

S+ Insightful®



INSIGHTFUL FINANCE SOLUTIONS

+ Transform Financial Data into The Knowledge to Act™

80% of the world's top banking and financial services firms have selected Insightful's analytic solutions to transform financial data into actionable knowledge, shaping current and future business performance.

Insightful's analytic solutions help analysts improve portfolio performance, understand and control risk, build and deploy competitive trading strategies, and gain better understanding of customer behavior.

Analytic Customer Behavior Modeling

Insightful's scalable solutions provide better customer insight, from identifying the most profitable customers to reducing risks associated with less profitable customers. Better understanding of customer behavior can improve the effectiveness of marketing campaigns, as well as, customer acquisition and retention strategies. Insightful helps institutions turn past, present and future customer data into a strategic advantage in today's competitive environment.



Profit and Performance

"Insightful Corporation has been delivering proven analytic solutions to Wall Street for more than 18 years, so we were confident that their software would provide us with the tools we needed to analyze our financial data."

Andrew Clark
Senior Research Analyst
Lipper Inc.

"The visualization capabilities of S-PLUS allowed our analysts to visualize 12 trading strategies using analyses of 4,000 hedge funds on a single piece of paper."

Indijic Drago
Head of Research
Fauchier Partners

Portfolio Optimization

Managers at 35 of the 50 largest financial services firms have selected Insightful solutions to improve asset management and reduce risk for better financial performance. They and their colleagues recognize that advanced analytic techniques are required to select the best asset mix, to deliver desirable risk-return characteristics, and to share mission-critical information with others who manage daily portfolio performance. Insightful Finance solutions provide our customers with all of these functions and one of the most comprehensive set of statistical libraries of functions, algorithms and methods available in the market.

Risk Management

Insightful's flexible, extensible analytic solutions have helped companies move beyond traditional modeling methods to deliver effective industry-leading risk management solutions. Insightful provides advanced analytic solutions that help managers reduce exposure and maximize profits, with accurate predictive models to understand corporate risk including market, credit, liquidity and operational risk. Basel II guidelines create new challenges for analysts calculating minimum capital requirements. New regulation has driven faster adoption of Value at Risk models within the banking community. Insightful's analytic solutions meet the demands of modern risk management that apply probabilistic measurement and forecasting methods, reducing risk and improving profitability.

Trading strategies

Leading financial institutions rely on Insightful scalable solutions to deliver a distinct trading advantage. Inundated with volatile financial data, traders need to perform technical analysis using the most sophisticated models of current and future exposure to optimize financial performance. Competitive traders require rapid access to the right information to make important market-driven decisions. With Insightful traders can quickly implement and adjust proprietary trading strategies to meet dynamic market conditions and improve their risk/return profiles.

+ Insightful Finance Suite

- S-PLUS®: premier analytics solution for exploratory analysis and statistical modeling
- Insightful Miner™: scalable and extensible data analysis and modeling workbench with an easy-to-use visual programming interface
- S+FinMetrics®: comprehensive set of flexible analytic tools for precise, predictive econometric

modeling

- S+NuOPT®: a highly-advanced platform for addressing some of the finance industry's complex, large-scale, nonlinear optimization problems
- S+Wavelets®: a wavelets analysis toolkit for an extremely broad range of problems involving signals, image data, and financial

time series data

- S-PLUS® Enterprise Server: a client/server solution for delivering key analytics to decision-makers enterprise-wide
- FAME S+Connector™ a specialized module allowing for the import of time-series financial data into S-PLUS from SunGard's FAME database

Insightful Financial Suite

Data Analysis

S-PLUS®

Insightful Miner™

Financial Analytics

S+FinMetrics®

S+NuOPT™

S+Wavelets®

Deployment

S-PLUS® Enterprise Server

+ Improve Financial Performance with Advanced Quantitative Analysis

Top-ranked Global 1000 financial institutions have selected Insightful's flexible, extensible analytic solutions to solve their most challenging business problems. In-

sightful helps companies navigate market and customer data to optimize portfolios, deliver competitive risk management strategies, build and integrate cutting-edge

trading solutions, and gain better customer insight. Better intelligence can lead to stronger financial performance.

Equity Research

LIPPER, INC.

Lipper, a wholly owned subsidiary of Reuters, is a global information and fund analysis firm that delivers mission-critical intelligence to fund companies and financial intermediaries.

BUSINESS ISSUE

The company needed to reduce the time required to develop and launch new products. New analytical capabilities were required to build industry-leading products and to quickly respond to dynamic market and customer demands. Lipper needed to improve communication and speed delivery of mission-critical information to its customers.

SOLUTION

Insightful's rigorous and reliable analytic solution helped Lipper deliver clear, consistent, and meaningful information to its customers. Insightful software provided Lipper with an easy-to-learn, flexible environment that supported rapid analytic prototyping. The solution allowed analysts to perform fund analysis from their desktop with limited IT support. Cutting-edge analytics and superior visualization techniques provided better information faster to Lipper clients. By selecting Insightful's solution, Lipper accelerated development of its new products by 300%.

Quantitative Program Trading

A LEADING FUTURES TRADING ADVISOR

A leading futures trading advisor needed to simplify presentation and exploratory analysis of financial information.

BUSINESS ISSUE

The company needed a solution that provided advanced analytics for exploratory analysis and large scale modeling, a solid platform for development, and superior visualization tools to enhance its complex trading systems.

SOLUTION

Insightful's solution helped the company analyze historical and real-world data simulating trading scenarios. Analysts tested trading methodologies using a combination of probability distributions, including entrance signals for specific commodities, as well as, exiting price values, on either the negative or positive side. Insightful's solution optimized trading performance enterprise-wide.

BASEL II Credit Risk Analysis

Commerzbank AG

With consolidated total assets of over 420 billion euros, Frankfurt-based Commerzbank, is one of Germany's, and Europe's leading private-sector banks. With 37,000 employees the bank serves roughly six million customers around the globe.

BUSINESS ISSUE

The new Capital Accord, Basel II, promoting and ensuring the stability of banking and financial systems, has created significant challenges for risk managers. For Commerzbank, Basel II required new analytic solutions to manage and analyze risk more closely at the portfolio level. Sophisticated analytic techniques are required to remain compliant including detailed analysis of credit default probabilities, Monte Carlo simulations, assessment of expected losses, value at risk (VaR) estimations and more.

SOLUTION

Commerzbank selected S-PLUS, a proven technology with superior visualization, to produce reliable, rigorous results that could be communicated easily within the organization. Commerzbank's Risk Control Department standardized on S-PLUS as its data analysis platform and implemented their Basel II solution using GLM models, survival rate analysis, and time series analysis. Insightful's flexible, extensible solution allowed the bank to quickly prototype, test, and deploy its solution.

+ For more information please visit www.insightful.com or email info@insightful.com



About Insightful Corporation:

Insightful Corporation (NASDAQ: IFUL) is a leading provider of predictive analytics and reporting solutions that provide companies the *knowledge to act*™. Insightful products allow companies to perform sophisticated statistical data analysis and data mining, and to create high-quality graphics from numeric and text data. Insightful consulting services provide specialized expertise and proven processes for the design, development and deployment of customized solutions.

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