

Anaplan Loan Book Planning application

Drive profitability and optimize capital utilization



Auto, equipment, and other asset-based lenders face rapid growth in loan and lease origination, rising funding pressures, and tighter regulatory oversight. This increases the demand on finance teams to forecast, report, and optimize portfolio performance. Yet, many still rely on a patchwork of disconnected models for front-book originations, back-book run-off, pricing, and funding that does not easily reconcile to the general ledger and group planning. Without a clear link from loan portfolio to financial statements and fast, reliable scenario modeling and analysis, it's impossible to understand true profitability, accurate funding needs, and know where capital is best deployed.

There's a smarter, faster way to plan

The Anaplan Loan Book Planning application, built by Mavens Cloud, replaces fragile spreadsheets with a single, connected application for auto, equipment, and other asset-based lenders. It empowers you to run front- and back-book scenarios in minutes, not days or weeks, and see the immediate impact on P&L, balance sheet, cash flows and capital. Designed for complex portfolios, it provides a trusted, end-to-end view from origination and funding to portfolio performance so you can make confident decisions at speed.

Key benefits

- **Confidently navigate market volatility.** Instantly reflect changes in base rates, funding spreads, losses, prepayment speeds, and residual value assumptions across loan and lease cash flows, profitability, and financial position.
- **Improve capital and funding efficiency.** Better match your funding with receivable projections to improve use of capital, reduce borrowing costs, and optimize cash.
- **Strengthen risk and compliance oversight.** Gain a single source of truth for portfolio exposures and limits across products, credit tier, channel, geography, vehicle type, and vintage, with clearer visibility into delinquencies, losses, and residual value risk.
- **Dive deeper into your loan book.** Understand the drivers behind behaviors to improve the accuracy of net interest income and facilitate commercial pricing decisions.
- **Accelerate time to value.** Go live with a purpose-built application in as little as 12 weeks, tailored to your needs without the cost and complexity of a custom-built solution.
- **Move faster with confidence.** Keep finance, treasury, and risk teams aligned on the same assumptions, actuals, and forecasts in one auditable model; no more version control issues or reconciliation delays.

Anaplan Loan Book Planning application customers have achieved:



50%-70%

reduction in manual FTE effort by automating legacy Excel processes



\$15M per \$1B

in assets gained through more accurate cash and funding forecasting



\$5M

in annual savings on \$100M marketing / discount spending

**Based on typical client results, outcomes vary by implementation scope and baseline infrastructure*

Key features

Built for lending

- **Increase forecasting automation.** Model the full and existing loan portfolio (originations, drawdowns, repayments, prepayments, defaults, interest) with automated updates and roll-forward that eliminate manual effort.
- **Enable a single, connected view.** Unify loan and lease portfolio forecasting with funding and liquidity cash flows (deposits, debt issuance, securitizations and hedging) in one connected model across captive or non-captive organizations.
- **Test outcomes with advanced scenario modeling.** Instantly model the impact of upside and downside cases across base rates, spreads, drawdown timing, prepayments, extensions, defaults, and recoveries.
- **Drive strategy with forward-looking insights.** Generate real-time projections for net interest margin, portfolio balance and credit loss evaluation, residual value exposure, liquidity headroom, and origination pace across loan and lease products to make faster, more informed decisions.
- **Proactively identify and mitigate risk.** Identify accounts or segmental cohorts trending toward higher delinquency, default, or adverse residual outcomes earlier using driver-based forecasts, roll-rate trends, and scenario impacts.
- **Forecast originations your way.** Model sales pipeline conversion funnel from applications through approvals to funding, or build from volume drivers like market size, penetration, and pricing — whichever fits your business.

Efficiency in every driver

- **Analyze performance from every angle.** Evaluate performance by book type, product, geography, vintage, currency, term, credit tier, channel, and customer segment.
- **Ensure origin-to-servicing traceability.** Maintain consistent assumptions from pricing and credit decisioning through to servicing performance, reforecasting, and final funding reporting.
- **Support complex finance structures.** Utilize our multi-layered engine to model loans and leases, APR and fee components, incentive/subvention programs, residual value, and floorplan/ABS funding.
- **Accelerate reporting.** Drastically reduce the amount of time spent producing monthly and quarterly portfolio reporting packs with auditable logic and consistent outputs.



Streamlined integrations

- **Seamlessly integrate with origination and pipeline inputs,** portfolio performance and pricing/credit/residual assumptions, and reporting outputs.

The Anaplan platform offers

- **Rapidly deployable applications** with best practices that are configurable to customer requirements, upgradeable with availability of future release, and extensible to other use cases through standard Anaplan platform capabilities.
- **“What-if” scenario and multi-dimensional modeling** powered by our high-performance calculation engine, producing ultra-fast calculations at unprecedented scale.
- **Dashboards, reports, and analytics** with data visualization provide a single source of planning truth on business and workforce data and performance.
- **Collaborative and agile planning** across the enterprise from corporate to business units and across functions and operations (finance, sales and marketing, supply chain, and HR).
- **Best-in-class security and compliance** with role-based access control, user management, and SSO support with SAML 2.0 compliance, and data encryption.



About Anaplan

Anaplan is a leading AI-driven scenario planning and analysis platform designed to optimize decision-making in today's complex business environment so that enterprises can outpace their competition and the market. By building connections and collaboration across organizational silos, our platform intelligently surfaces key insights — so businesses can make the right decisions, right now.

More than 2,600 global brands plan with Anaplan.

To learn more, visit www.anaplan.com

Anaplan