

Empyrean Budgeting & Planning™

Planning for the future has never been simpler.

Empyrean Budgeting & Planning™ is the premier software for banks and credit unions to budget, forecast, and plan for future growth and profitability, leveraging technology uniquely designed for bankers.

Empyrean's highly configurable cloud-based platform provides a complete view of your institution's financials, enabling your team to plan with confidence. Our software enables an efficient, collaborative planning process with direct input from contributors across your institution.

We recognize each organization has their own unique processes, and our software is built to easily overcome the common pain points teams face while budgeting, planning, and forecasting.

Technology designed exclusively for bankers.

Empyrean Budgeting & Planning™ is designed exclusively for bankers. We know how cashflows and prepayments are captured; our software was built to enable detailed balance sheet and margin planning specific to the banking industry, leveraging the same cash flow-based approach and engine that drives Empyrean ALM®.

Empyrean also provides seamless integration options between Empyrean Budgeting & Planning™ and Empyrean ALM®, leveraging a single source of data while also enabling the sharing of results and other forecast assumptions when you need them.

Our intuitive web-based application makes it easy for administrators and budget contributors to enter, process, and analyze their budget, plan, and actual/historical data. Eliminate the learning curve, minimize training, and empower non-financial experts while streamlining your budgeting & planning processes.

Our Analyses Include:

Non-interest income

Operating expenses

CAPEX/Fixed asset planning

Balance sheet and margin planning

Project-based planning

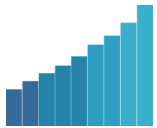
Payroll planning

Prepaid expenses

Financial reporting made easy.

Our experts recognize that data, calculations, and processes cannot be black boxes – you and your teams need access to detailed, auditable data and results. Our software makes it easy to access and/or export those reports in a shareable format for transparency at every level of your institution. Leverage pre-built reports or build your own using our simple drag-and-drop interface.

Financial Reports & Variance Analysis



Balance sheet, income statement, yields, and over 60 standard KPIs and financial metrics specifically for the banking industry.



Scenario Analysis



Compare balances, income/expense, yields and more between various planning versions (e.g., actuals, budget, forecast).



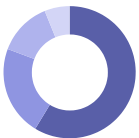
Portfolio Analysis



Robust cash flow engine that projects contractual, prepayment, credit and maturity runoff for existing accounts, as well as projected new volumes.



Payroll Planning



Employee-level payroll planning supports a more efficient, accurate and comprehensive plan for your largest non-interest expense item: personnel expenses.



About Empyrean Solutions

Empyrean Solutions is a leading software and services provider dedicated to solving the complexities of risk management, strategic planning, and profitability for financial institutions at every level. Led and built by financial practitioners with decades of experience, Empyrean's market-leading cloud-based technology empowers bankers to navigate their financials with confidence, enabling them to better serve their stakeholders and communities.