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Deloitte Universal Banking Accelerator for Workday Adaptive Planning

Making holistic planning possible
and practical for universal banks

The accelerator makes it possible for bank executives to gain insights needed to improve performance, produce internal and external reports in minutes, and plan their entire business.

When it comes to planning, the banking business is like no other. Budgeting and forecasting are based on the composition of a bank's portfolio and how a complex array of variables can affect it, rather than on simple multiples of products and price. Understanding this complexity, Deloitte has created a universal banking accelerator, developed within the Workday Adaptive Planning suite, that tackles the distinct planning, budgeting and reporting challenges faced by universal banks. The accelerator makes it possible for bank executives to gain insights needed to improve performance, produce internal and external reports in minutes, and plan their entire business—all within Workday Adaptive Planning Business Planning Cloud.

Scenario modeling and more

Many planning and forecasting tools cannot manage the intricacies of the banking business, such as capital requirements and regulations, loan and payment calculations, and the impact of interest rate variability on the business. Through pre-configured formulas and embedded leading practices, the Deloitte Universal Banking Accelerator enables holistic planning across the entire organization by taking all of these factors into account. In addition to speeding the

deployment of Workday Adaptive Planning, the accelerator enables finance leaders to:

- Plan, analyze, and report on credit and deposit volumes and interest rates across business units, products (e.g., corporate loans, mortgages, car loans, and personal loans) and regions (with allocations per relationship managers in corporate banking, or in channels or branches in retail banking)
- Track and plan prepayments and overdue portion of the portfolio
- Initiate selective top-down or bottom-up planning for new loans or deposits
- Enable inter-bank operations and treasury management (i.e., securities held to maturity, held for trading or available for sale)
- Manage funds transfer pricing
- Plan capital requirements (e.g., ICAAP)
- Produce integrated financial statements
- Quickly run what-if scenarios and perform sensitivity analysis: variations in interest rates, increase or decrease in business volumes, regulation changes, etc.
- Streamline analysis with interactive dashboards to improve decision-making

Business volume management

Levels: Retail Banking		Products: Car Loans		Branch: Branch 1						
#	Accounts by Time	Oct-2018	Nov-2018	Dec-2018	Jan-2019	Feb-2019	Mar-2019	Apr-2019	May-2019	
1	Initial Balance									
2	Outstanding Initial Balance	108,968.5...	110,583.8...	111,070,746	110,360,069	110,751,525	111,940.0...	113,051.9...	113,546.5...	
3	Calculated Average Maturity	22.45	22.43	22.43	22.27	22.36	22.31	22.24	22.11	
4	Initial Interest Rate (APR)	7.50%	7.59%	7.66%	7.72%	8.48%	8.48%	8.49%	8.49%	
5	Theoretical Payment									
6	Theoretical Amortization	4,516,558	4,593,222	4,600,477	4,603,228	Locked: This group account cannot be edited			4,735,432	
7	Theoretical Interest	696,027	691,869	724,883	726,187				821,604	
8	Theoretical Installment	5,212,585	5,285,091	5,325,360	5,329,415	5,323,475	5,433,811	5,488,384	5,557,036	
9	Parameters									
10	% On-Date Payments	94%	99%	96%	98%	98%	98%	98%	98%	
11	% Prepayment	1.50%	2.30%	2.40%	1.40%	1.40%	1.40%	1.40%	1.40%	
12	% Overdue Paid	34.00%	33.00%	35.00%	30.00%	30.00%	30.00%	30.00%	30.00%	
13	Payments									
14	Outstanding Charged Amortizations	4,245,564	4,547,289	4,416,458	4,511,163	4,509,070	4,532,046	4,603,250	4,640,723	
15	Outstanding Charged Interests	654,265	684,950	695,888	711,063	707,936	793,089	775,366	805,172	
16	Outstanding Charged Instalments	4,899,830	5,232,240	5,112,346	5,222,826	5,217,006	5,325,135	5,378,616	5,445,895	
17	Prepayments	1,634,528	2,543,430	2,665,698	1,545,041	1,550,521	1,567,160	1,582,727	1,589,652	
18	Overdue Paid	273,796	280,297	219,539	187,447	164,423	148,109	137,350	130,037	
19	Overdue									
20	Move To Overdue	312,755	52,851	213,014	106,588	106,470	108,676	109,768	111,141	
21	Accumulated Overdue Principal	725,563	532,059	529,858	462,965	416,097	383,759	362,575	348,511	
22	Accumulated Overdue Interest	123,823	95,194	94,965	85,111	77,600	74,075	70,880	69,185	

Our qualifications

A recognized leader in providing audit, consulting, tax, and risk and financial advisory services to the financial services industry, Deloitte’s clients include banks, capital markets institutions, insurance companies, investment management, and real estate companies around the world. Our experienced professionals help banking and capital markets leaders anticipate challenges, and develop and implement strategies that address regulatory reform, technological complexity, competitive dynamics, and market moves—turning critical and complex business issues into opportunities for growth, resilience, and long-term advantage.

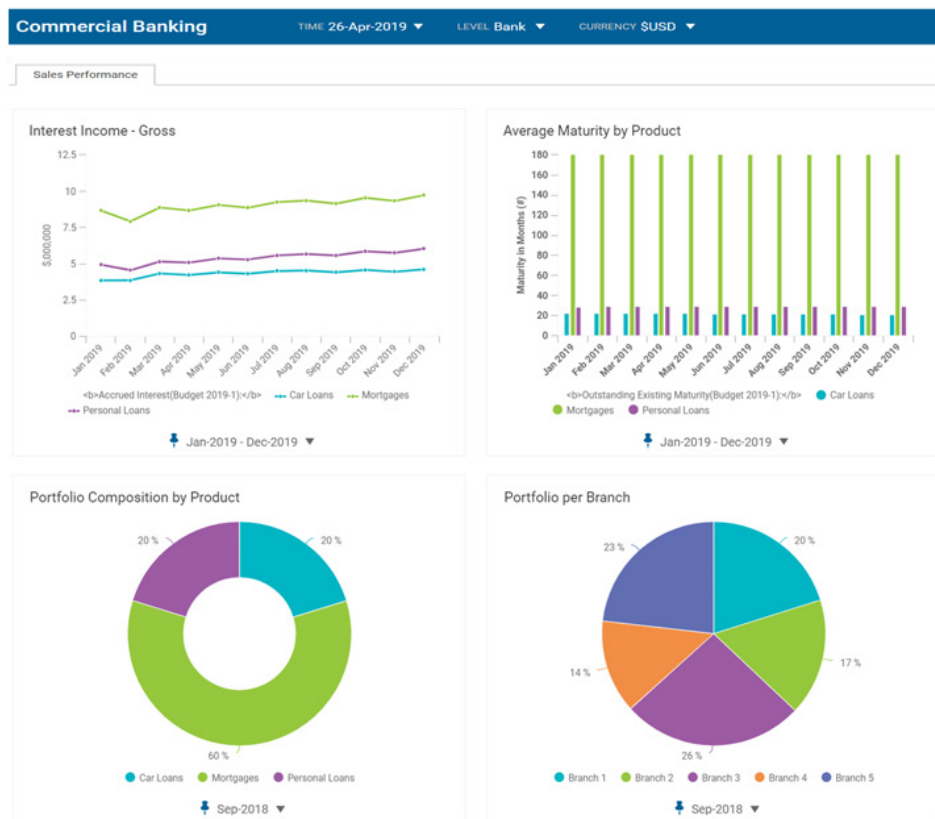
In addition, Deloitte has a leading, global Workday practice, with extensive experience

across Workday Financials, Workday HCM, and Workday Adaptive Planning.

The alliance between Deloitte and Workday combines the strengths of both organizations to help companies address their business-planning and management-reporting challenges. More specifically, our approach offers universal banking clients a leading planning and reporting platform, coupled with improved modeling and reporting practices.

By uniting the depth and breadth of Workday Adaptive Planning Business Planning Cloud technology with Deloitte’s collaborative approach, modeling accelerators and deep finance knowledge, the Universal Banking Accelerator helps banking and capital markets leaders to save time, generate insights, and gain self-service agility.

Reports and dashboard



Efficiency, agility and integrity

The value proposition of the Universal Banking Accelerator for Workday Adaptive Planning is rooted in:

Efficiency: Speeding deployment and streamlining planning, budgeting and forecasting processes through pre-built functionality and embedded leading practices.

Agility: Enhancing planning flexibility through scenario modeling, interactive dashboards and self-service capabilities.

Integrity: Improving information quality across the organization by integrating disparate data sources and reducing spreadsheet use.

Contact us

Business cycles in banking are getting shorter and shorter. Financial services professionals don't have time to introduce a process or a product and then wait and see how it will impact the business. With the Deloitte Universal Banking Accelerator for Workday Adaptive Planning, you no longer have to “wait and see.” By inputting a few variables, you can envision future possibilities and plan accordingly. To find out more about how the tool supports agile decision-making based on objective data, please contact:

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