



We'll get you there.

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Navigating a Data-Driven Strategy for Your Financial Institution

May 7, 2024



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Welcome



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Today's Road Trip AKA Agenda

- ✓ Planning the Route
- ✓ Course Correction with Real-time Data
- ✓ Weathering the Storm: Managing Risks
- ✓ Avoiding the Blind spots
- ✓ Unexpected Disruption
- ✓ Arriving at your destination



Poll- What is your role in the data journey for your FI?

- Decision maker- Responsible for strategy
- Driver- Responsible for results
- Navigator- Responsible for data
- Passenger- Recipient of information/reporting



Planning the Route



Klarivis Demo

- Executive Summary
- Roll up reports
- Board Reports



Course Correction with Real-Time Data



Poll- What is your favorite map?

- Google Maps
- Apple Maps
- Waze
- Garmin
- MapQuest
- Old School- I still like my Atlas



Klarivis Demo

- CD and Loan maturities
- Product insights



Weather Alert: There is a Weather Warning on Your Route



Klarivis Demo

- Loan Summary- drill thru loan detail to
- CRE concentration
- Credit Risk



Weathering the Storm: Managing Risks



Klarivis Demo

- Risks insights dashboards
- Financial rate variance insights
- Rate insights- Rate comparison



Insights Provide Visibility Through a Storm



Avoiding Blind Spots:



Klarivis Demo

- Opportunities to gain visibility to what is driving or hurting performance
- Efficiency ratio-
- NIM-
 - Portfolio insights
 - Product insights



Where are You in the Data Journey Today?

- Manual reporting/tracking (excel, PDF ect)
- Multiple and various Static reports delivered to email
- We have a data warehouse
- Dashboards with limited capability
- Siloed reporting and tracking (report request denied!)
- Fully interactive dashboards with drill thru for all levels of the organization



Poll- In your opinion, what is the current state of your FI's data visibility?

- We have some but it is Siloed
- Requests are often caught in bottlenecks.
Too much demand!
- Hard to trust - Dirty data!
- Lack of internal resources
- We are good! Have everything we need



Unexpected Disruptions



Klarivis Demo

- Deposit balance change, top 25 and balance change details

Klarivis- SVB- Deposit balance change, top 25 and beyond, ICS, Klarivis by Monday Over 250,000 and Percentage of uninsured deposits to total deposits.



Arriving at Your Destination



Poll: What do you think the next steps will be for your institution?

- Create awareness by sharing this presentation with leadership
- Conduct an enterprise data needs assessment
- Research external data aggregation and dashboard solutions
- Investigate current internal capabilities(staffing/knowledge/solutions)
- Continue to foster buy in or acceptance for the value of data-driven decisions
- Contact CLA for digital and data guidance and support



Thank you!

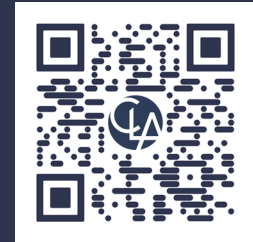
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