can be leveraged to improve corporate performance across all areas of the financial services industry.

RETAIL BANKING: BRANCH PERFORMANCE MANAGEMENT

Bank Branch Managers are focused on developing their branch's business via well-targeted sales and marketing initiatives that reach out to potential customers and help retain existing customers. The goal of this Branch Performance Management dashboard is to provide Bank Branch Managers with a bird's eye view into how their branch is performing in regard to several key performance indicators. Managers can quickly view KPIs such as the number of ATM transactions, window transactions, and loan applications by week, month, and year and compare those amounts to forecasted metrics for each of those time periods. The dashboard also allows managers to compare their branch's performance with other regional branches, in terms of the number of transactions and customer activity.



A Branch Manager selects a region, branch, and time period to view information about his or her branch's performance.

Microcharts in the dashboard are automatically updated to highlight weekly, monthly, and yearly trends in branch activity, including the number of different types of transactions.

A horizontal bar chart provides a side-by-side view of how the Branch Manager's branch compares to other branches in the region.

Graph reports shed light on transaction trends over time and how those amounts compare vs. forecasted/planned figures.

Branch Performance Management

Select a Region

Northern Virginia

Select a Branch

Seven Corners

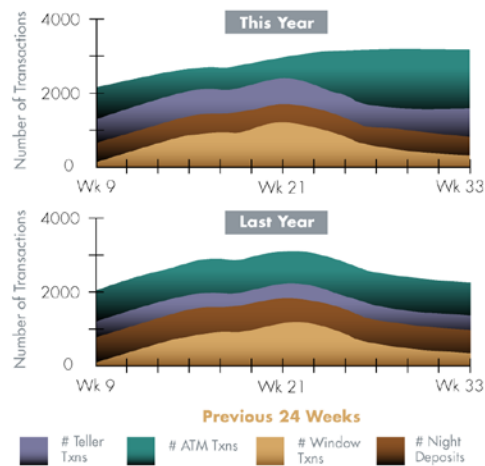
Select a Day

28 July 2009

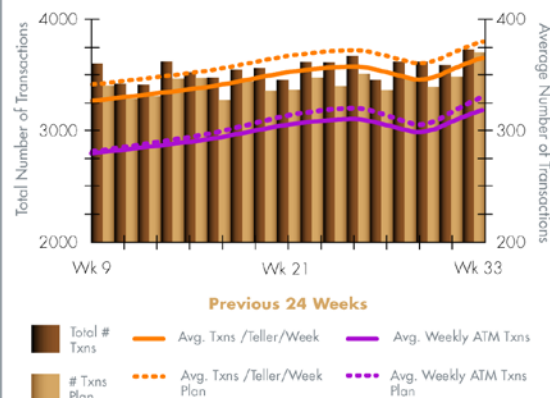
Branch Activity KPIs

	Today		Previous Week (Rolling 7 Days)				Month to Date				Year to Date			
	Actual	Plan	Actual	Plan	Trend	Change wk/o/wk	Actual	Plan	Trend	Change m/o/m	Actual	Plan	Trend	Change y/o/y
Transactions														
Total	728	740	3,716	3,735		6%	7,505	7,475		3%	89,764	7,475		5%
# Teller Txns	227	230	1,196	1,200		7%	2,397	2,385		1%	28,764	28,745		4%
# ATM Txns	313	315	1,383	1,390		12%	2,805	2,800		-2%	33,365	33,360		9%
# Window Txns	135	140	879	885		-10%	1,774	1,770		13%	21,287	21,280		-6%
# Night Deposits	53	55	258	260		-3%	529	520		1%	6,348	6,340		-2%
Platform Activity														
Total	48	43	158	161		8%	526	515		-1%	6,634	6,310		10%
# Loan Applications	21	18	85	86		2%	351	345		-3%	4,219	4,210		4%
# Credit Card Applications	27	25	73	75		6%	175	170		2%	2,115	2,100		6%

Transaction Trends

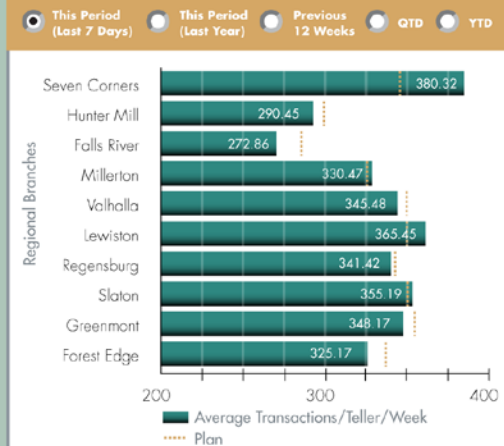


Comparison to Plan



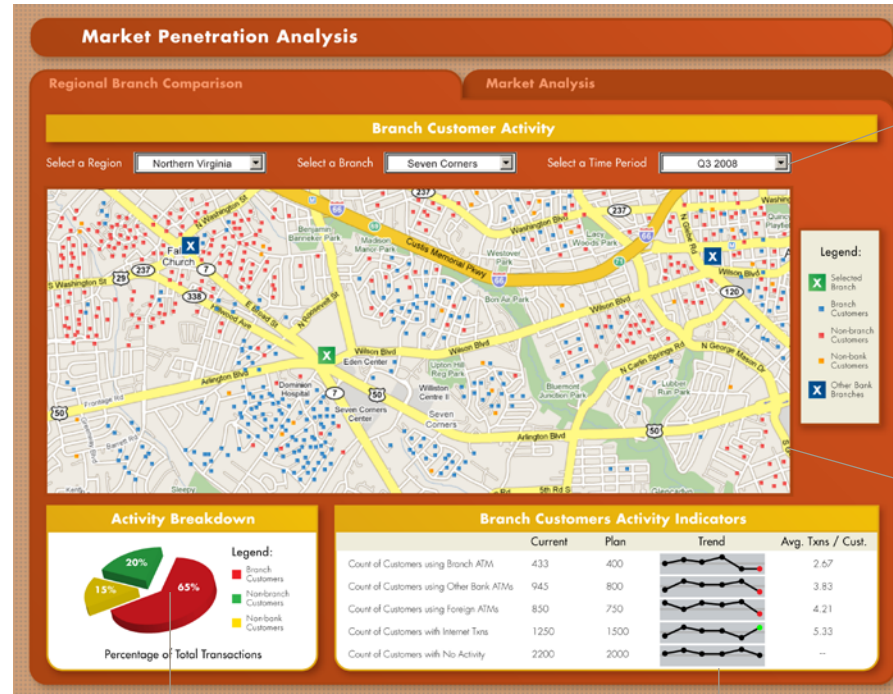
Regional Branch Comparison

Region: Northern Virginia



RETAIL BANKING: MARKET PENETRATION ANALYSIS

This Market Penetration Analysis dashboard allows Bank Branch Managers to gain a comprehensive view of their branch's market penetration in a specific region and analyze potential customer churn. Using the dashboard, managers can easily identify where their branch's customers live and which branches those customers visit each day. The dashboard also allows Branch Managers to identify when customers of other banks visit their branches and uncover trends that may indicate potential churn or an opportunity to obtain new customers in the area. Managers can answer questions such as, "What is our customer penetration into a location?" and "Are there any staffing or operational issues with existing branches that are causing customers to visit other branches rather than their own?". The dashboard also provides insight into key churn-related KPIs such as the number of inactive customers and customers using non-bank ATMs.



A Branch Manager selects a region, branch, and time period to view information about branch visits. The map displays the appropriate region and includes small icons that each represent where a customer who has visited a branch lives, as well as other icons (different colors) that show where non-customers who visited a branch live.

The map shows where bank, branch, and non-bank customers live, and the branches where they conduct their business. By providing a clear view of activity, banks can determine the areas that may benefit from an additional branch.

The pie chart provides another view of the distribution of who is visiting bank branches.

A microchart reveals trends in customer churn-related and other KPIs.

Market Penetration Analysis

Regional Branch Comparison

Market Analysis

Branch Customer Activity

Select a Region

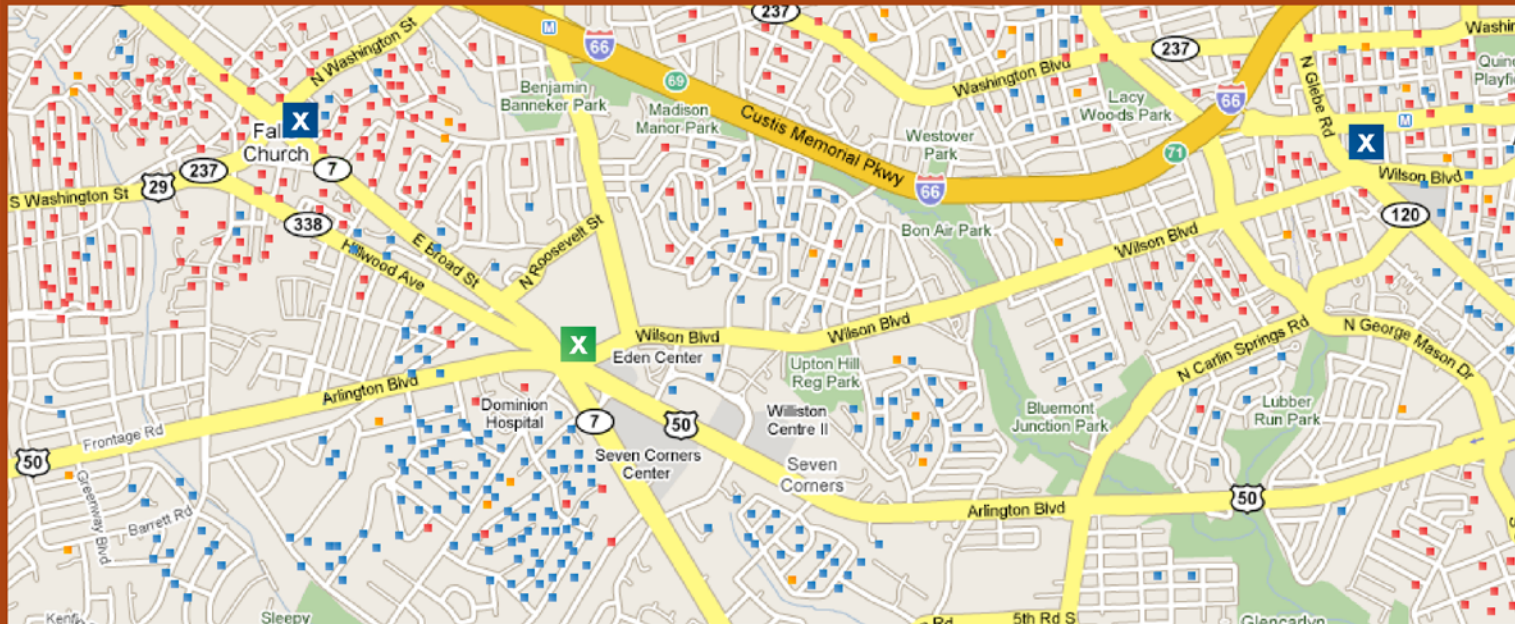
Northern Virginia

Select a Branch

Seven Corners

Select a Time Period

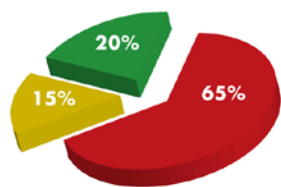
Q3 2008



Legend:

- X Selected Branch
- Branch Customers
- Non-branch Customers
- Non-bank Customers
- X Other Bank Branches

Activity Breakdown



Legend:

- Branch Customers
- Non-branch Customers
- Non-bank Customers

Percentage of Total Transactions

Branch Customers Activity Indicators

	Current	Plan	Trend	Avg. Txns / Cust.
Count of Customers using Branch ATM	433	400		2.67
Count of Customers using Other Bank ATMs	945	800		3.83
Count of Customers using Foreign ATMs	850	750		4.21
Count of Customers with Internet Txns	1250	1500		5.33
Count of Customers with No Activity	2200	2000		--

RETAIL BANKING: CREDIT CARD USAGE ACTIVITY

In an attempt to retain and extend their customer base, credit card companies focus on identifying the most profitable products, as well as the types of purchases made by their customers. This type of credit card transaction analysis provides insights to develop well-targeted marketing campaigns that provide customers and prospects with incentives to use the company's credit card when making purchases. The Credit Card Usage Activity dashboard allows managers and analysts to better understand customers' spending patterns, including categories such as travel, transportation, clothing, food, and entertainment. It also highlights trends in customer spend on a monthly and yearly basis, and the trends for each different type of purchase.

Microcharts reveal monthly and yearly trends at-a-glance across several different spend categories, including travel and entertainment.



A stacked bar chart shows how much customers have spent across all categories over a two year period.

A heat map provides a variety of perspectives on credit card spend across different states. This visualization can highlight instances such as states with many customers but not much spend and vice versa, showing potential revenue opportunities across customer segments.

Credit Card Usage Activity

Spend Analysis

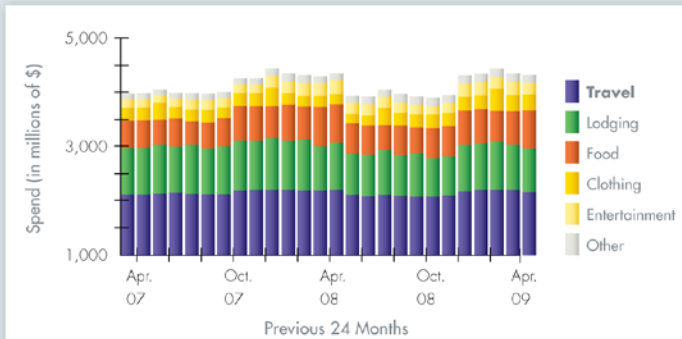
Campaign Analysis

Select a Month: April 2009

Analysis of Spend by Category

	Spend This Month (in Millions)	Spend Trend	Spend Prev. Month (in Millions)	Change Month over Month	Change Year over Year
Travel/Transportation	\$982		\$895	9.72%	5.16%
Lodging	\$881		\$787	11.94%	4.03%
Food	\$854		\$931	-8.27%	-6.24%
Clothing	\$791		\$851	-7.05%	3.11%
Entertainment	\$776		\$734	5.72%	3.43%
Other	\$415		\$364	14.01%	8.03%
Total	\$4,699		\$4,562	3.00%	17.25%

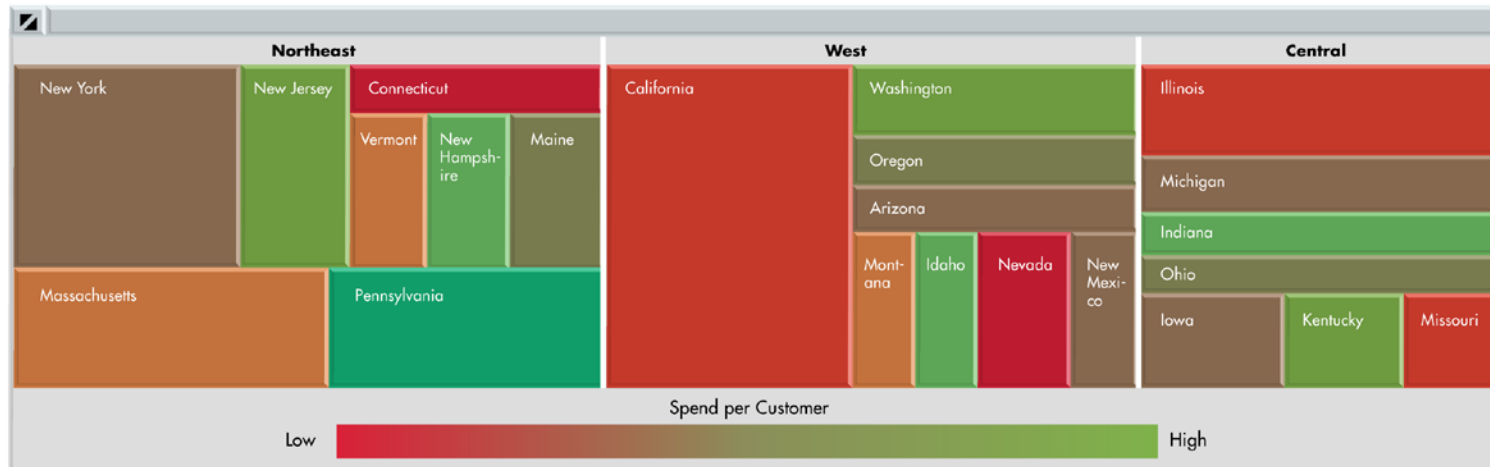
Spend Trends



Analysis of Spend by Geography

☐ Total Spend
 ☒ Spend per Customer
 ☐ Spend per Active Customer

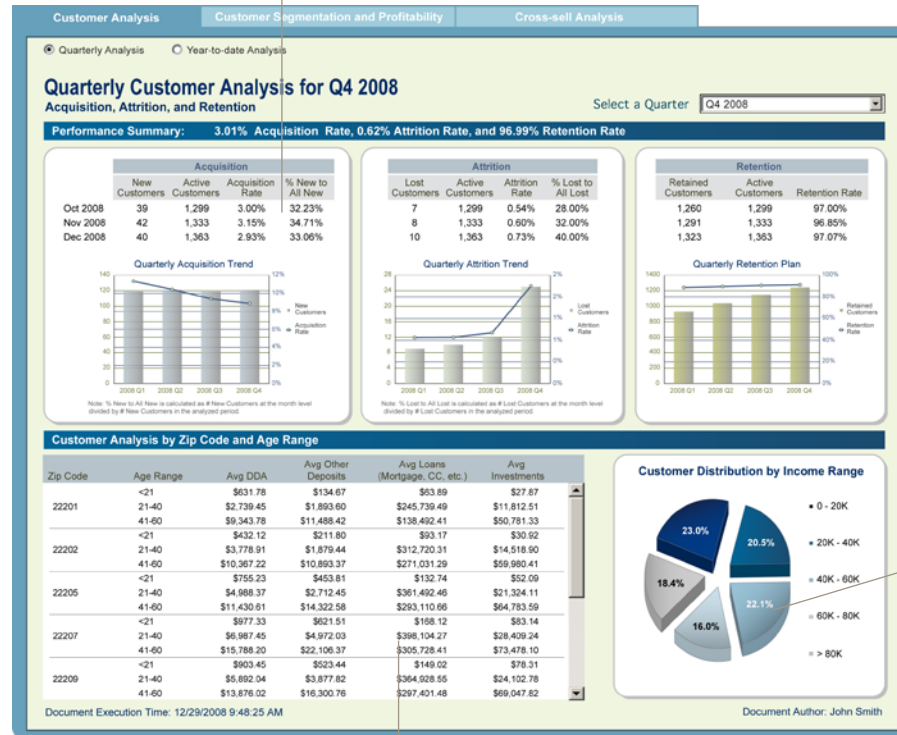
Heat Map Settings:
 Size Set by: Total Customers
 Color Set by: Spend per Customer



RETAIL BANKING: CUSTOMER ANALYSIS

The grids and combination bar-line graphs denote the number of new customers the organization acquired, lost, and retained over the course of the year. This highlights any potential issues, allowing adjustments to be made as necessary.

Performing in-depth customer analysis is vital to the health of any organization, and especially to Consumer Banking organizations. Executives, managers, and analysts all rely on dashboards such as the Quarterly Customer Analysis dashboard to assess customer churn risk and make adjustments to existing products or marketing campaigns in ways that drive revenue and fortify the customer base. This is often achieved by not only improving those offerings and campaigns, but also by better targeting them to specific customer segments. For instance, in the financial services industry, analyzing deposit, loan, and investment balances by customer age and location helps companies identify and target the most profitable segments of their customer base. These are some of the ways dashboards such as the Quarterly Customer Analysis dashboard help financial services organizations maximize long-term customer retention and satisfaction.



The pie graph sheds light on how the organization's customer base breaks down in terms of income levels, enabling more focused products and marketing initiatives.

The grid provides details on the organization's assets, including customer direct deposit accounts, deposits, loans, and investments.

☒ Quarterly Analysis ☐ Year-to-date Analysis

Quarterly Customer Analysis for Q4 2008

Acquisition, Attrition, and Retention

Select a Quarter Q4 2008

Performance Summary: 3.01% Acquisition Rate, 0.62% Attrition Rate, and 96.99% Retention Rate

Acquisition			
	New Customers	Active Customers	% New to All New
Oct 2008	39	1,299	3.00%
Nov 2008	42	1,333	3.15%
Dec 2008	40	1,363	2.93%



Note: % New to All New is calculated as # New Customers at the month level divided by # New Customers in the analyzed period.

Attrition			
	Lost Customers	Active Customers	% Lost to All Lost
	7	1,299	0.54%
	8	1,333	0.60%
	10	1,363	0.73%



Note: % Lost to All Lost is calculated as # Lost Customers at the month level divided by # Lost Customers in the analyzed period.

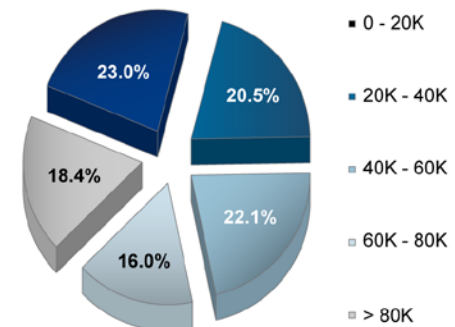
Retention		
	Retained Customers	Retention Rate
	1,260	97.00%
	1,291	96.85%
	1,323	97.07%



Customer Analysis by Zip Code and Age Range

Zip Code	Age Range	Avg DDA	Avg Other Deposits	Avg Loans (Mortgage, CC, etc.)	Avg Investments
22201	<21	\$631.78	\$134.67	\$63.89	\$27.87
	21-40	\$2,739.45	\$1,893.60	\$245,739.49	\$11,812.51
	41-60	\$9,343.78	\$11,488.42	\$138,492.41	\$50,781.33
22202	<21	\$432.12	\$211.80	\$93.17	\$30.92
	21-40	\$3,778.91	\$1,879.44	\$312,720.31	\$14,518.90
	41-60	\$10,367.22	\$10,893.37	\$271,031.29	\$59,980.41
22205	<21	\$755.23	\$453.81	\$132.74	\$52.09
	21-40	\$4,988.37	\$2,712.45	\$361,492.46	\$21,324.11
	41-60	\$11,430.61	\$14,322.58	\$293,110.66	\$64,783.59
22207	<21	\$977.33	\$621.51	\$168.12	\$83.14
	21-40	\$6,987.45	\$4,972.03	\$398,104.27	\$28,409.24
	41-60	\$15,788.20	\$22,106.37	\$305,728.41	\$73,478.10
22209	<21	\$903.45	\$523.44	\$149.02	\$78.31
	21-40	\$5,892.04	\$3,877.82	\$364,928.55	\$24,102.78
	41-60	\$13,876.02	\$16,300.76	\$297,401.48	\$69,047.82

Customer Distribution by Income Range



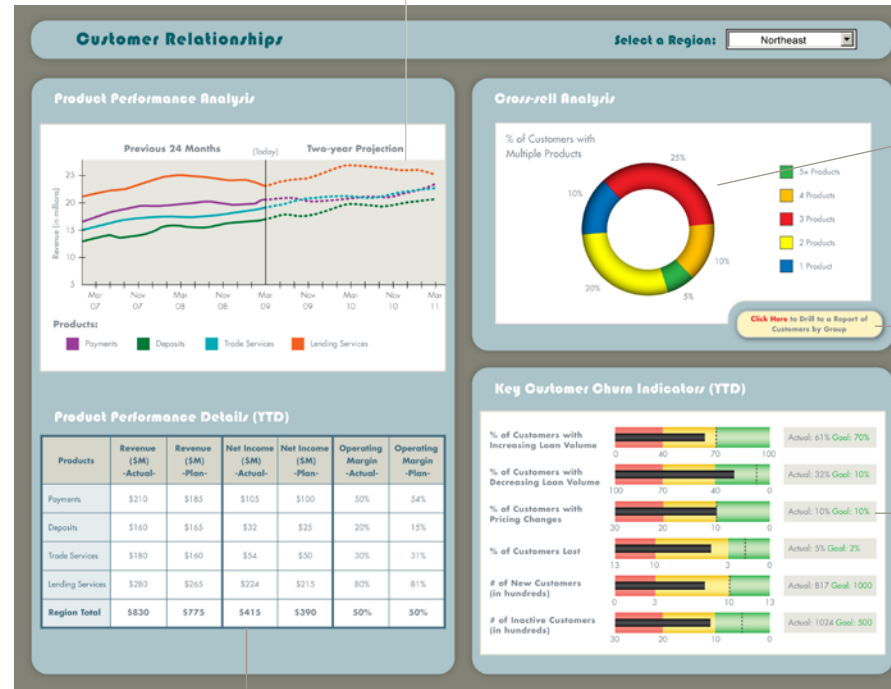
Document Execution Time: 12/29/2008 9:48:25 AM

Document Author: John Smith

COMMERCIAL BANKING: CUSTOMER RELATIONSHIPS

Product sales performance, cross-sell success, and customer churn are inter-related, dynamic elements of every type of business, including the commercial banking industry. The Customer Relationships dashboard provides a cross-section of all of these customer and product-related areas of analysis that reflect customer relationships with the bank. It allows sales account executives and others to monitor profitability across product lines such as trade and lending services, analyze cross-selling and product bundling success, and identify the potential risk of customer churn via metrics such as the number of inactive bank customers.

Multi-line graphs provide insight into product performance for the previous two years, as well as a future projection of the potential product performance for the next two years.



The ring pie chart highlights the number of products that are purchased together, allowing the bank to identify opportunities to bundle products and maximize cross-sell across its customer base.

Users can also access a cross-sell report for individual customer groups.

Bullet graphs pinpoint specific customer churn indicators and highlight prevalent issues that need to be addressed, such as a small number of new customers or a large number of inactive customers.

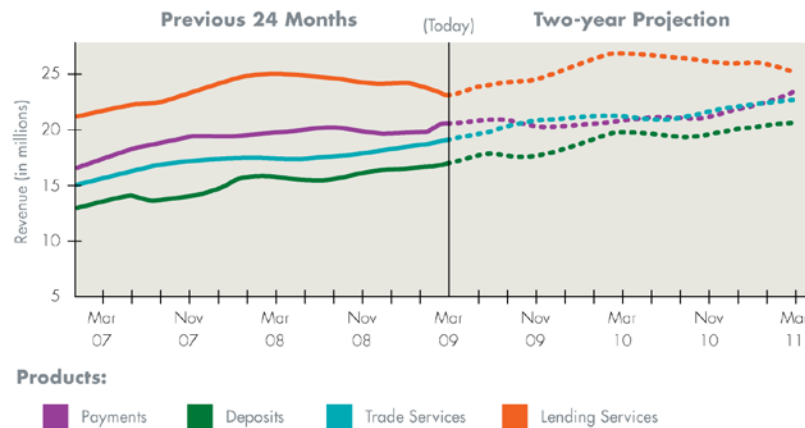
A grid supports the graphs above it by providing detailed revenue and operating margin results and highlighting how those results compare with forecasts.

Customer Relationships

Select a Region:

Northeast

Product Performance Analysis

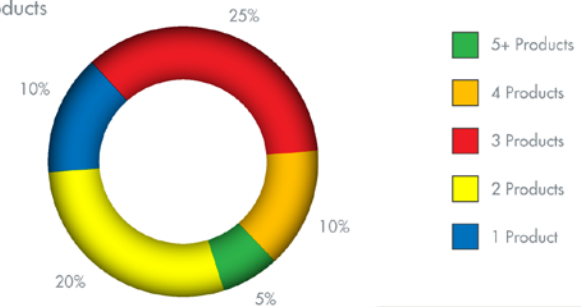


Product Performance Details (YTD)

Products	Revenue (\$M) -Actual-	Revenue (\$M) -Plan-	Net Income (\$M) -Actual-	Net Income (\$M) -Plan-	Operating Margin -Actual-	Operating Margin -Plan-
Payments	\$210	\$185	\$105	\$100	50%	54%
Deposits	\$160	\$165	\$32	\$25	20%	15%
Trade Services	\$180	\$160	\$54	\$50	30%	31%
Lending Services	\$280	\$265	\$224	\$215	80%	81%
Region Total	\$830	\$775	\$415	\$390	50%	50%

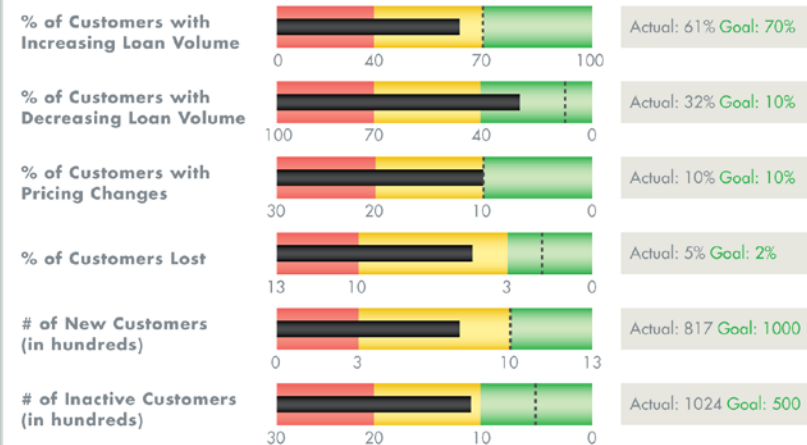
Cross-sell Analysis

% of Customers with Multiple Products



[Click Here to Drill to a Report of Customers by Group](#)

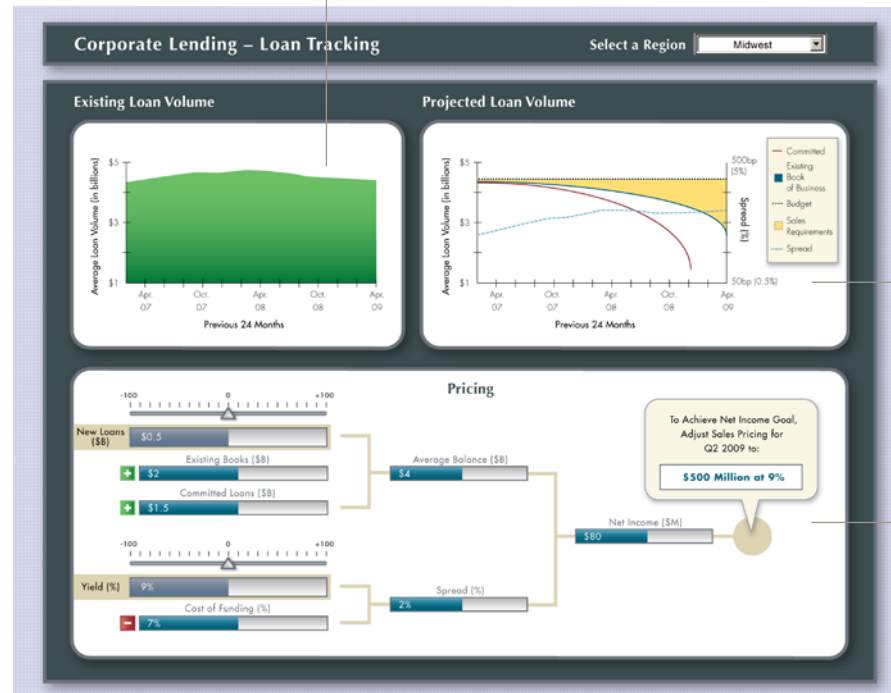
Key Customer Churn Indicators (YTD)



COMMERCIAL BANKING: CORPORATE LENDING – LOAN TRACKING

An area graph provides the average volume of loans the company has lent out over the previous two years. This provides a perspective on previous and existing loan volume.

Corporate Credit and Risk Management departments require daily updates on total loan volume, the loans that have been committed to vs. current loans, and a reliable system for pricing loans in the most profitable and sustainable way possible. The Loan Tracking dashboard is an example of a well-focused BI application that allows managers and analysts to perform what-if analysis that leads to better loan pricing decisions based on the potential yield and the total amount of loans.



A line graph compares existing loans with committed loans to highlight how much the company must sell to maximize profitability while remaining under budget.

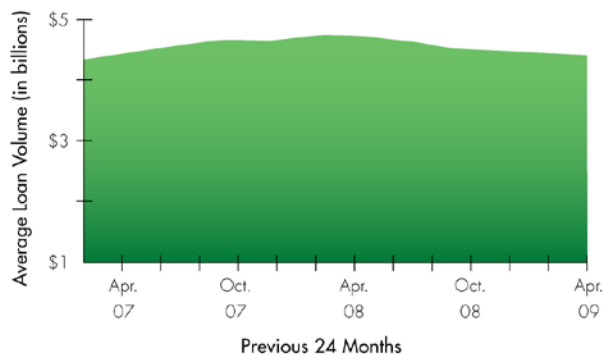
A customized visualization allows the user to adjust metric sliders to perform what-if analyses and learn how much the company must sell in loans and at what rate to achieve its revenue targets.

Corporate Lending – Loan Tracking

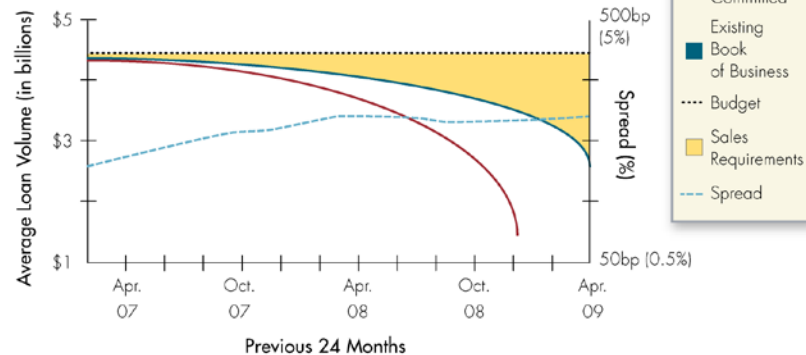
Select a Region

Midwest

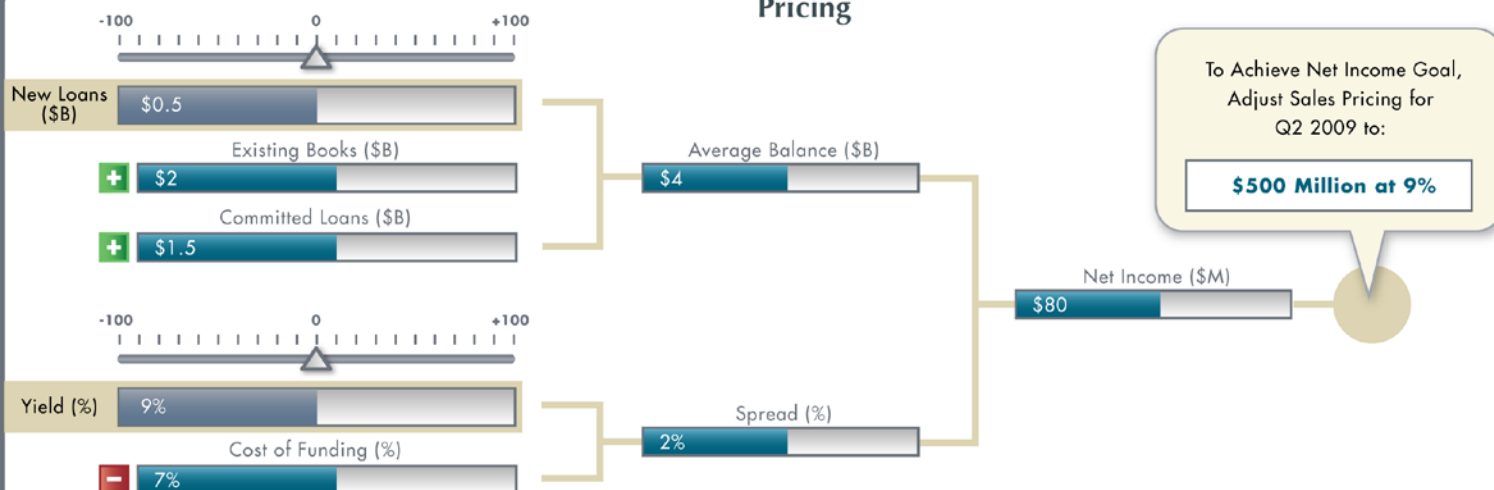
Existing Loan Volume



Projected Loan Volume



Pricing



COMMERCIAL BANKING: TREASURY SERVICES

Color thresholding is used to outline essential KPIs such as revenue and operating margin, and compares them to forecasts and previous time periods.

The Product Performance Analysis dashboard allows Product Managers in the Treasury Services department of a commercial bank to quickly monitor revenue trends across several types of non-credit products. Based on their analyses, Product Managers can re-evaluate product pricing based on customer purchasing behavior and other KPIs.



Treasury Services – Product Performance Analysis

Performance Report for: **Alister Smithwick, Inc.**

Select a Customer

Alister Smithwick, Inc.

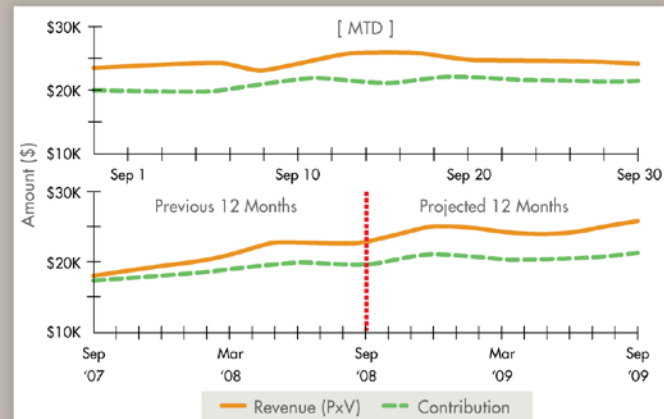
Select a Month:

September, 2008

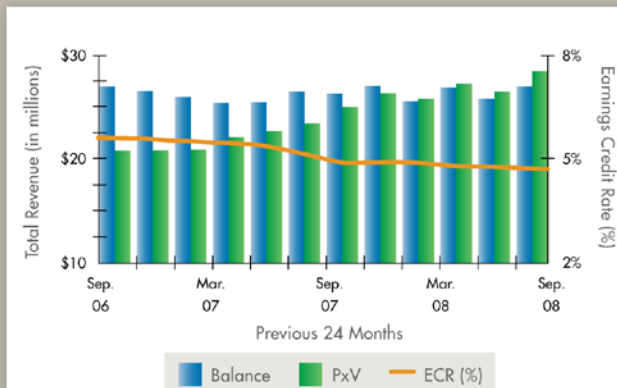
Performance Metrics

	MTD Actual	This Month Plan	Prior Month	MoM Actual Change	Projected MoM Change	YoY Actual Change	Projected YoY Change
# of Avg. Daily Payments	120	115	122	-1.64%	2.00%	2.14%	4.00%
Total Revenue (\$)	\$21,446	\$22,000	\$21,280	0.78%	2.00%	4.58%	5.00%
Total Expense (\$)	\$9,883	\$10,000	\$9,472	1.17%	0.88%	-1.78%	3.00%
Operating Margin (%)	55.65%	55%	54%	0.65%	0.40%	3.07%	6.00%
Cost of Operational Errors (\$)	\$309	\$295	\$300	-0.03%	-0.20%	-1.04%	-1.20%

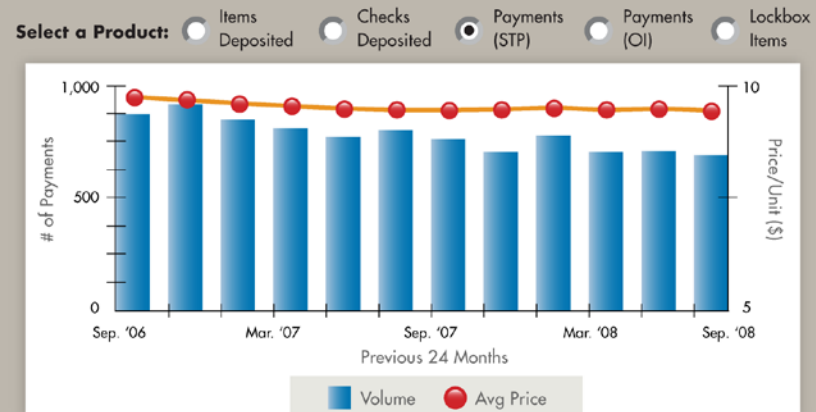
Activity Trends



Compensating Value Analysis

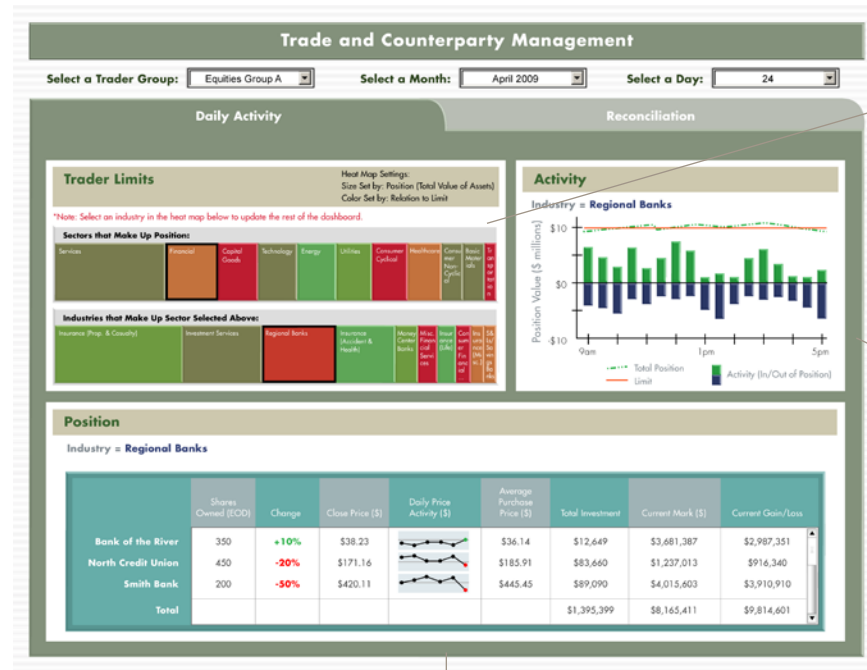


Product Volume



CAPITAL MARKETS: TRADE AND COUNTERPARTY MANAGEMENT

Every day, traders need to be constantly aware of all executed trades, trade performance, and trader limits, and to ensure that all trades are reconciled appropriately at the end of the day. Traders must have a clear understanding of their variable position throughout the day and values of the equities that make up that position. The Trade and Counterparty Management dashboard satisfies many of these business requirements by consolidating a variety of information on trader limits, comparative industry performance, and equity positioning. Using the dashboard, analysts, traders, and other employees can compare the performance of their equities with how other equities in the same industry are performing. They can also analyze the number of shares they own, the latest activity, the current equity price, price trends, the current mark, and other metrics to uncover their overall trading position and plan for future trades.



The heat map clearly details trader limits for various industries and sectors, displaying this information in reference to the relative value of all assets and how it relates to the trader limits. Choose a sector-industry combination to update the bar/line graph on the right and the Equity-Position area below.

The combination bar/line graph draws an important comparison between the performance of a trader's equities and the performance of other equities within the selected industry.

Microcharts and metrics shed light on the equities that the trader owns, their price, trends in the price, the total investment made in that equity, and the cumulative gains and losses for that equity.

Trade and Counterparty Management

Select a Trader Group: Equities Group A

Select a Month: April 2009

Select a Day: 24

Daily Activity

Trader Limits

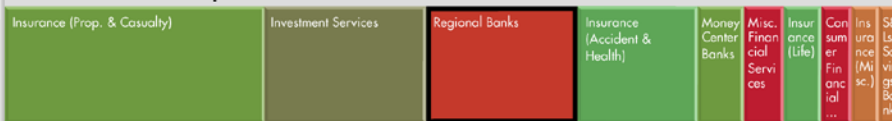
Heat Map Settings:
Size Set by: Position (Total Value of Assets)
Color Set by: Relation to Limit

*Note: Select an industry in the heat map below to update the rest of the dashboard.

Sectors that Make Up Position:



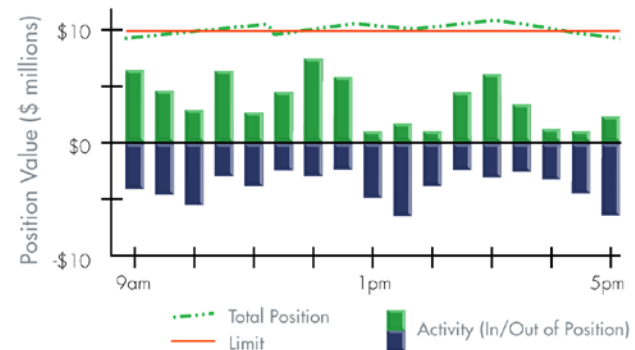
Industries that Make Up Sector Selected Above:



Reconciliation

Activity

Industry = Regional Banks



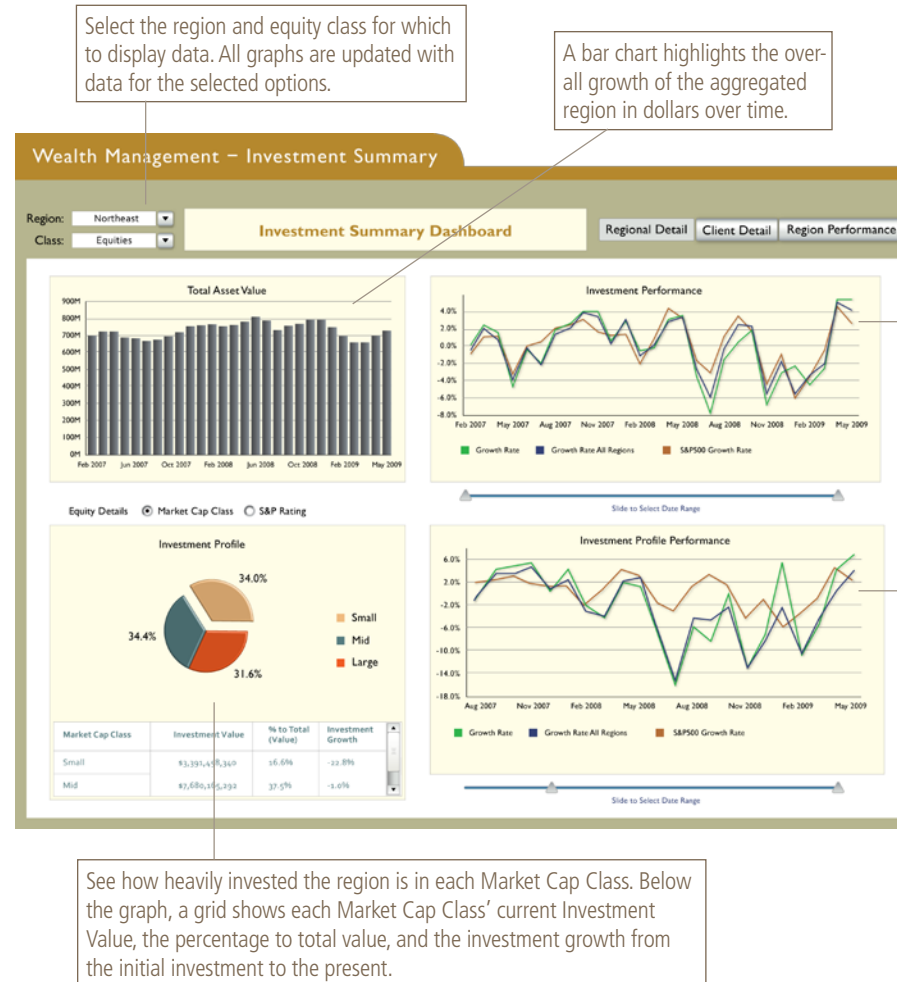
Position

Industry = Regional Banks

	Shares Owned (EOD)	Change	Close Price (\$)	Daily Price Activity (\$)	Average Purchase Price (\$)	Total Investment	Current Mark (\$)	Current Gain/Loss
Bank of the River	350	+10%	\$38.23		\$36.14	\$12,649	\$3,681,387	\$2,987,351
North Credit Union	450	-20%	\$171.16		\$185.91	\$83,660	\$1,237,013	\$916,340
Smith Bank	200	-50%	\$420.11		\$445.45	\$89,090	\$4,015,603	\$3,910,910
Total						\$1,395,399	\$8,165,411	\$9,814,601

ASSET MANAGEMENT & SERVICING: WEALTH MANAGEMENT – INVESTMENT SUMMARY

The Investment Summary dashboard provides a regional or business line manager with a high-level view of his or her investment firm's performance. It allows a manager to quickly identify both positive and negative performance, which can lead to better investment decision making. This Region Detail tab of the dashboard provides a regional view of an investment firm's performance. Other tabs in the dashboard provide in-depth views of individual client investment portfolios.



Wealth Management – Investment Summary

Region: Northeast

Class: Equities

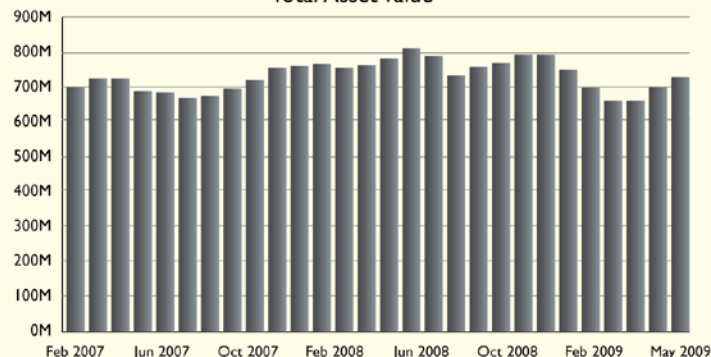
Investment Summary Dashboard

Regional Detail

Client Detail

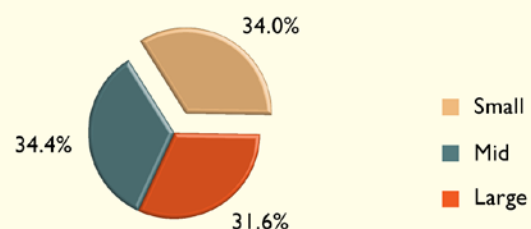
Region Performance

Total Asset Value



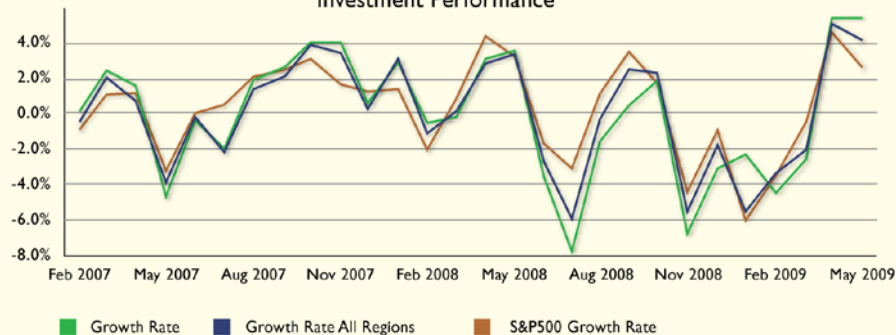
Equity Details ☒ Market Cap Class ☐ S&P Rating

Investment Profile



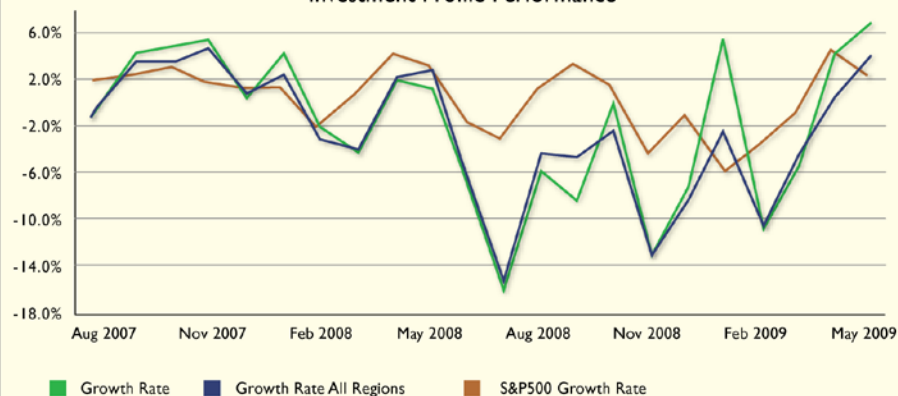
Market Cap Class	Investment Value	% to Total (Value)	Investment Growth
Small	\$3,391,458,340	16.6%	-22.8%
Mid	\$7,680,165,292	37.5%	-1.0%

Investment Performance



Slide to Select Date Range

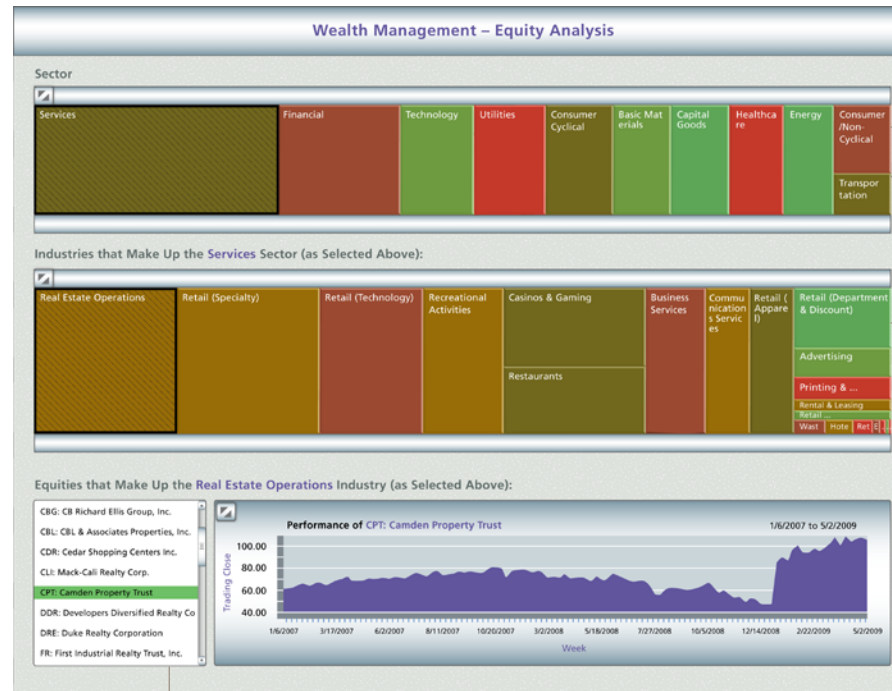
Investment Profile Performance



Slide to Select Date Range

ASSET MANAGEMENT & SERVICING: WEALTH MANAGEMENT – EQUITY ANALYSIS

The Equity Analysis dashboard provides a simple performance summary of an investment firm's vested equities. It can be used to quickly identify positive and negative-performing sectors, industries, and equities. This information can help investment decision makers select equities to recommend to clients.



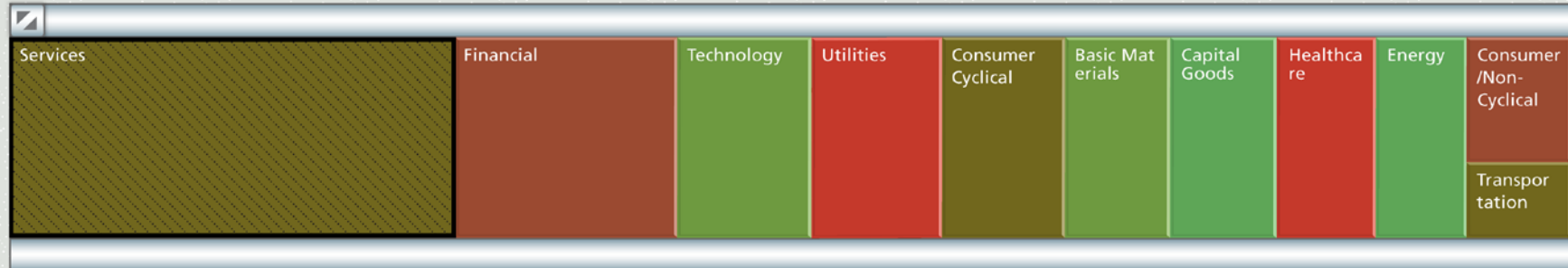
Choose a sector to display individual industries and equity performance for those industries.

The sector heat map in the dashboard shows the performance of equities by sector. The size of each sector indicates relative value, as the color indicates relative growth. The bottom heat map reveals the performance of equities by industry. As in the Sector heat map, the size of each industry indicates the relative value of the equities within that industry, and the color indicates relative growth.

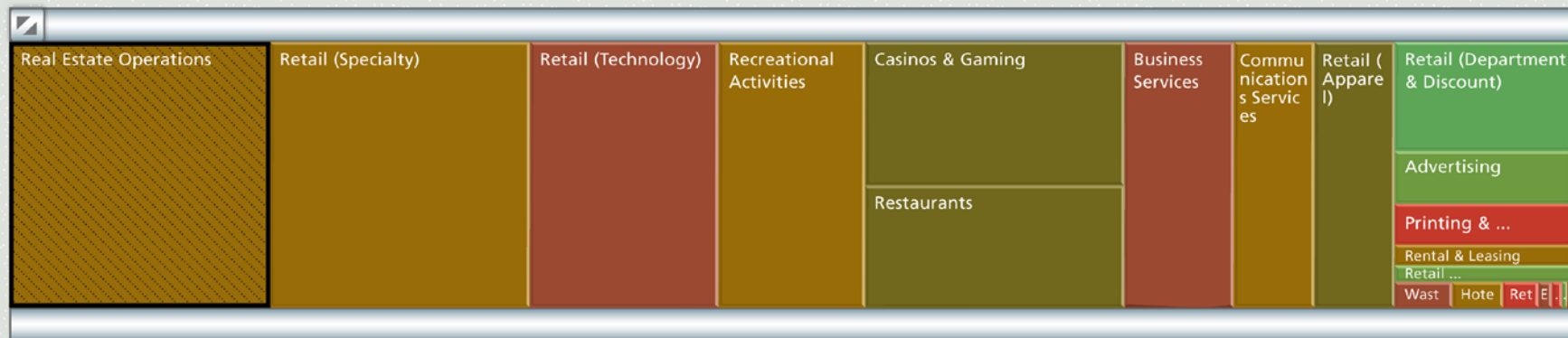
The list box selector contains all of the invested equities for the currently selected industry. Choose an individual equity to display detailed trade data and trends for that equity.

Wealth Management – Equity Analysis

Sector

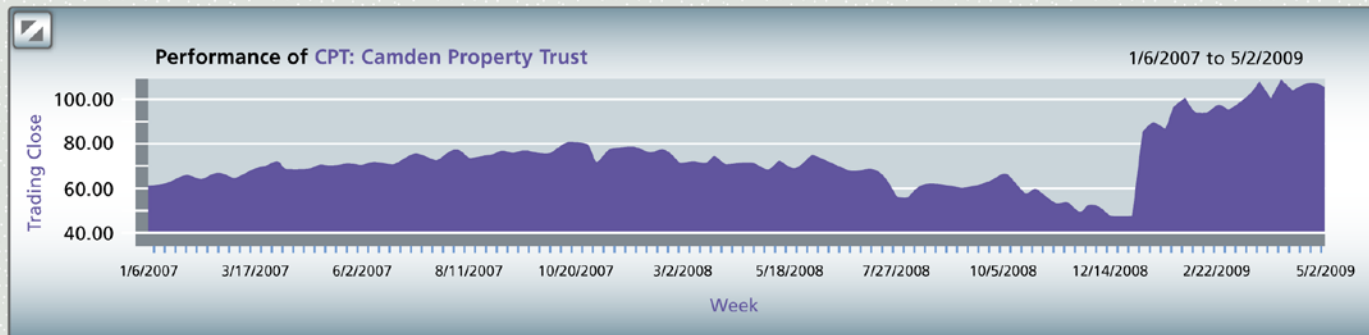


Industries that Make Up the **Services** Sector (as Selected Above):



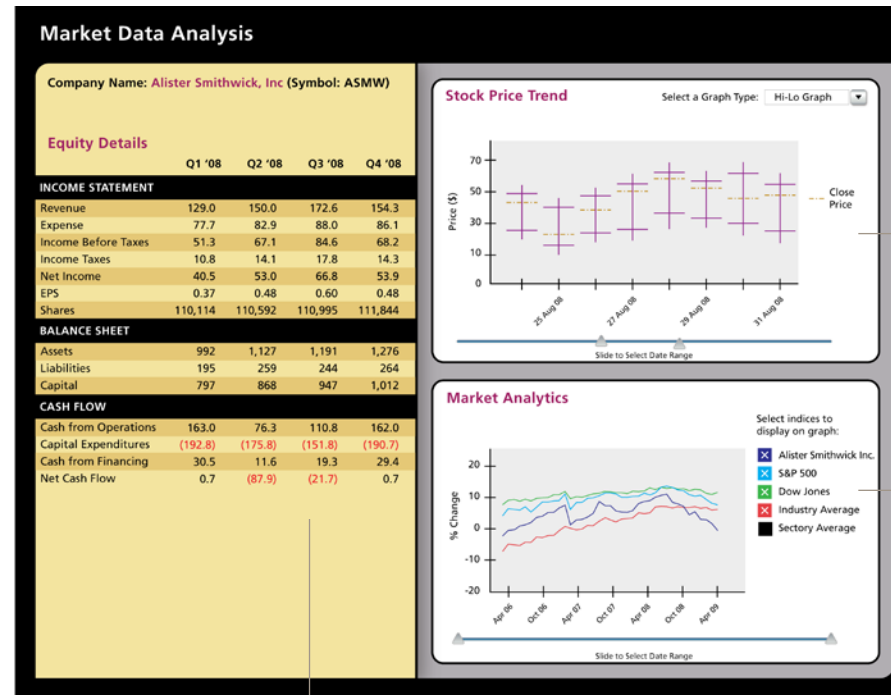
Equities that Make Up the **Real Estate Operations** Industry (as Selected Above):

CBG: CB Richard Ellis Group, Inc.
CBL: CBL & Associates Properties, Inc.
CDR: Cedar Shopping Centers Inc.
CLI: Mack-Cali Realty Corp.
CPT: Camden Property Trust
DDR: Developers Diversified Realty Co
DRE: Duke Realty Corporation
FR: First Industrial Realty Trust, Inc.



ASSET MANAGEMENT & SERVICING: MARKET DATA ANALYSIS

The Market Data Analysis dashboard allows traders and other analysts to obtain an all-encompassing view of a company, its performance, and the trends of its stock prices over time. Using the dashboard, business users can view a company's balance sheet, identify prevalent trends in the company's stock price, and compare those prices to forecasts and to industry averages, as well as the Dow Jones and S&P 500.



Select from a variety of graph types, such as a hi-lo graph, to depict stock price trends for the previous six months and how they compare to forecasted prices.

Select an average or stock index from the graph legend to show the extent to which the company's stock price has fluctuated, compared to industry, sector, Dow Jones, or the S&P 500.

Combined income statement and balance sheet provides a list of KPIs for the organization.

Market Data Analysis

Company Name: **Alister Smithwick, Inc** (Symbol: ASMW)

Equity Details

Q1 '08 Q2 '08 Q3 '08 Q4 '08

INCOME STATEMENT

Revenue	129.0	150.0	172.6	154.3
Expense	77.7	82.9	88.0	86.1
Income Before Taxes	51.3	67.1	84.6	68.2
Income Taxes	10.8	14.1	17.8	14.3
Net Income	40.5	53.0	66.8	53.9
EPS	0.37	0.48	0.60	0.48
Shares	110,114	110,592	110,995	111,844

BALANCE SHEET

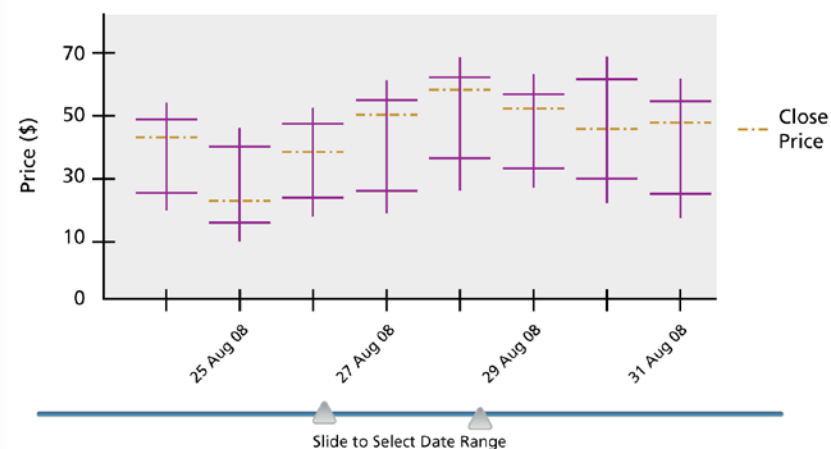
Assets	992	1,127	1,191	1,276
Liabilities	195	259	244	264
Capital	797	868	947	1,012

CASH FLOW

Cash from Operations	163.0	76.3	110.8	162.0
Capital Expenditures	(192.8)	(175.8)	(151.8)	(190.7)
Cash from Financing	30.5	11.6	19.3	29.4
Net Cash Flow	0.7	(87.9)	(21.7)	0.7

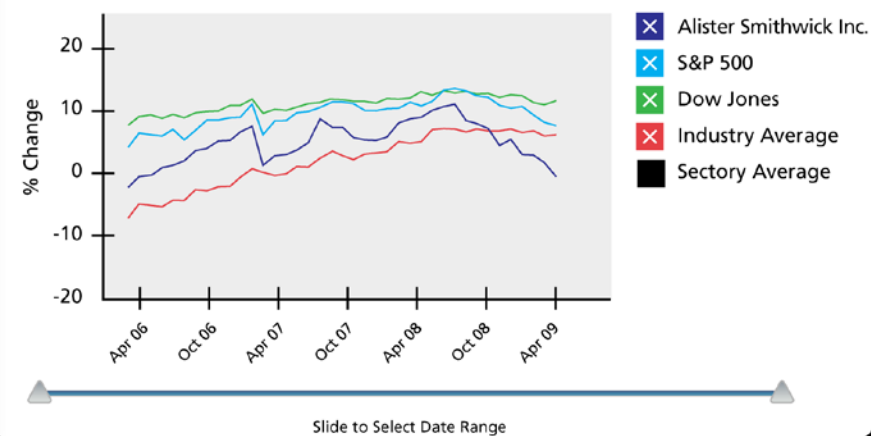
Stock Price Trend

Select a Graph Type: **Hi-Lo Graph**



Market Analytics

Select indices to display on graph:

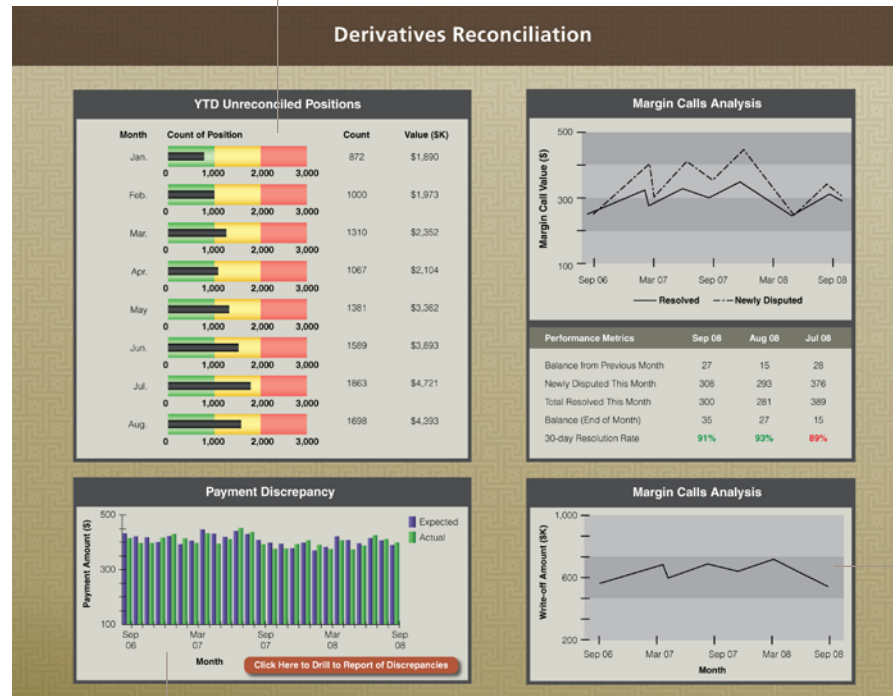


ASSET MANAGEMENT & SERVICING:

DERIVATIVES RECONCILIATION

Bullet graphs provide a monthly view of unreconciled position counts and associated values.

Every day, derivatives traders and trader support staff must reconcile derivatives trades, identify trade breaks, and take any necessary actions to ensure compliance. The Derivatives Reconciliation dashboard allows business users to identify payment discrepancies, monitor position status and margin call values, and keep track of the amount of any write-offs incurred.

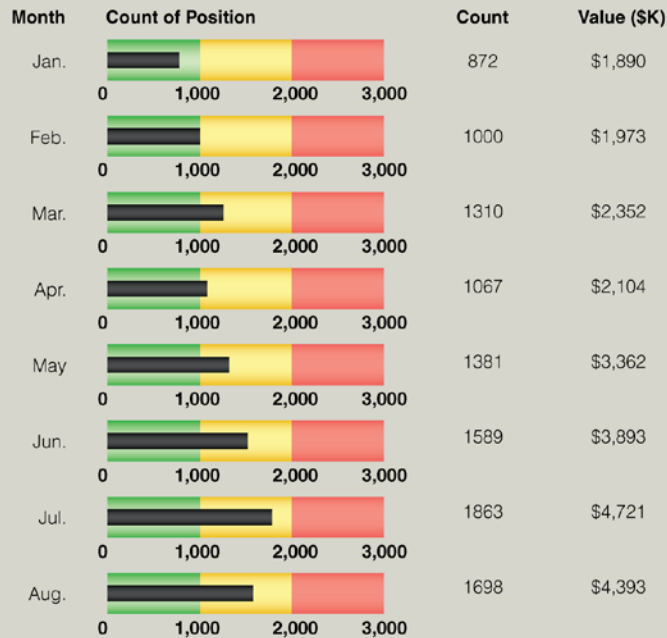


Track expected vs. actual payment amounts and access additional reports as necessary.

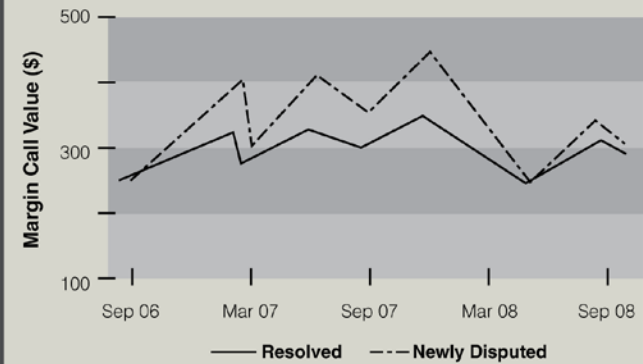
Monitor monthly write-off expenses and quickly identify prevailing monthly trends.

Derivatives Reconciliation

YTD Unreconciled Positions

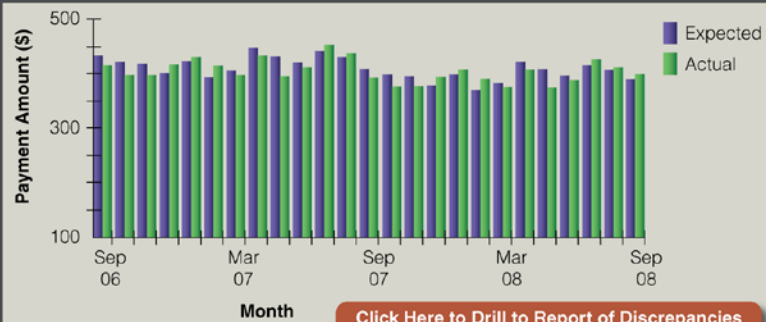


Margin Calls Analysis



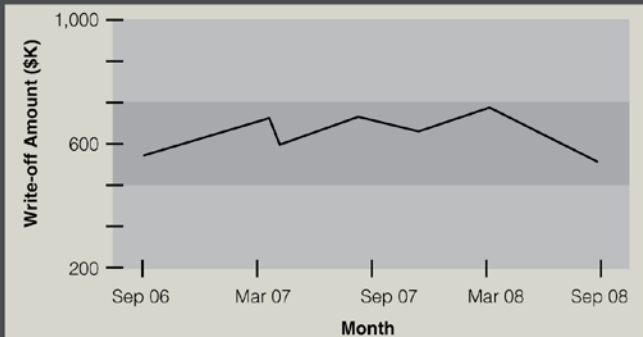
Performance Metrics	Sep 08	Aug 08	Jul 08
Balance from Previous Month	27	15	28
Newly Disputed This Month	308	293	376
Total Resolved This Month	300	281	389
Balance (End of Month)	35	27	15
30-day Resolution Rate	91%	93%	89%

Payment Discrepancy



[Click Here to Drill to Report of Discrepancies](#)

Margin Calls Analysis



ENTERPRISE SERVICES: MORTGAGE RISK EXPOSURE

The Mortgage Risk Exposure dashboard highlights some of the key risk analysis areas a mortgage product line manager, operations executive, or mortgage risk officer investigates on a regular basis. These business users can leverage this dashboard on a daily, weekly, and monthly basis to better understand the state of their mortgage business unit, particularly in regard to levels of risk. Each of the areas within the dashboard sheds light on the overall credit risk situation at the financial institution and the steps that may need to be taken to mitigate any outstanding issues. This section of the dashboard focuses on the arrear profile of specific accounts within the manager's mortgage portfolios, which is used to identify customers who are behind on their mortgage payments. A bank will typically rate the level of arrear into three categories with 3 being the highest level of arrear, or worst accounts. The manager of the mortgage department can look at the accounts classification level for each specific month or at the running average of the classification levels over time. Directly from the dashboard, he or she can analyze each account individually to determine whether to maintain or drop a specific mortgage.



View account KPIs for a specific month, including the total number of open accounts, the total in arrears, and the percent in arrears for any given month.

Quickly obtain a month-by-month view of the arrears level of each individual account as selected on the left, and take action as necessary.

Use the microchart widget to quickly review trends for the 50 worst accounts. Selections made in this list update the graph to the right.

Mortgage Risk Exposure

Mortgage Risk KPIs

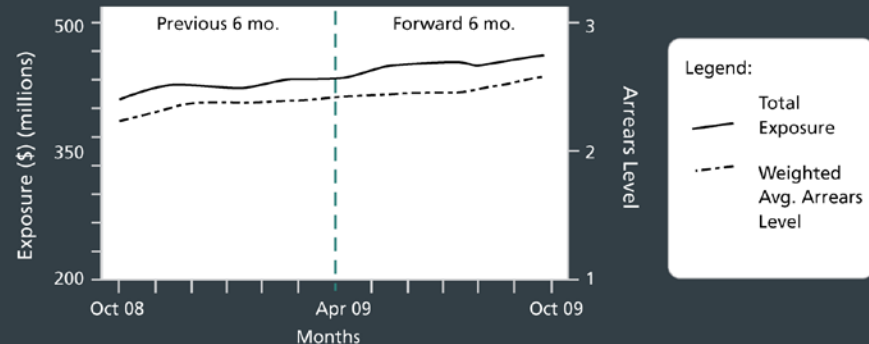
Select a Month to View KPIs:

April, 2009

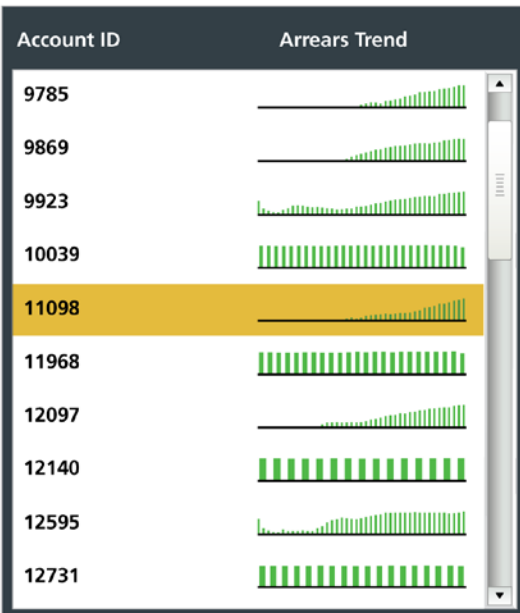
Account Arrears KPIs for **April, 2009**

	Accounts	Total Value (\$M):
Total:	8,362	1,546.97
Arrears:	593	403.78
% in Arrears:	7.09%	26%

Total Portfolio Exposure



Arrears Trends for 50 Worst Accounts:



Detailed Arrears Information

Acct: 11098

Status: **Current**

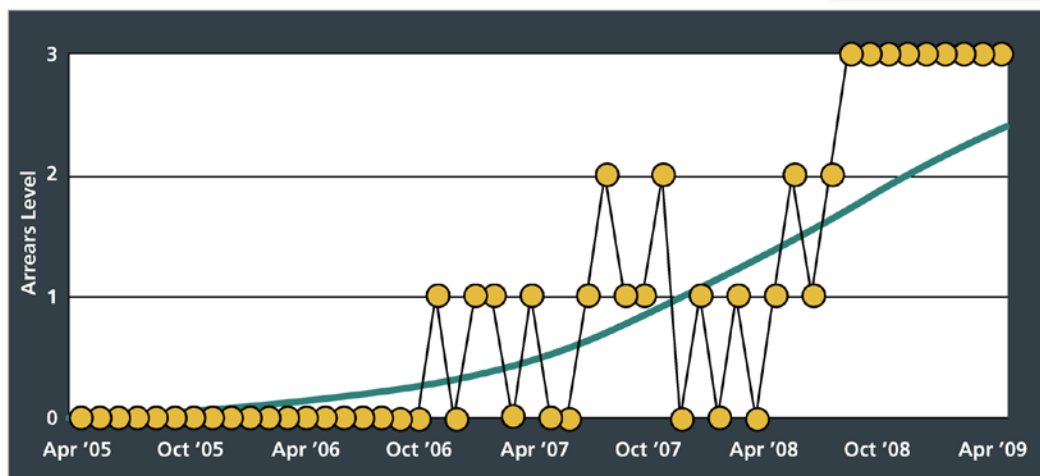
[Keep Account](#)

[Leave Account](#)

Legend:

● Arrears Classification

— Arrears Classification (Running Average)



Slide to Select Time Period:

ENTERPRISE SERVICES: CREDIT RISK ANALYSIS

Use the radio buttons to select all of the characteristics of accounts to analyze.

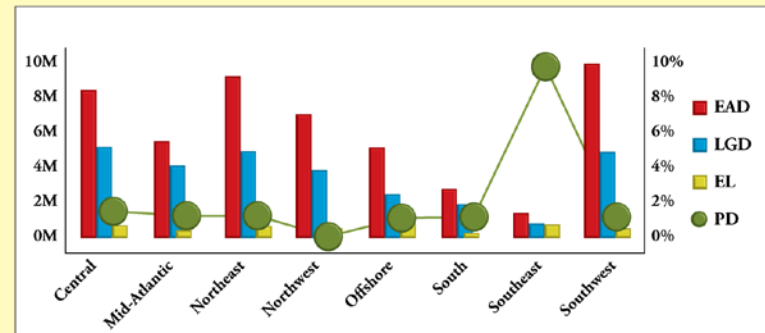
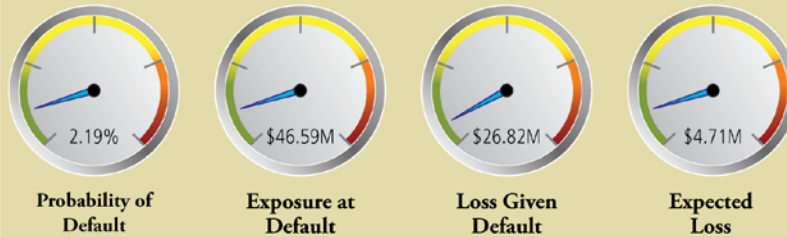
The Credit Risk Analysis dashboard would be used by Banking Executives and other business users to analyze some of the most important performance indicators for their mortgage portfolios: Probability of Default (PD), Exposure at Default (EAD), Loss Given Default (LGD), and Expected Loss (EL). Every day, executives across the organization analyze these KPIs to assess the current state of their mortgage portfolios. In addition, the Credit Risk Analysis dashboard enables the easy monitoring of these KPIs for many different segments of mortgages, broken down by many of the most important variables, including Region, Size, and Rating. By simply making different selections right on the interactive dashboard, the risk executive can get a feel for the full “story” of their mortgage portfolio within each customized segment.



The graph depicts KPIs for each region side-by-side, enabling quick comparisons.

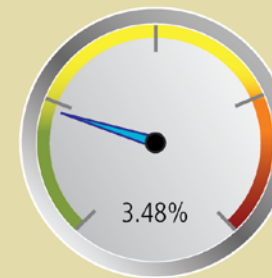
Credit Risk Analysis

Key Mortgage Indicators Across Entire Portfolio

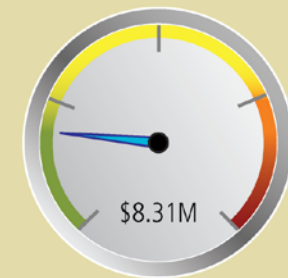


Select the Characteristics to View Mortgage Indicators

- | | | |
|--|---|--|
| Region: | Type: | Size: |
| ☐ Central | ☐ Fixed Payments, Self-Amortizing | ☐ All |
| ☐ Mid-Atlantic | ☐ Adjustable Rate Mortgage | ☒ Regular |
| ☒ Northeast | ☐ Adjustable Term Mortgage | ☐ Jumbo |
| ☐ Northwest | ☒ Graduated Payment | Total Value: |
| ☐ Offshore | ☐ Balloon | ☐ All |
| ☐ South | ☐ Other | ☐ \$0 – \$50,000 |
| ☐ Southeast | Rating: | ☐ \$50,000 – \$100,000 |
| ☐ Southwest | ☐ All | ☐ \$100,000 – \$200,000 |
| | ☒ Prime | ☒ \$200,000 – \$300,000 |
| | ☐ Sub-Prime | ☐ \$300,000 – \$400,000 |
| | | ☐ \$400,000 + |



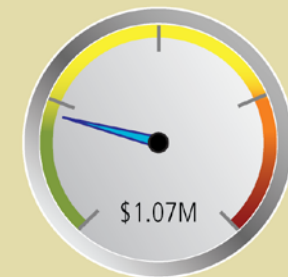
Probability of Default



Exposure at Default



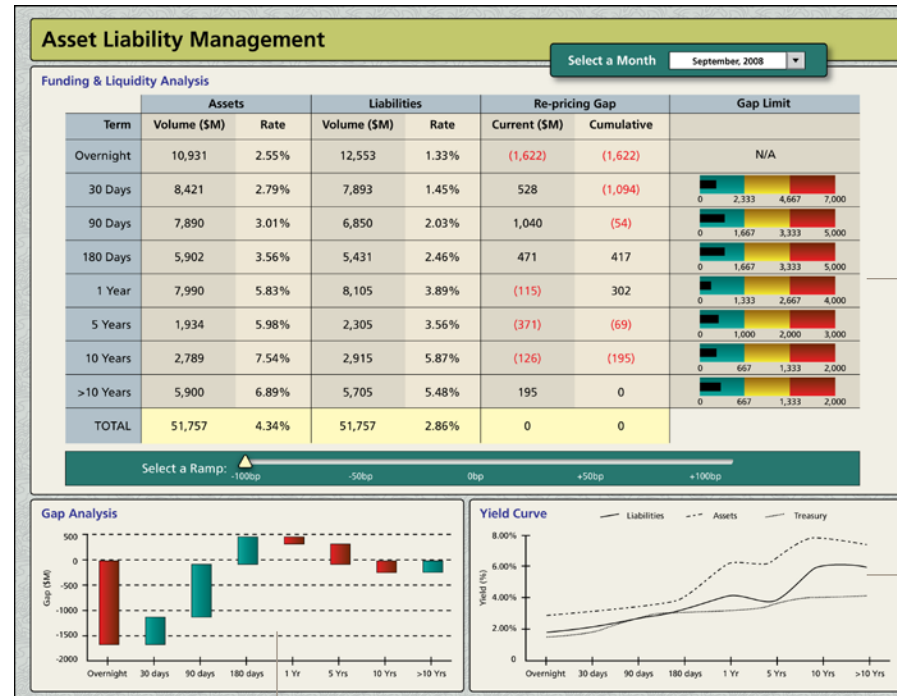
Loss Given Default



Expected Loss

ENTERPRISE SERVICES: ASSET LIABILITY MANAGEMENT

The Asset Liability Management dashboard enables companies to gain insight into the overall status of their business in terms of assets, liabilities, and shareholder equity. The key area of analysis within the dashboard is interest rate risk management and enterprise funding management. Key performance indicators for interest rate sensitivity, gap analysis, and limit analysis all provide valuable insight into interest rate and liquidity risk. This dashboard is ideal to share with many different types of constituents, including the executive board, investment committee, risk management department, and financial regulators.



Bullet charts are used to depict limits across a wide array of loan types.

A line graph highlights interest rate sensitivity by providing a direct yield comparison between assets and liabilities.

A waterfall graph depicts gaps across each loan type; these gaps are used to assess interest rate and liquidity risk.

Asset Liability Management

Select a Month

September, 2008

Funding & Liquidity Analysis

Term	Assets		Liabilities		Re-pricing Gap		Gap Limit
	Volume (\$M)	Rate	Volume (\$M)	Rate	Current (\$M)	Cumulative	
Overnight	10,931	2.55%	12,553	1.33%	(1,622)	(1,622)	N/A
30 Days	8,421	2.79%	7,893	1.45%	528	(1,094)	
90 Days	7,890	3.01%	6,850	2.03%	1,040	(54)	
180 Days	5,902	3.56%	5,431	2.46%	471	417	
1 Year	7,990	5.83%	8,105	3.89%	(115)	302	
5 Years	1,934	5.98%	2,305	3.56%	(371)	(69)	
10 Years	2,789	7.54%	2,915	5.87%	(126)	(195)	
>10 Years	5,900	6.89%	5,705	5.48%	195	0	
TOTAL	51,757	4.34%	51,757	2.86%	0	0	

Select a Ramp:



-100bp

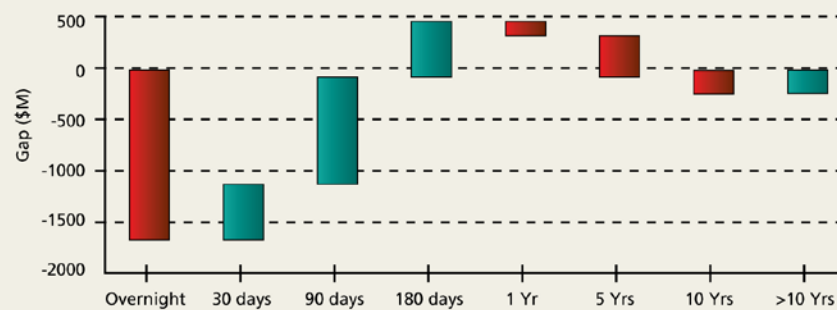
-50bp

0bp

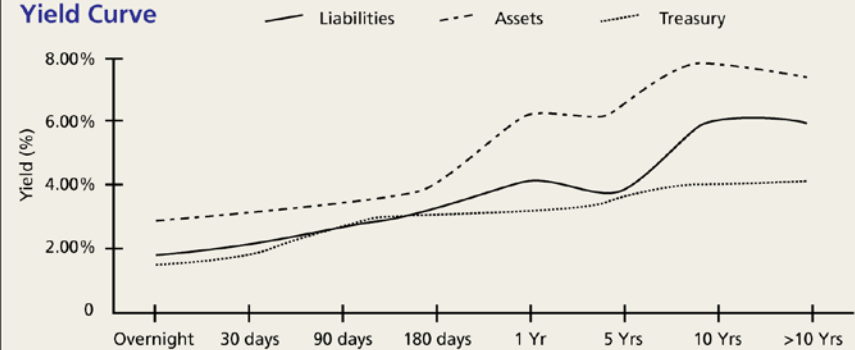
+50bp

+100bp

Gap Analysis



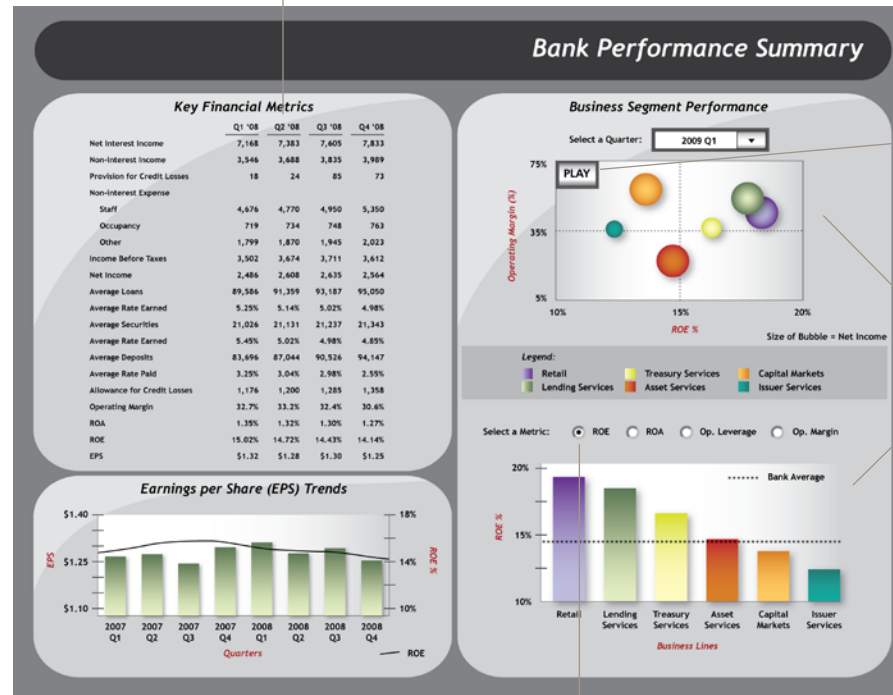
Yield Curve



SHARED SERVICES: EXECUTIVE PERFORMANCE SUMMARY

A summary income statement and balance sheet shows standard financials.

MicroStrategy Dynamic Enterprise Dashboards provide the perfect solution for Executives and Board Members who need to analyze the quarterly performance of their corporation. This Executive Performance Summary dashboard combines a standard income statement and balance sheet with engaging and intuitive visuals that highlight product performance across every product line. From one dashboard, business users can analyze operating leverage, operating margin, earnings per share (EPS), and much more.



View an animation that plots the metric values through time.

A bubble graph and bar graph provide a unique perspective on business segment performance across all product lines, including retail, treasury services, and capital markets.

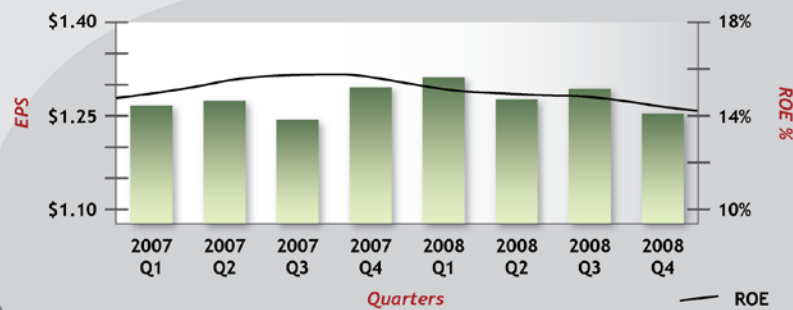
Select a metric to compare performance across all product lines and the bank average.

Bank Performance Summary

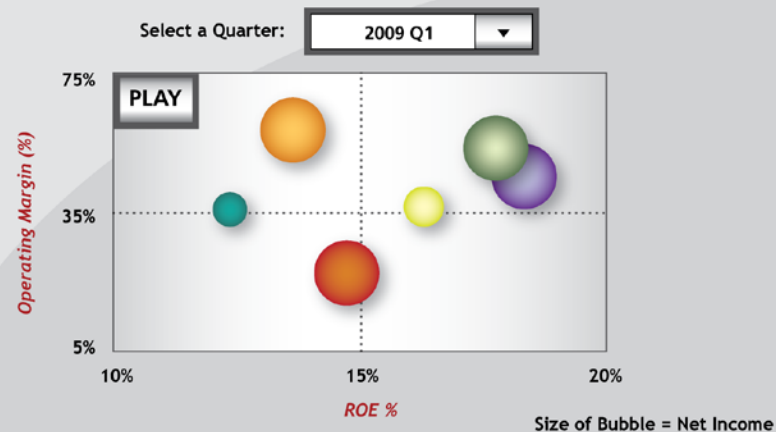
Key Financial Metrics

	Q1 '08	Q2 '08	Q3 '08	Q4 '08
Net Interest Income	7,168	7,383	7,605	7,833
Non-interest Income	3,546	3,688	3,835	3,989
Provision for Credit Losses	18	24	85	73
Non-interest Expense				
Staff	4,676	4,770	4,950	5,350
Occupancy	719	734	748	763
Other	1,799	1,870	1,945	2,023
Income Before Taxes	3,502	3,674	3,711	3,612
Net Income	2,486	2,608	2,635	2,564
Average Loans	89,586	91,359	93,187	95,050
Average Rate Earned	5.25%	5.14%	5.02%	4.98%
Average Securities	21,026	21,131	21,237	21,343
Average Rate Earned	5.45%	5.02%	4.98%	4.85%
Average Deposits	83,696	87,044	90,526	94,147
Average Rate Paid	3.25%	3.04%	2.98%	2.55%
Allowance for Credit Losses	1,176	1,200	1,285	1,358
Operating Margin	32.7%	33.2%	32.4%	30.6%
ROA	1.35%	1.32%	1.30%	1.27%
ROE	15.02%	14.72%	14.43%	14.14%
EPS	\$1.32	\$1.28	\$1.30	\$1.25

Earnings per Share (EPS) Trends



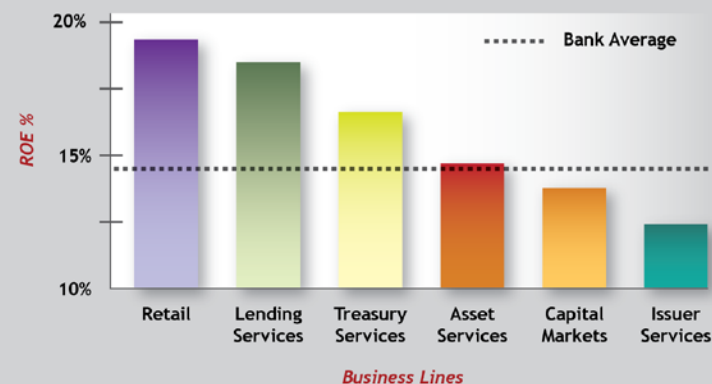
Business Segment Performance



Legend:

- Retail
- Lending Services
- Treasury Services
- Asset Services
- Capital Markets
- Issuer Services

Select a Metric: ☒ ROE ☐ ROA ☐ Op. Leverage ☐ Op. Margin



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MicroStrategy, MicroStrategy 6, MicroStrategy 7, MicroStrategy 7i, MicroStrategy 7i Evaluation Edition, MicroStrategy 7i Olap Services, MicroStrategy 8, MicroStrategy 9, MicroStrategy Distribution Services, MicroStrategy MultiSource Option, MicroStrategy Command Manager, MicroStrategy Enterprise Manager, MicroStrategy Object Manager, MicroStrategy Reporting Suite, MicroStrategy Power User, MicroStrategy Analyst, MicroStrategy Consumer, MicroStrategy Email Delivery, MicroStrategy BI Author, MicroStrategy BI Modeler, MicroStrategy Evaluation Edition, MicroStrategy Administrator, MicroStrategy Agent, MicroStrategy Architect, MicroStrategy BI Developer Kit, MicroStrategy Broadcast Server, MicroStrategy Broadcaster, MicroStrategy Broadcaster Server, MicroStrategy Business Intelligence Platform, MicroStrategy Consulting, MicroStrategy CRM Applications, MicroStrategy Customer Analyzer, MicroStrategy Desktop, MicroStrategy Desktop Analyst, MicroStrategy Desktop Designer, MicroStrategy eCRM 7, MicroStrategy Education, MicroStrategy eTrainer, MicroStrategy Executive, MicroStrategy Infocenter, MicroStrategy Intelligence Server, MicroStrategy Intelligence Server Universal Edition, MicroStrategy MDX Adapter, MicroStrategy Narrowcast Server, MicroStrategy Objects, MicroStrategy OLAP Provider, MicroStrategy SDK, MicroStrategy Support, MicroStrategy Telecaster, MicroStrategy Transactor, MicroStrategy Web, MicroStrategy Web Business Analyzer, MicroStrategy World, Alarm, Alarm.com, Alert.com, Angel, Angel.com, Application Development and Sophisticated Analysis, Best In Business Intelligence, Centralized Application Management, Changing The Way Government Looks At Information, DSSArchitect, DSS Broadcaster, DSS Broadcaster Server, DSS Office, DSSServer, DSS Subscriber, DSS Telecaster, DSSWeb, eBroadcaster, eCaster, eStrategy, eTelecaster, Information Like Water, Insight Is Everything, Intelligence Through Every Phone, Your Telephone Just Got Smarter, Intelligence To Every Decision Maker, Intelligent E-Business, IWAPU, Personal Intelligence Network, Personalized Intelligence Portal, Query Tone, Quickstrike, Rapid Application Development, Strategy.com, Telepath, Telepath Intelligence, Telepath Intelligence (and Design), MicroStrategy Intelligent Cubes, The E-Business Intelligence Platform, The Foundation For Intelligent E-Business, The Integrated Business Intelligence Platform Built For The Enterprise, The Intelligence Company, The Platform For Intelligent E-Business, The Power Of Intelligent eBusiness, The Power Of Intelligent E-Business, The Scalable Business Intelligence Platform Built For The Internet, Industrial-Strength Business Intelligence, Office Intelligence, MicroStrategy Office, MicroStrategy Report Services, MicroStrategy Web MMT, MicroStrategy Web Services, Pixel Perfect, MicroStrategy Mobile, MicroStrategy Integrity Manager and MicroStrategy Data Mining Services are all registered trademarks or trademarks of MicroStrategy Incorporated.

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Patent Information

This product is patented. One or more of the following patents may apply to the product sold herein: U.S. Patent Nos. 6,154,766, 6,173,310, 6,260,050, 6,263,051, 6,269,393, 6,279,033, 6,501,832, 6,567,796, 6,587,547, 6,606,596, 6,658,093, 6,658,432, 6,662,195, 6,671,715, 6,691,100, 6,694,316, 6,697,808, 6,704,723, 6,707,889, 6,741,980, 6,765,997, 6,768,788, 6,772,137, 6,788,768, 6,792,086, 6,798,867, 6,801,910, 6,820,073, 6,829,334, 6,836,537, 6,850,603, 6,859,798, 6,873,693, 6,885,734, 6,888,929, 6,895,084, 6,940,953, 6,964,012, 6,977,992, 6,996,568, 6,996,569, 7,003,512, 7,010,518, 7,016,480, 7,020,251, 7,039,165, 7,082,422, 7,113,993, 7,181,417, 7,127,403, 7,174,349, 7,194,457, 7,197,461, 7,228,303, 7,260,577, 7,266,181, 7,272,212, 7,302,639, 7,324,942, 7,330,847, 7,340,040, 7,356,758, 7,356,840, 7,415,438, 7,428,302, 7,430,562, 7,440,898, 7,457,397, and 7,486,780. Other patent applications are pending.

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