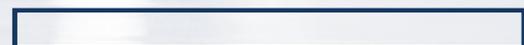


# Balance sheet analysis with BARS



**The Original**





# Balance sheet analysis with BARS

## Sophisticated Concept

The long standing experience of S&N as well as years of expertise from the financial services providers specialised in analysing financial statements has been incorporated into BARS. The functions of several legacy systems have found their way into a corporate-wide standard tool that still covers all of the specific needs addressed by the legacy systems it replaces, yet has delivered a synergy effect for all financial services providers that have switched to BARS:

### Comparability

The uniformness of the schematic representation of the financial statement used as an analytical basis allows you to take financial statements with differing statement types and convert them into a worldwide standard format, and by doing so compare these financial statements with each other.

### Active portfolio monitoring and controlling

The storage of all financial statements and the IT ratios in a centralised database facilitates the efficient analysis of single segments or of the entire portfolio in real-time.

### Cost and effort reduction

Basic functions for all fields only have to be configured.

### Schematic representation of the financial statement

The scope of delivery also comprises of the standard chart of accounts that is currently used by one of Germany's leading banks for analysing financial statements. This schematic representation holds 65 positions in the balance sheet section and 53 positions in the income statement section and also allows for mapping special combinations using arbitrary sub accounts. Contrary to other products, you can adjust the schematic representation to your needs and risk settings if you wish. This means that BARS can be fitted seamlessly into your risk assessment and IRB Advanced Approach in accordance with Basel II.

### Reporting according to customer request

S&N will devise reports according to your demands. This means that all reports - the financial statement report, the peer group analysis report, and the industry comparison report only contain the data you truly need. Above this, you can also integrate cash flow statement reports, ratio statistics, financial statement ratings or any other calculated report that you need. You can view them on your desktop via the high quality PDF format. This also means that you can print these reports on any printer or send them via email.

### Multi language capability

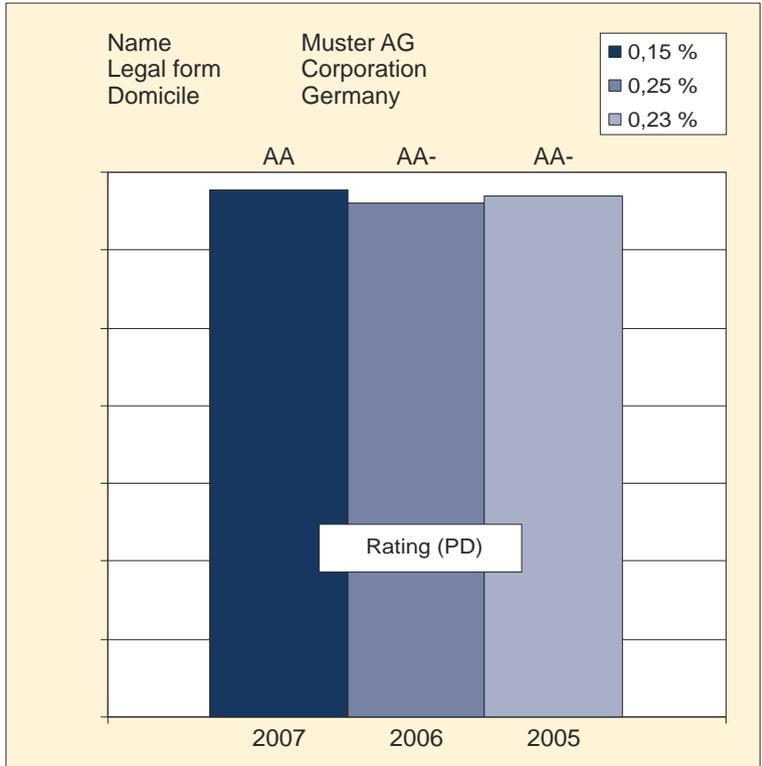
The BARS user interface and all reports are currently available in both German and English. Further languages can be added without the need for any further implementation efforts just by merely changing configurations files.

### Integration into your IT infrastructure

Extensive interfaces to all important systems allow you to import customer data and subsequently process the data of financial statements without any media discontinuity.

### Convenient administration

Interesting feature for copying or summing up financial statements disburden the user from time consuming routine work. The online help system that comes with the system supports you at the push of a button.



## BARS is convincing

Stefan Blumenstein, chief credit officer for European and German MidCaps for Deutsche Bank, reports the following on the use of BARS:

"With BARS we have successfully provided a common basis for financial analysis worldwide and have furnished analysts in the CreditRisk Management sector with a modern tool. The big advantage of BARS is its fast data access capability, the extensive means for analysis, and the fact that it is interconnected with other credit applications in our bank."

## The BARS Package from S&N

BARS is a product that can be tailored exactly to your needs. S&N offers you a package of stacked services for establishing BARS in your company.

### Product presentation and consulting

In a first detailed product presentation and consulting phase, we will demonstrate the full scope of services that BARS offers you and will discuss with you in detail reasonable customising options.

### Cost and resource estimate and schedule

After the design parameters have been set, S&N will draft a first cost and resource estimate for launching BARS. You will receive a cost estimate plus the licence required as well as a launch schedule.



### Detailed Concept

Next, we will draft a detailed concept in conjunction with your business and IT departments. Here, the functional range of your customised BARS version will be defined explicitly, as well as all technical requirements of the customised version, which will also include a concept for the migration and operation of the system.

During the implementation phase, we will consult you personally on a regular basis, so as to make sure that the implementation meets your needs and expectations.

### Implementation

Following the implementation phase is the integration of BARS into your company's balance analysis processes. S&N will support you during the pilot project, the migration of your data and the launch of your BARS system.

### Integration and launch

Support during the operational phase

### Support during the operational phase

If desired, S&N can operate your new balance analysis system according to your specifications in your company's premises or any location of your choice.

### Support

After your system has been launched, S&N will also offer you additional support and service packages. We can arrange individual service level agreements for you according to your needs. If you have the need for further customising efforts or changes, we will gladly meet your requirements, as we have all the required resources at hand that can be deployed immediately.

### Maintenance

After your warranty has expired, S&N can offer you additional BARS support.

For further information please contact:

Claus Hoffmann, choffmann@s-und-n.de, +49 5251/1581-32

## Technical Highlights



The following technical features of BARS underline its outstanding performance:

### Extreme Scalability

The BARS System has been constructed for processing extensive volumes of data and a high number of concurrent users.

### Flexible Architecture

The clear-cut conceptual separation of presentation layer, logical layer and data layer across the tiers client, server, and host allow for the rapid adaptability of the system to new requirements. BARS has been designed in such a flexible manner architecture wise that it can be operated with or without a mainframe, on a centralised server or on distributed servers.

### Portability

With its cohesive Java implementation as well as the exclusive use of market standards for data management and reporting, BARS is well equipped for worldwide use on any IT platform conceivable.

### Effective access control

The secure and flexible access control concept prevents unauthorised access to confidential data. An additional level of transparency is established by logging all data changes in a special "log-book" that can be viewed by every user.

### S&N AG

Klingenderstraße 5 \* D-33100 Paderborn  
voice +49 52 51/15 81-0 \* fax +49 52 51/15 81-71  
www.s-und-n.de \* info@s-und-n.de

### Branch Rhein-Main

Mergenthalerallee 23-25 \* D-65760 Eschborn  
voice +49 61 96/90 205-40 \* fax +49 61 96/90 205-33  
www.s-und-n.de \* info@s-und-n.de

### Branch Munich

Gotthardstraße 40 \* 80686 München  
voice +49 89/58 93 90-2 20 \* fax +49 89/58 93 90-2 30  
www.s-und-n.de \* info@s-und-n.de