



We'll get you there.

CPAs | CONSULTANTS | WEALTH ADVISORS

Developing a Data Strategy

Part 2 of 3

March 5, 2024



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Welcome



Gill Hundley
Chief Operating & Risk Officer
KlariVis



Tim Dively
Digital Growth Director
Financial Services



Find support at *every* turn

Benefit from guidance on
all aspects of your business.



Agenda



How Data Leads to More Effective Strategic Planning



Considerations When Pulling In Data from Other Sources



Deeper Insights Available from non-core Platforms



Dashboards & Traditional Reports



Benefits of a Data Aggregation Platform



What's Next for You



Agenda



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Deposit Comparison

Date Selection: 10/06/2023

Market	Branch	Officer	Product	Acct Holder Age	State, City, Zip
All	All	All	All	All	All

Market	Branch		Officer		Product		Industry		Trend		
Product	Number of Accounts	Deposit Weighted Average Rate	Current Deposit Balance	Current Deposit Balance / Total Deposits	3 Month Average Deposit Balance	3 Month Average Deposit Balance Change	3 Mth Avg Deposit Bal Chg %	YTD Deposit Change	YTD Deposit Change %	YTD New #	YTD
<input checked="" type="checkbox"/> Public Funds Non-Maturity Deposits	646	2.83%	\$330,300,924	22.3%	\$313,031,592	\$17,269,332	5.5% ↑	(\$9,523,553)	-2.8% ↓	38	\$49
<input type="checkbox"/> Noninterest Checking	13,336	0.00%	\$272,050,748	18.4%	\$268,871,997	\$3,178,751	1.2% ↑	(\$12,265,025)	-4.3% ↓	1,062	\$13
Simply Small Business Checking	3,406	0.00%	\$138,619,452	9.4%	\$134,833,974	\$3,785,478	2.8% ↑	\$4,815,734	3.6% ↑	355	\$6
Business Checking	414	0.00%	\$66,241,311	4.5%	\$66,365,317	(\$124,006)	-0.2% ↓	(\$9,785,212)	-12.9% ↓	9	\$
Simply Basic Checking	5,742	0.00%	\$40,678,795	2.7%	\$40,689,006	(\$10,211)	-0.0% ↓	(\$7,595,100)	-15.7% ↓	303	\$
Estate and Trust Checking	277	0.00%	\$15,344,251	1.0%	\$15,396,281	(\$52,030)	-0.3% ↓	\$2,313,304	17.8% ↑	69	\$4
WOW Cashback Checking	1,117	0.00%	\$5,485,852	0.4%	\$5,654,246	(\$168,393)	-3.0% ↓	(\$1,695,207)	-23.6% ↓	36	\$
Student Checking	1,608	0.00%	\$2,478,478	0.2%	\$2,557,123	(\$78,645)	-3.1% ↓	\$23,077	0.9% ↑	226	\$
Regular Checking	78	0.00%	\$1,596,748	0.1%	\$1,677,251	(\$80,504)	-4.8% ↓	(\$287,542)	-15.3% ↓	0	\$
WOW Cashback with Saver	291	0.00%	\$804,007	0.1%	\$806,667	(\$2,660)	-0.3% ↓	(\$171,390)	-17.6% ↓	0	\$
Dealer Custodial	220	0.00%	\$262,888	0.0%	\$264,627	(\$1,739)	-0.7% ↓	(\$1,451)	-0.5% ↓	0	\$
SBA PPP2 Checking	24	0.00%	\$244,263	0.0%	\$244,739	(\$476)	-0.2% ↓	(\$10,072)	-4.0% ↓	0	\$
Investor Custodial	27	0.00%	\$211,240	0.0%	\$300,782	(\$89,541)	-29.8% ↓	\$89,778	73.9% ↑	1	\$
Opportunity Checking	105	0.00%	\$77,245	0.0%	\$75,768	\$1,477	1.9% ↑	\$47,700	161.4% ↑	63	\$
SBA PPP Checking	27	0.00%	\$6,217	0.0%	\$6,217	\$0	0.0%	(\$8,644)	-58.2% ↓	0	\$
<input type="checkbox"/> CD	5,131	2.80%	\$212,463,287	14.3%	\$214,113,469	(\$1,650,182)	-0.8% ↓	\$78,816,354	59.0% ↑	1,568	\$108
12 Month Relationship CD	591	3.71%	\$50,370,464	3.4%	\$50,382,103	(\$11,639)	-0.0% ↓	\$38,193,546	313.7% ↑	307	\$32
13 Month CD	666	4.04%	\$45,834,848	3.1%	\$46,795,150	(\$960,302)	-2.1% ↓	\$35,311,969	335.6% ↑	614	\$43
12 Month CD	764	0.70%	\$23,546,145	1.6%	\$23,763,839	(\$217,694)	-0.9% ↓	(\$6,671,726)	-22.1% ↓	22	\$
15 Month CD	464	4.43%	\$22,962,175	1.6%	\$22,944,957	\$17,218	0.1% ↑	\$22,962,175	0.0% ↑	464	\$22
25 Month CD	173	2.43%	\$11,397,215	0.8%	\$11,388,160	\$9,055	0.1% ↑	\$1,179,388	11.5% ↑	11	\$1
3 Month CD	34	0.15%	\$6,504,691	0.4%	\$6,470,321	\$34,371	0.5% ↑	(\$432,592)	-6.2% ↓	1	\$
7 Month CD	77	3.50%	\$5,538,153	0.4%	\$4,917,519	\$620,634	12.6% ↑	\$5,538,153	0.0% ↑	68	\$4
18 Month Relationship CD	62	1.73%	\$4,866,028	0.3%	\$4,996,605	(\$130,577)	-2.6% ↓	(\$2,559,144)	-34.5% ↓	0	\$
60 Month CD	311	0.73%	\$4,732,506	0.3%	\$4,734,673	(\$2,167)	-0.0% ↓	(\$1,155,946)	-19.6% ↓	4	\$
IRA 60 Month CD	404	1.30%	\$4,491,805	0.3%	\$4,493,180	(\$1,375)	-0.0% ↓	(\$531,647)	-10.6% ↓	0	\$
Total	38,883	1.94%	\$1,481,377,147	100.0%	\$1,491,029,578	(\$9,652,431)	-0.6% ↓	\$116,341,211	8.5% ↑	4,326	\$313

The Vision

DATA



SORTED



ARRANGED



PRESENTED VISUALLY



EXPLAINED WITH A STORY



The Challenge

Many companies struggle to access and organize the information they need to make timely decisions.

Software Sprawl

“Best in breed” software, mountains of data, how to take advantage?

Pressure to do more with less

Short staffed, budget constrained, need “good enough” solution

Competition for resources and talent makes digital capability a cost of entry

Everything is Manual

Multiple disparate systems, murky process, requires “reinventing the wheel” every time anyone needs data

Seemingly endless cycle of manual reporting exhausts staff

Lack of Clarity About What Data Matters

Translating the vision of your strategic plan into simple, measurable, and consistent KPI's.



Client Lifecycle: CLA Digital



Poll

Where would you place your institution in your data maturity?

- Phase 1
- Phase 2 (Crawl)
- Phase 3 (Walk)
- Phase 4 (Run)
- What data strategy?



Agenda



How Data Leads to More Effective Strategic Planning



Considerations When Pulling In Data from Other Sources



Deeper Insights Available from non-core Platforms



Dashboards & Traditional Reports



Benefits of a Data Aggregation Platform



What's Next for You



Data Strategy Components



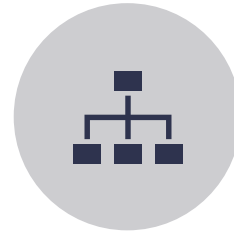
Data Governance



Data Analytics



Data Architecture



Data Management

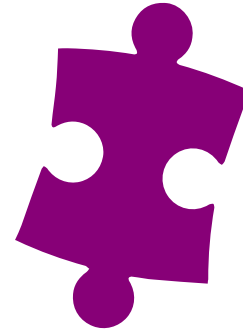


Define Transformational Data

Identify high-value data elements that drive your business

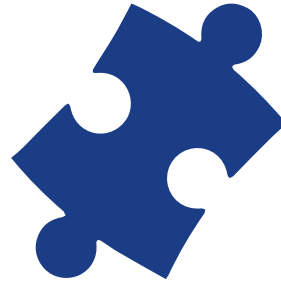
Customer

Strategic – Bank
Performance



Sales Management

Risk Management



Data Alone Is JUST Data

Loan Portfolio Metrics

Spending Preferences - Transactions

Profitability

Deposit Inflows & Outflows

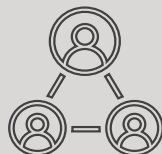
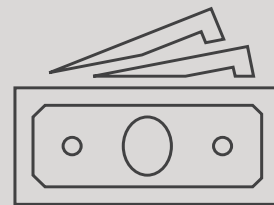
Repricing Loans/Deposits

Demographics & Geographics

Relationships & Households

Products & Services Used

Channel Preferences



Agenda



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Dashboards & Traditional Reports



Benefits of a Data Aggregation Platform

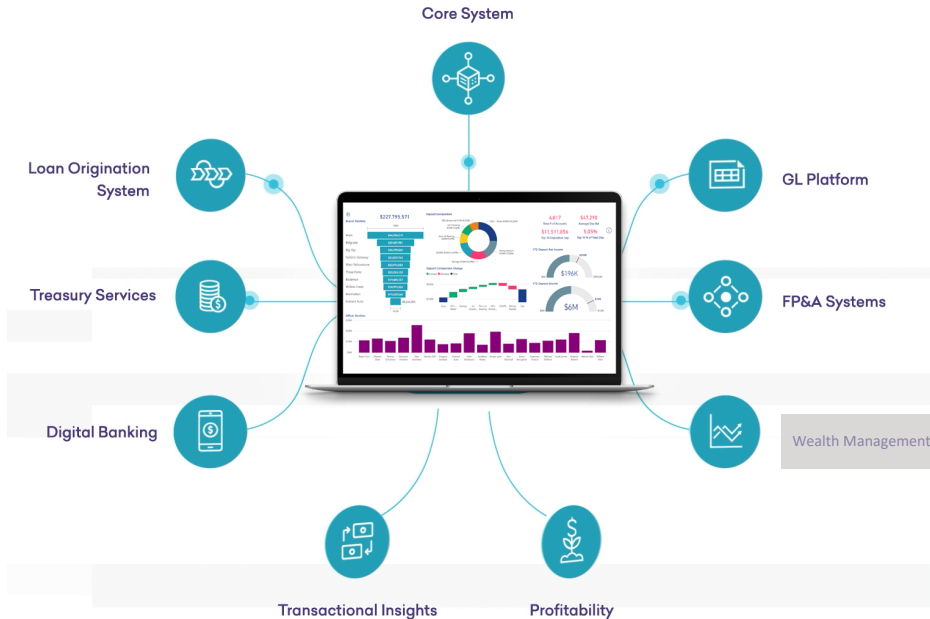


What's Next for You





How KlariVis Works



ANY
Core System

1000+
Interactive Views

500+
Data Elements

1550+
Measures

230+
Dashboards

100+
Automated Board Reports



Agenda



How Data Leads to More Effective Strategic Planning



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Benefits of a Data Aggregation Platform



What's Next for You



Clipboard: Paste, Cut, Copy, Format Painter

Font: Calibri, 11, A⁺, A⁻, B, I, U, Font Color, Background Color

Alignment: Wrap Text, Merge & Center

Number: General, \$, %, 0.00, 00, 00

Styles: Normal, Bad, Good, Neutral

Cells: Insert, Delete, Format

Editing: AutoSum, Fill, Clear, Sort & Filter, Find & Select

Analysis: Analyze Data

Comments, Share

B34 fx

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
1		Top 25 Depositors																				
2		8/1/2023																				
3																						
4																						
5	Account Number	Customer Name	Current Balance																			
6	11269734457	Philomena Niz	\$60,331,168																			
7	11256940868	Kenne Favila-Toribio	\$53,400,632																			
8	11286736949	Carrellyn Dillan	\$40,072,282																			
9	11253021294	Bradshaw Freese	\$31,056,058																			
10	1124553452	Poultry Pflughoeft Mertins	\$27,678,896																			
11	11259419780	Tay Derouen	\$25,943,037																			
12	11221221923	Raymond Samela	\$14,807,926																			
13	11211386156	Poultry Northrup	\$13,447,095																			
14	11231329478	Daibel Duwe	\$12,817,616																			
15	11218652178	Reimi Siiss	\$11,315,203																			
16	11252302137	Rehmanullah Polton	\$11,308,272																			
17	11247265736	Rocco Yokubaitis	\$10,744,991																			
18	11291260135	Telimica Ridens	\$8,880,920																			
19	11227330231	Wts Orchestra	\$7,236,575																			
20	11265763777	Adroam Carmello	\$6,617,211																			
21	11271222997	Ray-Lonie McTeer	\$6,569,313																			
22	11236784934	Rourke Srivastava	\$6,327,905																			
23	11240213315	Annabella Stuve	\$6,316,922																			
24	11275609519	Island Remodeling LLC	\$6,300,174																			
25	11272640716	Shelvegene RD Weite	\$6,273,406																			
26	11247106499	Josue Syner	\$5,718,039																			
27	11272688498	Wilsan Quezada-Calderon	\$5,203,578																			
28	11228308551	Grattan Yulman Trugillo	\$5,165,710																			
29	11233767638	Sheron Mental Bierley	\$4,834,989																			
30	11293814626	Dezhi Moylan	\$4,834,162																			
31																						
32																						
33																						

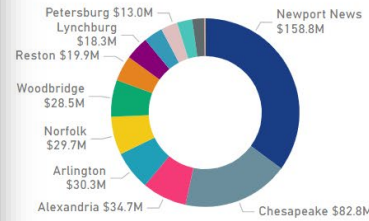


A Picture Is Worth A Thousand Words

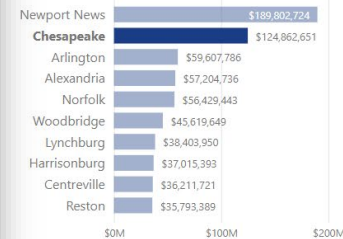
Excel screenshot showing the 'Top 25 Depositors' spreadsheet. The spreadsheet has columns for Account Number, Customer Name, and Current Balance. The top 25 rows are visible, showing various customer names and their corresponding current balances.

Top 25 Depositors	
Market	Officer
Branch	Type

Portfolio Composition of Top 25 Accounts by Branch



Top 25 Accounts by Branch



Top 25 Depositor Accounts				
Current Period		Prior Period		Difference
\$124,862,651	46.7%	\$122,411,597	45.8%	\$2,451,054 0.9%
Customer Name	Current Balance	Prior Period Balance	Difference	% Difference
Hannah Kerluke Sr.	\$26,848,908	\$24,712,647	\$2,136,261 ↑	7.96%
Aurelie Hyatt	\$20,028,055	\$20,037,405	(\$9,350) ↓	-0.05%
Haylie Klocko	\$7,997,942	\$7,964,476	\$33,467 ↑	0.42%
Craig Shields	\$7,748,126	\$5,792,726	\$1,955,400 ↑	25.24%
Kirstin Gerhold	\$7,663,201	\$8,016,816	(\$353,615) ↓	-4.61%
Dr. Leonora Littel	\$6,550,103	\$6,737,008	(\$186,905) ↓	-2.85%
Merl Schaefer	\$6,369,684	\$7,673,160	(\$1,303,476) ↓	-20.46%
Owen Purdy	\$6,345,371	\$6,062,316	\$283,055 ↑	4.46%
Kaia Larkin	\$4,884,793	\$4,884,793	\$0	0.00%
Mohammed Simonis	\$3,745,677	\$4,605,577	(\$859,900) ↓	-22.96%
Barton Abshire	\$3,445,531	\$2,789,285	\$656,246 ↑	19.05%
Phoebe Kutch	\$3,179,369	\$3,154,016	\$25,353 ↑	0.80%
Anya Turcotte	\$3,115,978	\$3,115,978	\$0	0.00%
Elaina Hansen	\$3,105,983	\$3,105,983	\$0	0.00%
Montana Klocko	\$2,019,466	\$2,016,246	\$3,220 ↑	0.16%
Cecelia Yundt	\$1,634,167	\$1,633,068	\$1,100 ↑	0.07%
Gage Gerhold	\$1,625,443	\$1,625,377	\$66 ↑	0.00%
Porter Schuster	\$1,500,288	\$1,532,256	(\$31,968) ↓	-2.13%
Miss Abbie Hegmann	\$1,486,783	\$1,486,851	(\$68) ↓	-0.00%
Guido Fritsch	\$1,412,406	\$1,330,047	\$82,359 ↑	5.83%
Ansley Schuster	\$1,407,301	\$1,319,450	\$87,851 ↑	6.24%
Leanne Stiedemann Jr.	\$1,381,223	\$1,381,223	\$0	0.00%
Macie Bailey	\$1,366,853	\$1,366,853	\$0	0.00%



Agenda



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Dashboards & Traditional Reports



Benefits of a Data Aggregation Platform



What's Next for You



Poll

Are you using interactive dashboards today?

- Yes- we have dashboards representing multiple systems.
- Kind of- we have some dashboards available in our core
- No- we rely on reports in PDF or spreadsheet formats



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What's Next for You



What's Next For You?

Identify the End Goal in How You Want to Leverage Data- for each institution this will be different



Determine Current State in the Data Lifecycle



Identify Which Data Strategy Components Exist and Which Need to Be Developed



Determine What is the Priority Now



Communicate Current State & Near Term Goals with Measurables



Decide Where You Might Need External Partnerships



Where To Go From Here?

- 3 Part Series
 - Crawl – February 6 (reach out if you'd like the materials from this)
 - Walk – Today
 - Run – May 7
- Set up a deeper dive with a data assessment or demo of KlariVis
 - Click “Let’s talk. Contact me.” and we'll set up a complimentary consultation with one of our Digital specialists!



Thank you!

Connect with me on LinkedIn!

Tim Dively

Tim.Dively@claconnect.com



CLAAconnect.com



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