

Is now the time to move to  
cloud based financial  
performance management?

Manage the Future Today

# Your panelists today



Graham Goble, CEO



Connor Blake, Director,  
Business Development

## Housekeeping

- ✓ Please submit your questions via the control panel
- ✓ Q&A session at the end
- ✓ 3 brief survey questions to answer

## CFO Insights Series

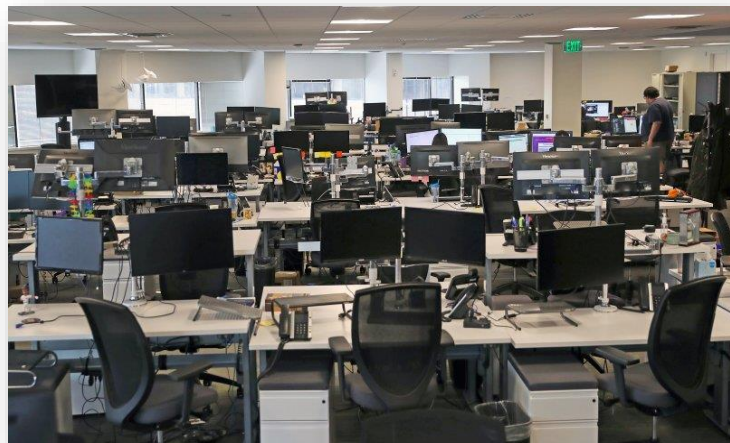
March	<a href="#"><u>Automating Regulatory and Finance Reporting</u></a>
April	<a href="#"><u>The immediate positive impact of financial performance management</u></a>
May	<a href="#"><u>Automate Daily Loan and Deposit Analysis in 3 Days</u></a>
June	<a href="#"><u>Is Your Loan Funnel the Leading Indicator That You Should Be Tracking?</u></a>



# Is change accelerating?



## Centralised on your premises



## Support for remote working



## Decentralised cloud capabilities



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## Everything Changes

Manual processes, on-premises systems, and IT ownership give way to cloud first, 100% remote delivery, automated processes, and business ownership.

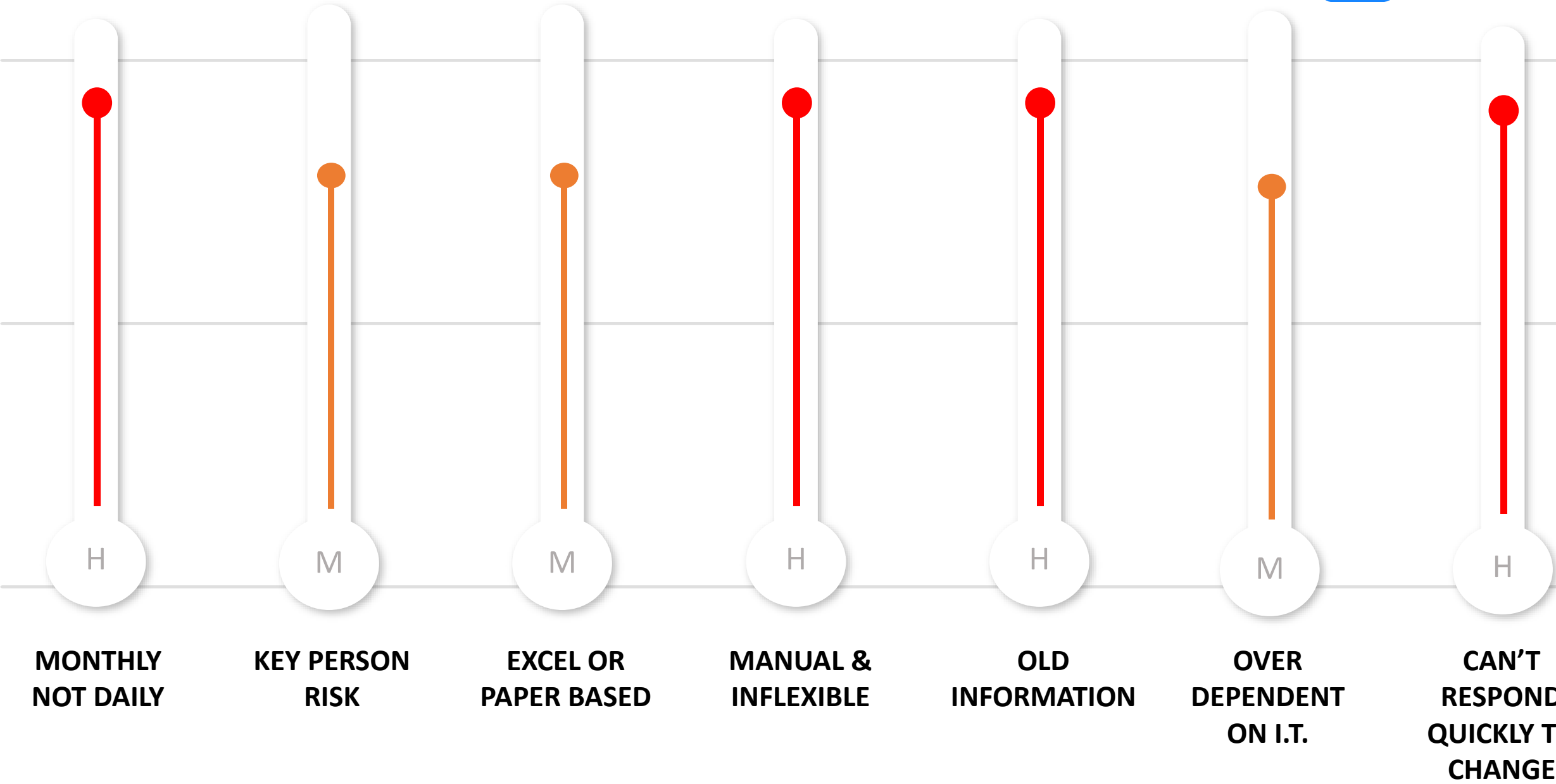
## A New Normal

Staff are no longer on your premises and are accessing bank network systems from home. Move to decentralized cloud capabilities.

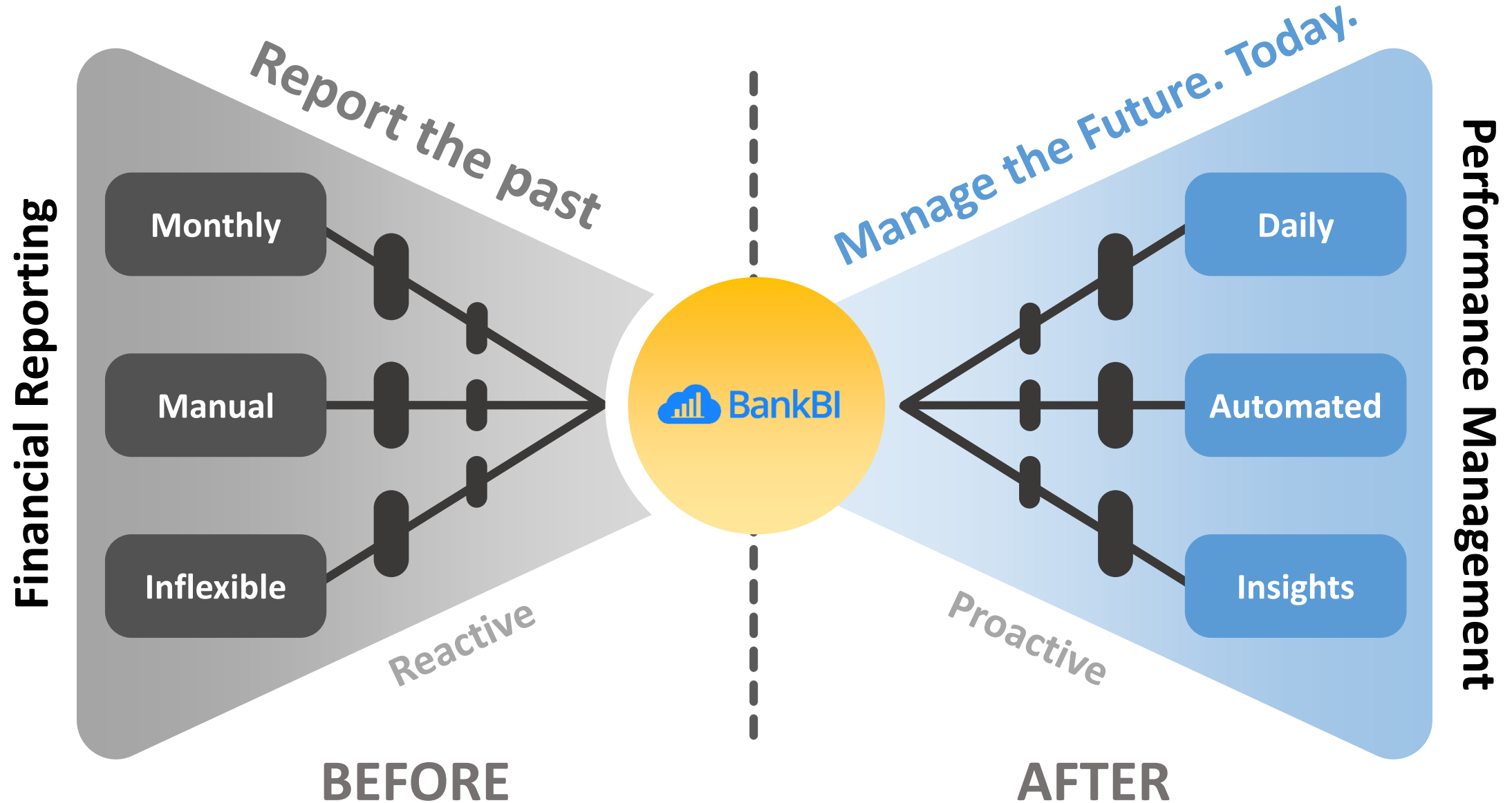
## Agile Strategic Planning

Optimise costs by investing in cloud capability that maximises your ability to measure, monitor, and manage your financial performance.

# So what's stopping you?



# Look forward not backwards



# POLLING QUESTION #1

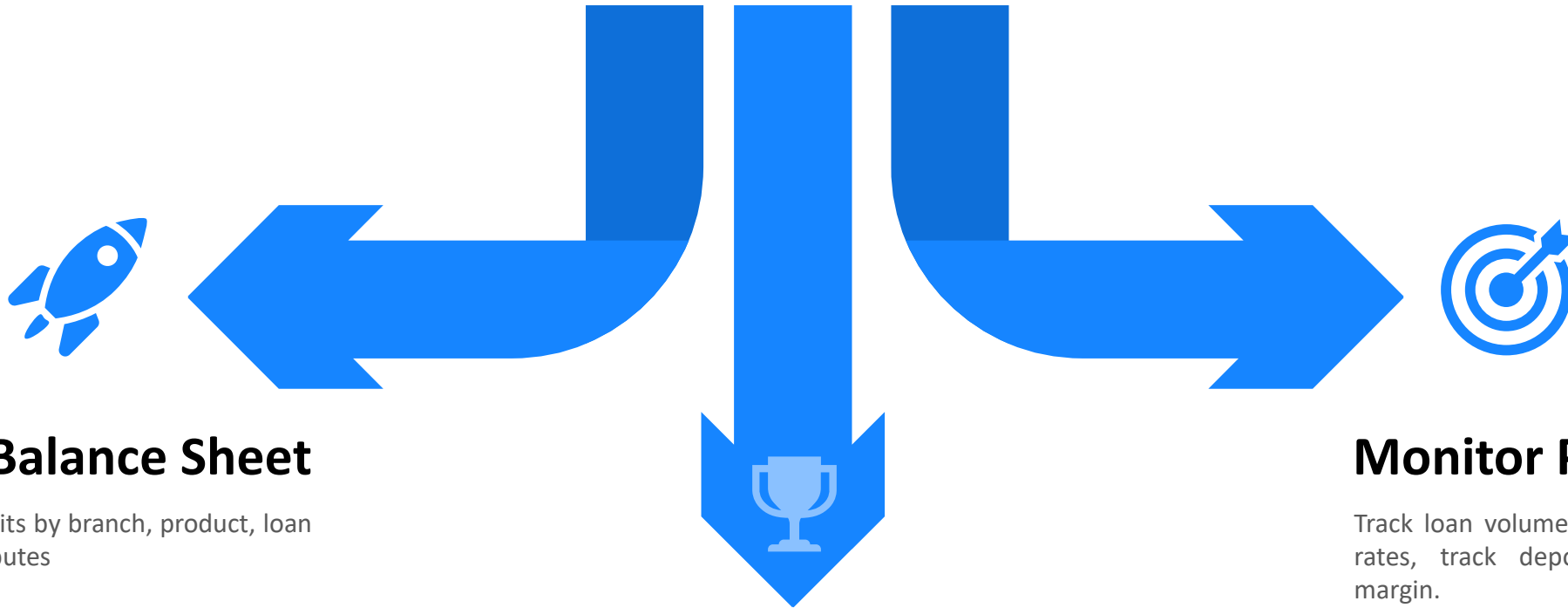
Do you need a solution to improve performance rather than just report at month end?

A: Yes, this would help our decision making process

B: No, this is not a high priority for us

C: N/A

# What are the 3 things you need to know each day?



## Grow the Balance Sheet

Track Loans and deposits by branch, product, loan officer, customer attributes

## Realize Efficiencies

Conduct productivity analysis by tracking overheads, income and expenses as a % of average assets and productivity ratios per Full Time Employee (FTE) Headcount

## Monitor Profitability

Track loan volumes, loan mix and interest rates, track deposits and net interest margin.

# Grow the Balance Sheet



## Loan Funnel Analytics

Overall growth or reduction in loan applications, by type, avg value, approval rates, and more.

## Measure New Production

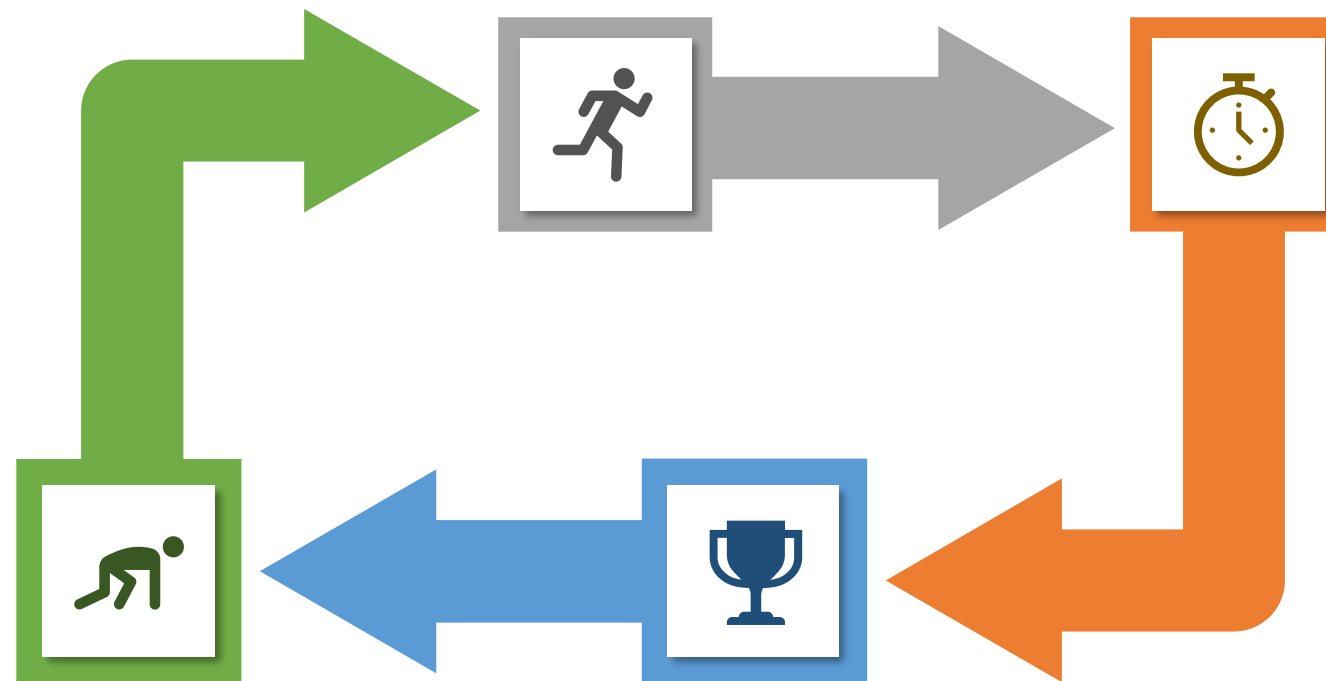
Measure and analyse new sales production for loans and deposits with full portfolio analysis

## Balance Sheet

Comprehensive daily analysis of the balance sheet

## Manage Performance

Track Loans and Deposits by branch, product, loan officer, and customer.





# Loan Application Funnel



Banking Performance 5.0.CU

Executive Summary

- Loans
- Deposits
- New Loan Analysis
- New Deposit Analysis
- Non-Performing Loans (NPL)
- Loan Risk
- High/Low Performers
- Member Analytics
- Power User Analysis
- Loan Applications

- Executive Summary
- Loan Application Trends
- Loan Applications by Branch
- Loan Applications by Product
- Loan Applications by Status
- Loan Applications by Underwriter
- Loan Applications by Credit Score
- Loan Applications by Member Attributes
- Loan Applications Pivot
- Loan Applications Tree Slicer

Filter:

Branch Group: All selected Branch: All selected

Start Month: Mar-20 Month to Compare: Feb-20 Product Class: All selected Product Group: All selected Product: All selected Sector: All selected

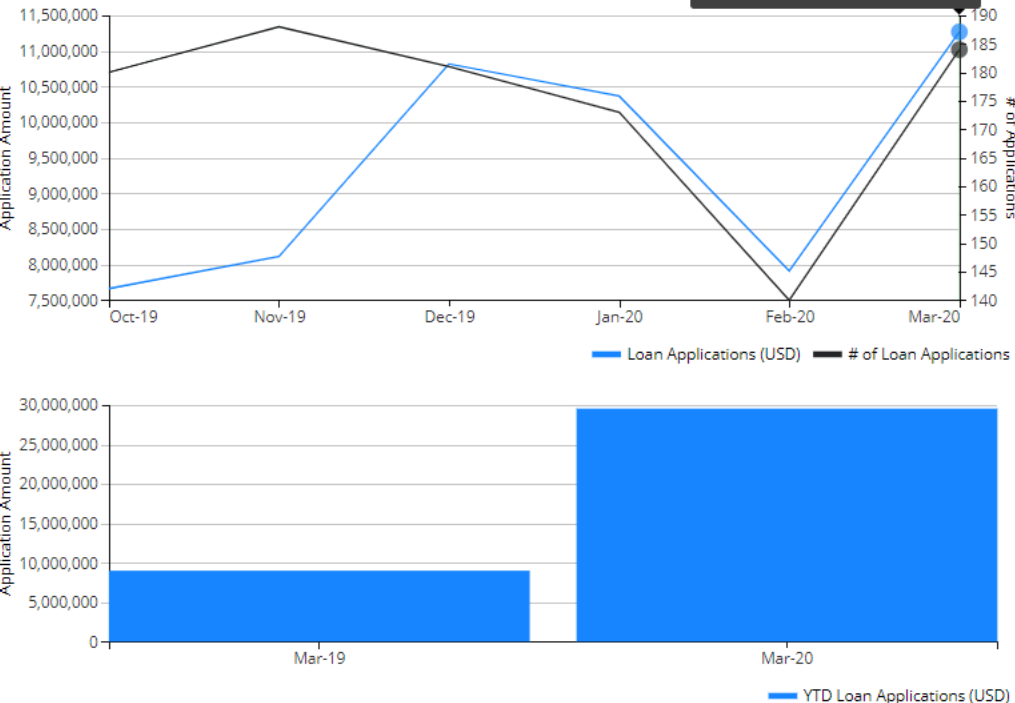
Channel: All selected Campaign: All selected

## Loan Applications

	Month vs Month		MoM %	YTD vs Last YTD		YTD %
	Mar-20	Feb-20	Variance	Mar-20	Mar-19	Variance
Total Applications						
# of Loan Applications	184	140	31.43 % ↑	497	119	317.65 % ↑
Loan Applications (USD)	11,269,059	7,913,988	42.39 % ↑	29,550,580	9,015,247	227.78 % ↑
Avg Loan Application (USD)	61,245	56,528	8.34 % ↑	59,458	75,758	-21.52 % ↓
Approved						
# Approved	42	36	16.67 % ↑	116	25	364.00 % ↑
Approved (USD)	2,659,035	1,970,400	34.95 % ↑	7,075,747	2,127,228	232.63 % ↑
Avg Approved (USD)	63,310	54,733	15.67 % ↑	60,998	85,089	-28.31 % ↓
Funded (New Loans)						
# Funded	46	48	-2.94 % ↓	137	0	0.00 % ↑
Funded (USD)	1,713,507	1,600,367	7.07 % ↑	4,641,372	0	0.00 % ↑
Avg Funded (USD)	37,009	33,551	10.31 % ↑	33,928	0	0.00 % ↑
Denied						
# Denied	78	65	20.00 % ↑	218	52	319.23 % ↑
Denied (USD)	5,024,674	3,971,682	26.51 % ↑	13,619,055	4,019,739	238.80 % ↑
Avg Denied (USD)	64,419	61,103	5.43 % ↑	62,473	77,303	-19.18 % ↓
Cancelled						
# Cancelled	21	21	0.00 % →	64	16	300.00 % ↑
Cancelled (USD)	1,206,290	996,036	21.11 % ↑	3,312,113	965,032	243.21 % ↑
Avg Cancelled (USD)	57,442	47,430	21.11 % ↑	51,752	60,315	-14.20 % ↓

## Total Loan Applications

As at: 31-Mar-20



# New Loan Production



Loan Trends											
As at: 31-May-18											
	New Loans				Total Portfolio				Non Performing Loans		
	# New Loans	New Loans (USD)	Avg Size New Loans (USD)	W/Avg Rate - New Loans	# Total Loans	Outstanding Balance (USD)	Avg Size (Original Balance) (USD)	W/Avg Rate - Total Loans	#	(USD)	%
— Demo Credit Union	1,254	35,510,875	28,318	4.83 %	42,682	1,070,293,816	33,730	4.32 %	2,626	44,134,710	4.12%
— Demo Credit Union	1,254	35,510,875	28,318	4.83 %	42,682	1,070,293,816	33,730	4.32 %	2,626	44,134,710	4.12%
+ 11 - NORTH CASH SERVICES	104	1,805,297	17,359	5.33 %	1,686	23,022,303	16,402	4.58 %	114	1,236,086	5.37%
+ 12 - NORTH MEMBER SERVICES	0	0	0	0.00 %	1,706	9,630,919	13,375	4.96 %	100	590,430	6.13%
+ 13 - CONTACT CENTER	0	0	0	0.00 %	518	5,429,275	17,462	4.86 %	36	845,578	15.57%
+ 14 - CENTRALIZED UNDERWRITING	0	0	0	0.00 %	614	997,574	4,677	9.48 %	20	60,187	6.03%
+ 17 - MORTGAGE DEPARTMENT	34	1,321,600	38,871	4.15 %	736	23,712,808	36,458	4.56 %	18	635,410	2.68%
+ 19 - NORTH ADMINISTRATION	48	8,630,002	179,792	4.57 %	2,534	302,900,367	150,894	3.89 %	22	3,562,537	1.18%
+ 1 - DOWNTOWN MAIN	0	0	0	0.00 %	1,102	7,201,951	9,851	8.44 %	176	1,828,515	25.39%
+ 22 - SOUTH MEMBER SERVICES	0	0	0	0.00 %	770	3,361,417	11,057	4.69 %	38	216,424	6.44%
+ 32 - SPECIAL ACCTS	0	0	0	0.00 %	38	29,006	926	12.81 %	0	0	0.00%
+ 40 - CENTRALIZED PROCESSING	626	16,108,924	25,733	5.06 %	22,312	392,794,512	25,448	4.69 %	1,426	26,466,179	6.74%
+ 43 - MANOR HEIGHTS	62	861,071	13,888	4.81 %	1,148	13,865,325	14,743	4.71 %	66	706,768	5.10%
+ 44 - LONGRIVER	54	1,187,855	21,997	4.79 %	752	12,722,404	19,278	4.53 %	66	1,126,872	8.86%
+ 45 - SOUTH HILL	0	0	0	0.00 %	42	302,817	8,710	7.08 %	4	38,252	12.82%



# Branch Loan Analysis

Branch Performance							
Branch	Portfolio		PAR 1 +		PAR > 30		PAR > 30 Month W/C
	Portfolio (USD)	%	PAR 1 + (USD)	%	PAR > 30 (USD)	%	
Total	1,070,293,816 <span>↑</span>	100.00% <span>→</span>	44,134,710 <span>↓</span>	4.12% <span>↓</span>	12,160,885 <span>↑</span>	1.14% <span>↑</span>	
1 - DOWNTOWN MAIN	7,201,951 <span>↓</span>	0.67% <span>↓</span>	1,828,515 <span>↑</span>	25.39% <span>↑</span>	1,006,799 <span>↑</span>	13.98% <span>↑</span>	
11 - NORTH CASH SERVICES	23,022,303 <span>↑</span>	2.15% <span>↑</span>	1,236,086 <span>↓</span>	5.37% <span>↓</span>	249,833 <span>↓</span>	1.09% <span>↓</span>	
12 - NORTH MEMBER SERVICES	9,630,919 <span>↓</span>	0.90% <span>↓</span>	590,430 <span>↓</span>	6.13% <span>↓</span>	63,191 <span>↓</span>	0.66% <span>↓</span>	
13 - CONTACT CENTER	5,429,275 <span>↓</span>	0.51% <span>↓</span>	845,578 <span>↑</span>	15.57% <span>↑</span>	7,050 <span>↓</span>	0.13% <span>↓</span>	
14 - CENTRALIZED UNDERWRITING	997,574 <span>↑</span>	0.09% <span>↑</span>	60,187 <span>↑</span>	6.03% <span>↑</span>	44,794 <span>↑</span>	4.49% <span>↓</span>	
17 - MORTGAGE DEPARTMENT	23,712,808 <span>↑</span>	2.22% <span>↑</span>	635,410 <span>↓</span>	2.68% <span>↓</span>	65,024 <span>↓</span>	0.27% <span>↓</span>	
19 - NORTH ADMINISTRATION	302,900,367 <span>↑</span>	28.30% <span>↑</span>	3,562,537 <span>↓</span>	1.18% <span>↓</span>	3,562,537 <span>↑</span>	1.18% <span>↑</span>	
22 - SOUTH MEMBER SERVICES	3,361,417 <span>↓</span>	0.31% <span>↓</span>	216,424 <span>↓</span>	6.44% <span>↓</span>	45,883 <span>↓</span>	1.36% <span>↓</span>	
32 - SPECIAL ACCTS	29,006 <span>↑</span>	0.00% <span>→</span>	0 <span>→</span>	0.00% <span>→</span>	0 <span>→</span>	0.00% <span>→</span>	
40 - CENTRALIZED PROCESSING	392,794,512 <span>↑</span>	36.70% <span>↑</span>	26,466,179 <span>↑</span>	6.74% <span>↓</span>	4,514,559 <span>↓</span>	1.15% <span>↓</span>	
43 - MANOR HEIGHTS	13,865,325 <span>↑</span>	1.30% <span>↑</span>	706,768 <span>↑</span>	5.10% <span>↑</span>	163,477 <span>↑</span>	1.18% <span>↑</span>	
44 - LONGRIVER	12,722,404 <span>↑</span>	1.19% <span>↑</span>	1,126,872 <span>↑</span>	8.86% <span>↑</span>	101,698 <span>↑</span>	0.80% <span>↑</span>	
45 - SOUTH HILL	303,817 <span>↓</span>	0.03% <span>↓</span>	39,252 <span>↓</span>	12.92% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	
61 - CASH SERVICES	32,863,167 <span>↑</span>	3.07% <span>↑</span>	1,389,240 <span>↓</span>	4.23% <span>↓</span>	319,930 <span>↑</span>	0.97% <span>↑</span>	
62 - MEMBER SERVICES	11,086,645 <span>↓</span>	1.04% <span>↓</span>	1,122,017 <span>↓</span>	10.12% <span>↓</span>	379,084 <span>↓</span>	3.42% <span>↑</span>	
65 - ADMINISTRATION	44,920,925 <span>↓</span>	4.20% <span>↓</span>	0 <span>→</span>	0.00% <span>→</span>	0 <span>→</span>	0.00% <span>→</span>	





# Product Performance Analysis

Portfolio by Product							
Product	Portfolio		Clients by Product		Loans by Product		P
	(USD)	%	#	%	#	%	
Total	1,070,293,816 <span>↑</span>	100.00% <span>→</span>	42,354 <span>↑</span>	100.00% <span>→</span>	42,682 <span>↓</span>	100.00% <span>→</span>	44,111 <span>↑</span>
Visa credit card	0 <span>↓</span>	0.00% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	
Visa credit card-in credit	0 <span>↑</span>	0.00% <span>→</span>	0 <span>↓</span>	0.00% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	
Visa credit card	0 <span>↓</span>	0.00% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	
Visa credit card-in credit	0 <span>↑</span>	0.00% <span>→</span>	0 <span>↓</span>	0.00% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	
VISA Platinum Equity-re HELOC-in credit	0 <span>↓</span>	0.00% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	
VISA Platinum Equity-re HELOC	0 <span>↑</span>	0.00% <span>→</span>	0 <span>↓</span>	0.00% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	
Business Visa credit card	0 <span>↓</span>	0.00% <span>→</span>	0 <span>↓</span>	0.00% <span>↓</span>	0 <span>↓</span>	0.00% <span>↓</span>	
ARM10	119,572 <span>↓</span>	0.01% <span>→</span>	2 <span>→</span>	0.01% <span>→</span>	2 <span>→</span>	0.01% <span>→</span>	
ARM3	1,087,637 <span>↓</span>	0.10% <span>↓</span>	8 <span>↓</span>	0.02% <span>↓</span>	8 <span>↓</span>	0.02% <span>↓</span>	31
ARM5	4,979,118 <span>↓</span>	0.47% <span>↓</span>	40 <span>→</span>	0.09% <span>→</span>	40 <span>→</span>	0.09% <span>→</span>	1
ARM7	13,834,882 <span>↓</span>	1.29% <span>↓</span>	80 <span>→</span>	0.19% <span>↓</span>	80 <span>→</span>	0.19% <span>→</span>	
BAL410	1,535,842 <span>↓</span>	0.14% <span>↓</span>	10 <span>→</span>	0.02% <span>→</span>	10 <span>→</span>	0.02% <span>→</span>	
BALL10	1,180,090 <span>↓</span>	0.11% <span>↓</span>	4 <span>→</span>	0.01% <span>→</span>	4 <span>→</span>	0.01% <span>→</span>	
REFARM	4,712,477 <span>↓</span>	0.44% <span>↓</span>	8 <span>→</span>	0.02% <span>→</span>	8 <span>→</span>	0.02% <span>→</span>	



# Daily Balance Sheet

Balance Sheet														
<div><div><div>-</div><div>+</div></div></div> <div>(\$000s)</div>	Daily Change				Monthly Change			Budget Variance - Jun-20			Change from Last Year End			
	17-Jun-20	16-Jun-20	Change	Change %	31-May-20	Change	Change %	Budget	Variance	Variance %	31-Dec-19	Change	Change %	
➤ Agriculture	0	0	0 ➡	0.00%	0	0 ➡	0.00%	0	0 ➡	0.00%	0	0 ➡	0.00%	
➤ Commercial														
11205001-COMMERCIAL LOANS FIXED	5,846	5,843	3 ⬆	0.05%	5,658	188 ⬆	3.33%	0	5,846 ⬆	0.00%	6,604	-757 ⬆	-11.47%	
11205002-COMMERCIAL LOANS FIXED	1,195	1,194	1 ⬆	0.05%	1,193	2 ⬆	0.17%	0	1,195 ⬆	0.00%	1,044	151 ⬆	14.43%	
11205101-COMMERCIAL LOANS VARI	10,414	10,686	-272 ⬆	-2.55%	13,032	-2,618 ⬆	-20.09%	0	10,414 ⬆	0.00%	20,941	-10,527 ⬆	-50.27%	
11205102-COMMERCIAL LOANS VARI	5,789	5,786	3 ⬆	0.05%	5,227	562 ⬆	10.74%	0	5,789 ⬆	0.00%	5,776	13 ⬆	0.23%	
11205201-PARTICIPATION COM	0	0	0 ➡	0.00%	0	0 ➡	0.00%	0	0 ➡	0.00%	0	0 ➡	0.00%	
11205202-PARTICIPATION COM	0	0	0 ➡	0.00%	0	0 ➡	0.00%	0	0 ➡	0.00%	0	0 ➡	0.00%	
11205501-DEF FEES COMMERCIAL LOANS	-108	-108	0 ⬆	-0.24%	-104	-4 ⬆	-3.76%	0	-108 ⬆	0.00%	-133	25 ⬆	18.82%	
11205502-DEF FEES COMMERCIAL LOANS	-14	-14	0 ⬆	-0.10%	-10	-5 ⬆	-47.26%	0	-14 ⬆	0.00%	-14	-1 ⬆	-4.48%	
11205601-DEF COST COMMERCIAL LOANS	102	102	0 ⬆	-0.18%	100	2 ⬆	2.05%	0	102 ⬆	0.00%	141	-38 ⬆	-27.26%	
11205602-DEF COST COMMERCIAL LOANS	11	11	0 ⬆	-0.25%	10	2 ⬆	15.64%	0	11 ⬆	0.00%	13	-2 ⬆	-14.45%	
11205901-COMMERCIAL LOANS N/A	-11	-11	0 ⬆	0.05%	-11	0 ⬆	-1.01%	0	-11 ⬆	0.00%	-14	3 ⬆	19.12%	
11205902-COMMERCIAL LOANS N/A	0	0	0 ➡	0.00%	0	0 ➡	0.00%	0	0 ➡	0.00%	0	0 ➡	0.00%	
11206001-SBA COMMERCIAL LOANS FIXED	136,054	135,981	73 ⬆	0.05%	133,223	2,832 ⬆	2.13%	0	136,054 ⬆	0.00%	0	136,054 ⬆	0.00%	
11206002-SBA COMMERCIAL LOANS FIXED	154,501	154,418	83 ⬆	0.05%	152,350	2,151 ⬆	1.41%	0	154,501 ⬆	0.00%	0	154,501 ⬆	0.00%	
11206101-SBA COMMERCIAL LOANS VARI	825	825	0 ⬆	0.05%	847	-22 ⬆	-2.60%	0	825 ⬆	0.00%	1,070	-245 ⬆	-22.90%	
11206102-SBA COMMERCIAL LOANS VARI	1,478	1,477	1 ⬆	0.05%	1,463	15 ⬆	1.01%	0	1,478 ⬆	0.00%	1,403	76 ⬆	5.38%	
11206501-DEF FEES SBA COMMERCIAL LOANS	-2,077	-1,831	-246 ⬆	13.44%	-2	-2,074 ⬆	-87,097.19%	0	-2,077 ⬆	0.00%	-3	-2,074 ⬆	-65,040.10%	
11206502-DEF FEES SBA COMMERCIAL LOANS	-2,215	-2,110	-105 ⬆	5.00%	-10	-2,205 ⬆	-21,899.46%	0	-2,215 ⬆	0.00%	-15	-2,201 ⬆	-15,013.58%	
11206601-DEF COST SBA COMMERCIAL LOA...	2	2	0 ⬆	0.01%	2	0 ⬆	0.23%	0	2 ⬆	0.00%	3	-1 ⬆	-24.97%	
11206602-DEF COST SBA COMMERCIAL LOA...	227	214	13 ⬆	6.06%	12	215 ⬆	1,803.54%	0	227 ⬆	0.00%	12	215 ⬆	1,730.58%	



# Monitor Profitability



## Yields

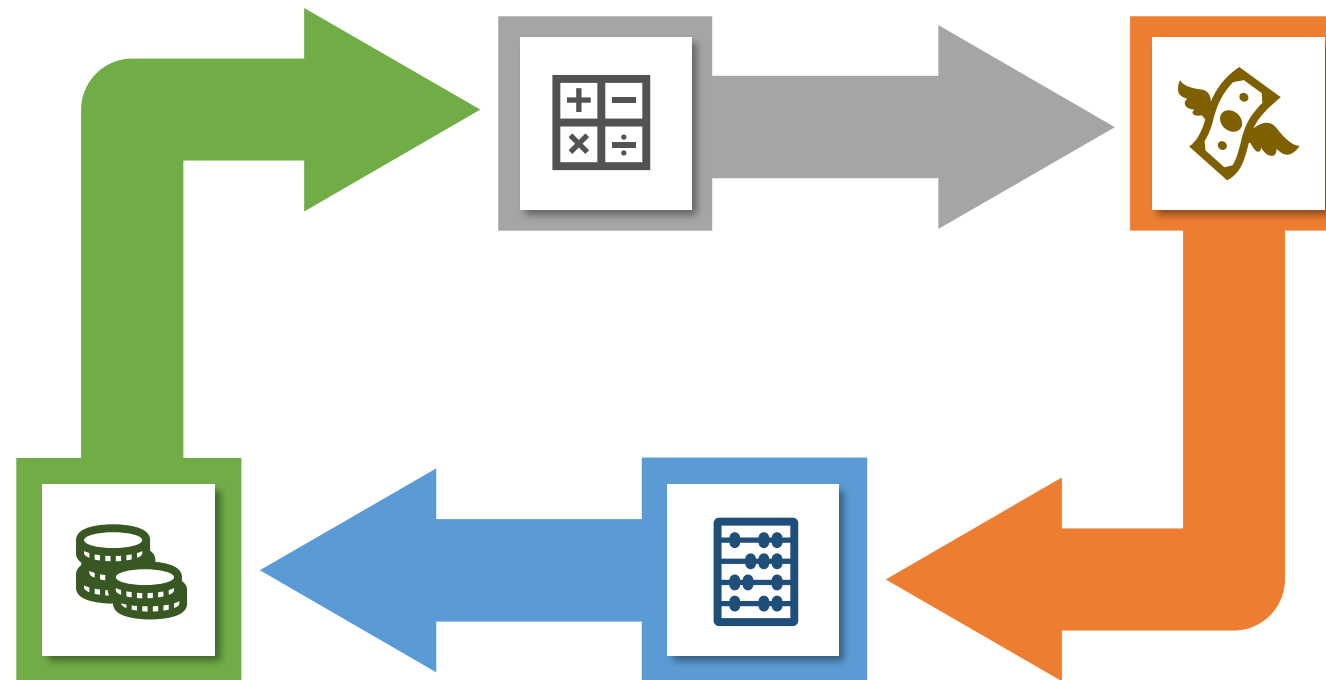
Track loan volumes, loan mix and interest rates

## Cost of Funds

Track deposits, sensitivity, volumes and interest rates

## Income Statement

All ends up on the Income Statement






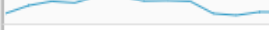


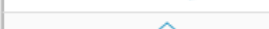







## Non-Performing Loans

Charge offs and delinquency analysis

# Yields, costs, and margin trends



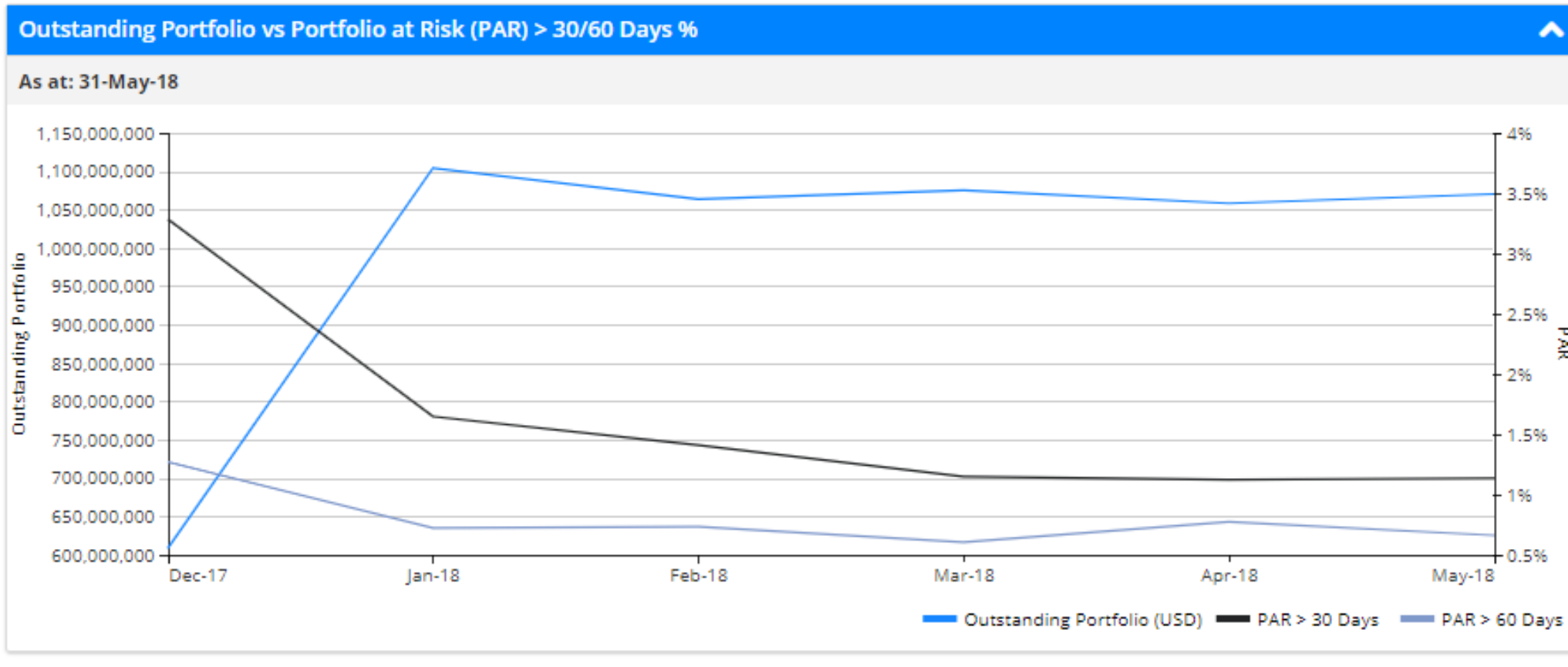
# Cost of Funds

Cost of Funds - Average									
Margin Analysis (%)	Month v Previous Month			Year Ago		Year to Date Average - May-18			Annual Trend
	31-May-18	30-Apr-18	Change	May-17	Change	Actual	Budget	Variance	Last 13 Months
Interest Expense on Shares Regular Yield	0.05%	0.05%	0.00% ↓	0.05%	0.00% ↑	0.04%	0.05%	-0.01% ↓	
Interest Expense on Deposit Accounts Yield	0.05%	0.05%	0.00% ↓	0.05%	0.00% ↑	0.05%	0.06%	-0.01% ↓	
Interest Expense on Money Market Accounts Yield	0.36%	0.29%	0.07% ↑	0.30%	0.06% ↑	0.30%	0.35%	-0.05% ↓	
Interest Expense on Health Savings Accounts Yield	0.06%	0.06%	0.00% ↓	0.06%	0.00% ↑	0.06%	0.05%	0.01% ↑	
Interest Expense on Member Savings - Savings Accounts Yield	0.23%	0.19%	0.04% ↑	0.20%	0.03% ↑	0.19%	0.22%	-0.03% ↓	
Interest Expense on Checking Accounts (Share Drafts) Yield	0.05%	0.05%	0.00% ↓	0.05%	0.00% ↓	0.05%	0.06%	-0.01% ↓	
Interest Expense on Member Savings - Checking Accounts Yield	0.05%	0.05%	0.00% ↓	0.05%	0.00% ↓	0.05%	0.06%	-0.01% ↓	
Total Deposits Yield	0.42%	0.40%	0.02% ↑	0.38%	0.04% ↑	0.39%	0.40%	-0.01% ↓	
Interest Expense on IRA Accounts Yield	0.76%	0.74%	0.01% ↑	0.71%	0.05% ↑	0.73%	0.71%	0.03% ↑	
Interest Expense on Certificates of Deposit Yield	1.26%	1.28%	-0.02% ↓	1.05%	0.21% ↑	1.23%	1.14%	0.09% ↑	
Interest Expense on Member Savings - IRA & Certificates of Deposit Yield	1.13%	1.13%	-0.01% ↓	0.95%	0.17% ↑	1.09%	1.02%	0.07% ↑	
Interest Expense on Borrowed Money Yield	1.93%	1.86%	0.07% ↑	2.06%	-0.14% ↓	1.91%	1.89%	0.02% ↑	
Interest Expense on Notes Payable Yield	1.93%	1.86%	0.07% ↑	2.06%	-0.14% ↓	1.91%	1.89%	0.02% ↑	
Interest Expense Yield	0.59%	0.55%	0.04% ↑	0.56%	0.02% ↑	0.55%	0.56%	-0.01% ↓	







# Exec loan dashboard



# Income Statement

Income Statement																
<div><div>-</div><div>+</div></div>	Daily Change				Monthly Change			Budget Variance - May-18			YTD Change					
(Thousands of USD)	31-May-18	30-May-18	Change	Change %	30-Apr-18	Change	Change %	Budget	Variance	Variance %	31-May-18	31-May-17	Change	Change %		
+ INTEREST INCOME	4,179	0	4,179 <span>↑</span>	0.00%	4,028	152 <span>↑</span>	3.76%	3,985	194 <span>↑</span>	4.86%	20,004	18,371	1,633 <span>↑</span>	8.89%		
+ INTEREST EXPENSE	632	0	632 <span>↑</span>	0.00%	568	64 <span>↑</span>	11.28%	610	22 <span>↑</span>	3.59%	2,838	2,758	80 <span>↑</span>	2.90%		
NET INTEREST INCOME	3,547	0	3,547 <span>↑</span>	0.00%	3,460	87 <span>↑</span>	2.53%	3,375	172 <span>↑</span>	5.10%	17,166	15,613	1,553 <span>↑</span>	9.95%		
+ PROVISION FOR LOAN LOSSES	259	0	259 <span>↑</span>	0.00%	231	29 <span>↑</span>	12.51%	240	19 <span>↑</span>	8.08%	499	905	-407 <span>↓</span>	-44.91%		
NET INTEREST INCOME AFTER PROVISION	3,288	0	3,288 <span>↑</span>	0.00%	3,229	59 <span>↑</span>	1.82%	3,135	153 <span>↑</span>	4.87%	16,667	14,707	1,960 <span>↑</span>	13.32%		
+ FEES & CHARGES	847	0	847 <span>↑</span>	0.00%	739	109 <span>↑</span>	14.72%	953	-106 <span>↓</span>	-11.08%	3,701	4,085	-384 <span>↓</span>	-9.41%		
+ MISCELLANEOUS INCOME	712	0	712 <span>↑</span>	0.00%	753	-41 <span>↓</span>	-5.42%	753	-41 <span>↓</span>	-5.45%	3,594	3,531	63 <span>↑</span>	1.78%		
+ NON OPERATING INCOME (EXPENSE)	8	0	8 <span>↑</span>	0.00%	8	0 <span>↓</span>	-4.45%	0	8 <span>↑</span>	0.00%	791	77	714 <span>↑</span>	929.84%		
NON INTEREST INCOME	1,567	0	1,567 <span>↑</span>	0.00%	1,500	68 <span>↑</span>	4.51%	1,706	-139 <span>↓</span>	-8.15%	8,086	7,693	393 <span>↑</span>	5.11%		
+ NON INTEREST EXPENSE	4,020	0	4,020 <span>↑</span>	0.00%	3,999	21 <span>↑</span>	0.53%	4,144	-123 <span>↓</span>	-2.98%	19,524	17,805	1,719 <span>↑</span>	9.66%		
NET INCOME BEFORE UNALLOCATED IT...	835	0	835 <span>↑</span>	0.00%	730	105 <span>↑</span>	14.37%	698	137 <span>↑</span>	19.64%	5,229	4,596	633 <span>↑</span>	13.78%		
NET INCOME (LOSS)	835	0	835 <span>↑</span>	0.00%	730	105 <span>↑</span>	14.37%	698	137 <span>↑</span>	19.64%	5,229	4,596	633 <span>↑</span>	13.78%		



# Drive Efficiencies



## Capacity Planning

Track your loan application funnel against underwriter capacity and bottlenecks

## Productivity Ratios

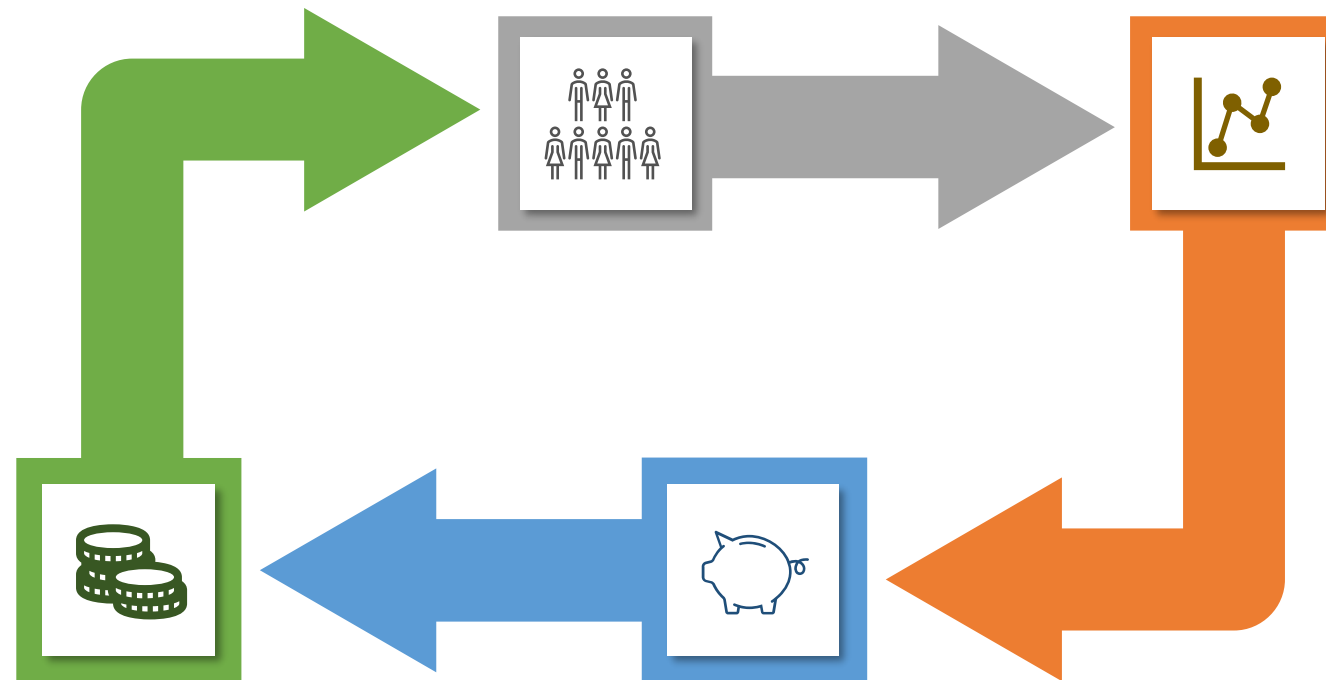
Track overheads, income and expenses as a % of average assets and productivity ratios per Full Time Employee (FTE)

## Income Statement

Consolidated comprehensive daily income statement analysis by branch and department.

## Manage Costs

Branch and departmental expense analysis



# Loan Applications by Underwriter



Banking Performance 5.0.CU

Loan Applications by Underwriter



- Loans
- Deposits
- New Loan Analysis
- New Deposit Analysis
- Non-Performing Loans (NPL)
- Loan Risk
- High/Low Performers
- Member Analytics
- Power User Analysis
- Loan Applications

- Executive Summary
- Loan Application Trends
- Loan Applications by Branch
- Loan Applications by Product
- Loan Applications by Status
- Loan Applications by Underwriter
- Loan Applications by Credit Score
- Loan Applications by Member Attributes
- Loan Applications Pivot
- Loan Applications Tree Slicer

Filter:

Branch Group  Branch

Date  Product Class  Product Group  Product  Comparison

Grouping Options

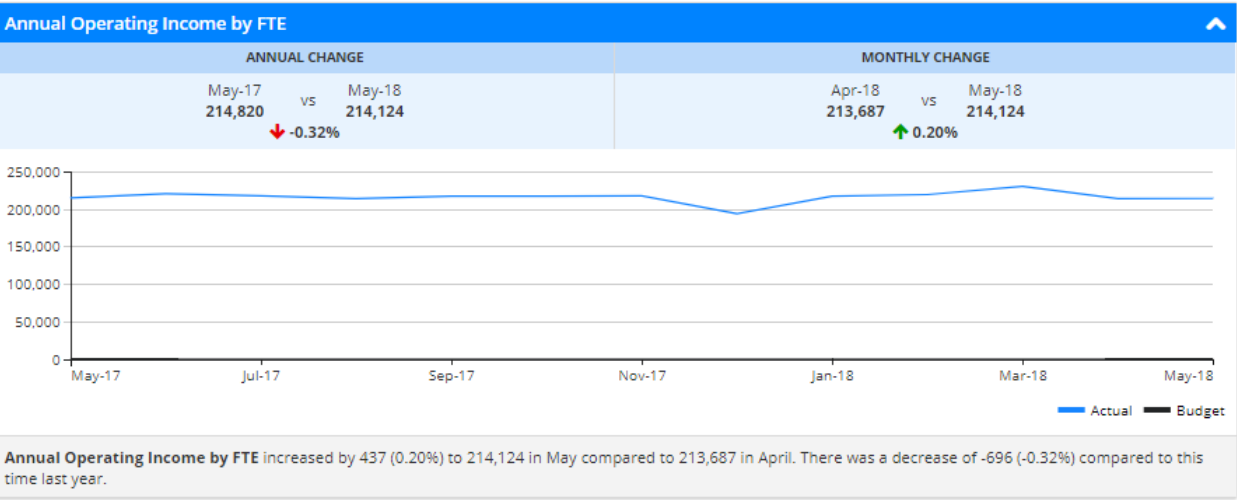
## Loan Applications by Underwriter

As at: 31-May-20		# of Loan Applications - YTD				Loan Applications (USD) - YTD			
Underwriter > Product Class > Product Group > Product > Status > Branch		May-20	May-19	Change	% Change	May-20	May-19	Change	% Change
- TOTAL		497	386	111	28.76 % ↑	29,550,580	22,041,999	7,508,581	34.06 % ↑
- Alan		21	29	-8	-27.59 % ↓	1,517,158	1,756,599	-239,442	-13.63 % ↓
+ Commercial Loans		4	5	-1	-20.00 % ↓	318,833	182,325	136,509	74.87 % ↑
+ Consumer Loans		14	19	-5	-26.32 % ↓	883,670	1,382,014	-498,344	-36.06 % ↓
+ Mortgage Loans		1	4	-3	-75.00 % ↓	152,753	81,104	71,649	88.34 % ↑
+ Real Estate Loans		2	1	1	100.00 % ↑	161,902	111,157	50,745	45.65 % ↑
+ Amanda		28	22	6	27.27 % ↑	1,467,213	1,529,944	-62,731	-4.10 % ↓
+ Archie		35	22	13	59.09 % ↑	1,871,789	1,244,428	627,361	50.41 % ↑
+ Daisy		43	19	24	126.32 % ↑	2,945,235	932,665	2,012,570	215.79 % ↑
+ George		24	27	-3	-11.11 % ↓	1,397,465	1,536,788	-139,323	-9.07 % ↓
+ Hilary		45	32	13	40.63 % ↑	2,327,116	1,687,137	639,979	37.93 % ↑
+ John		45	37	8	21.62 % ↑	2,343,320	2,014,320	329,000	16.33 % ↑
+ Karen		31	33	-2	-6.06 % ↓	1,906,859	1,906,097	762	0.04 % ↑
+ Mary		41	26	15	57.69 % ↑	2,593,183	1,507,661	1,085,522	72.00 % ↑

# FTE Productivity Analysis



Efficiency Analysis - Average									
Employee Productivity	Monthly			Year Ago		Year-to-Date Average			Annual Trend
	May-18	Apr-18	Mar-18	May-17	Variance	May-18	May-17	Variance	Last 13 Months
Employee Productivity Ratio	1.49	1.44	1.74	1.47	0.02 ↑	1.53	1.57	-0.04 ↓	
Efficiency Ratio	78.61%	80.63%	70.75%	79.41%	-0.80% ↓	77.32%	76.40%	0.92% ↑	



Assets by Occupancy Expense	452	497	485	475	-23 ↓	459	476	-18 ↓	
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# Manage Costs

Income Statement - By Branch										
18-Jun-20										
Actual Balances	*** - All Branches	BBD - B/BANKING	BDD - B/DEVPMET	BGM - BUNGOMA	BNK - MAIN	BSM - BUSIA	BUR - BURUBURU	CHK - CHUKA	CNL - CHANNELS	COP - C/OPS
+ INTEREST INCOME	326,067,098	0	0	1,984,764	17,977,217	3,438,988	7,694,111	1,661,178	0	0
+ INTEREST EXPENSE	169,048,318	0	0	95,072	1,730,780	105,532	6,473,397	553,377	0	0
NET INTEREST INCOME	157,018,779	0	0	1,889,692	16,246,437	3,333,455	1,220,714	1,107,801	0	0
+ FEES & COMMISSIONS	187,908,453	0	3,421	1,872,776	1,547,755	1,020,026	-801,413	1,131,906	0	70,553
NET INTEREST INCOME PLUS FEES	344,927,232	0	3,421	3,762,469	17,794,192	4,353,481	419,301	2,239,707	0	70,553
+ OTHER INCOME	2,677,475	0	0	30,195	251,345	1,005	4	1,063	0	0
TOTAL OTHER OPERATING INCOME	2,677,475	0	0	30,195	251,345	1,005	4	1,063	0	0
NET INCOME BEFORE OPERATING EXPENS...	347,604,707	0	3,421	3,792,664	18,045,536	4,354,486	419,306	2,240,771	0	70,553
+ OPERATING COSTS	311,109,571	6,627,074	13,341,508	3,010,332	5,738,824	3,896,075	5,349,629	2,780,183	3,661,242	6,394,091
OPERATING PROFITS	36,495,137	-6,627,074	-13,338,087	782,331	12,306,712	458,411	-4,930,323	-539,413	-3,661,242	-6,323,538
+ PROVISIONS	69,427,564	0	0	-165,082	-70,881	1,892,202	1,515,379	66,916	362,461	0
NET PROFITS BEFORE TAX	-32,932,427	-6,627,074	-13,338,087	947,413	12,377,593	-1,433,792	-6,445,702	-606,328	-4,023,702	-6,323,538
+ CORPORATE TAX	-9,879,728									
NET OPERATING INCOME	-23,052,699	-6,627,074	-13,338,087	947,413	12,377,593	-1,433,792	-6,445,702	-606,328	-4,023,702	-6,323,538
NET PROFITS AFTER TAX	-23,052,699	-6,627,074	-13,338,087	947,413	12,377,593	-1,433,792	-6,445,702	-606,328	-4,023,702	-6,323,538




# Income Statement

Income Statement															
<div><div>-</div><div>+</div></div>	Daily Change				Monthly Change			Budget Variance - May-18			YTD Change				
(Thousands of USD)	31-May-18	30-May-18	Change	Change %	30-Apr-18	Change	Change %	Budget	Variance	Variance %	31-May-18	31-May-17	Change	Change %	
+ INTEREST INCOME	4,179	0	4,179 <span>↑</span>	0.00%	4,028	152 <span>↑</span>	3.76%	3,985	194 <span>↑</span>	4.86%	20,004	18,371	1,633 <span>↑</span>	8.89%	
+ INTEREST EXPENSE	632	0	632 <span>↑</span>	0.00%	568	64 <span>↑</span>	11.28%	610	22 <span>↑</span>	3.59%	2,838	2,758	80 <span>↑</span>	2.90%	
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+ MISCELLANEOUS INCOME	712	0	712 <span>↑</span>	0.00%	753	-41 <span>↓</span>	-5.42%	753	-41 <span>↓</span>	-5.45%	3,594	3,531	63 <span>↑</span>	1.78%	
+ NON OPERATING INCOME (EXPENSE)	8	0	8 <span>↑</span>	0.00%	8	0 <span>↓</span>	-4.45%	0	8 <span>↑</span>	0.00%	791	77	714 <span>↑</span>	929.84%	
NON INTEREST INCOME	1,567	0	1,567 <span>↑</span>	0.00%	1,500	68 <span>↑</span>	4.51%	1,706	-139 <span>↓</span>	-8.15%	8,086	7,693	393 <span>↑</span>	5.11%	
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# The ultimate end user experience



Regulatory Reporting (5.0)

+ Executive Summary

- Regulatory Reports

Reg Reports by Frequency

Adjustment Audit Trail

+ Source Data Analysis

+ Business Rules

+ Documentation

Reg Reports by Frequency

Select Reporting Date

Filter

Select Batch Date: 20190731 Frequency: All selected Data or Template File: Data

Regulatory Reporting

Filename	Group	File	Created At	Source
20190731_Prudential_Balance_Sheet_TEST.xlsx	RegReporting_Monthly	Data	2019-08-12 08:46:23	BankAdmin

AutoSave Off

20190731\_Prudential\_Balance\_Sheet\_TEST (6)...

Graham Goble GG

File Home Developer Camera Insert Page Layout Formulas Data Review View Help Community Clips Power Pivot Search

Paste

B I U

Clipboard

Font

Alignment

Number

Styles

Cells

Editing

SUM X ✓ fx =ROUND(N("#PL\_1.1.1\_LCY\_SAPGBM")/1000\*-1,0)

	A	B	C	D	T	U	V	W	X
1									
2									
3									
4									
5									
6									
7									
8									
9									
10	BankBI Key	INTEREST INCOME							
11	1.1	Loans and advances from normal deposits (excluding leasing inc	62,145						
12	1.1.1	Local currency loans (Retail)	27,228						
13	1.1.2	Local currency loans (Corporates)	17,781						
14	1.1.3	Foreign currency loans (Retail)	9,515						
15	1.1.4	Foreign currency loans (Corporates)	7,621						
16	1.2	Loans and advances from re-finance credit (including leasing inc	0						
17	1.2.1	Local currency loans							

MANUAL INPUT Income Statement Balance Sheet Schedule i ...

Edit Display Settings 100%

Users click on the report & download the Excel already filled in with results for a reporting date

20190731\_Prudent...xlsx

Contact - T&Cs | © BankBI 2019

Show all X



# Measure + Monitor = Manage



# POLLING QUESTION #2

Is your Bank Cloud-ready for this type of application?

A: Yes, we have a cloud-first policy

B: Maybe, we have no specific cloud policy

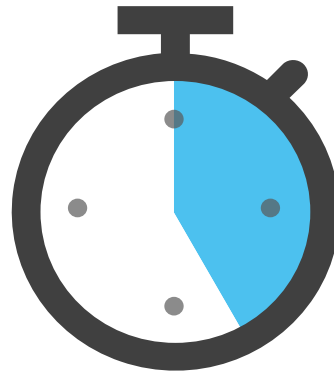
C: Never cloud

D: N/A

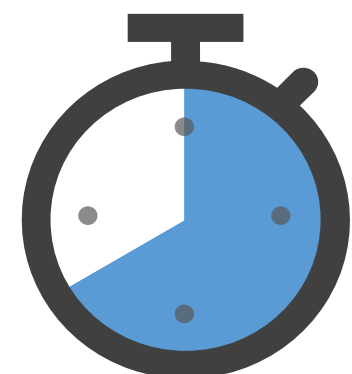
# Management decision framework



**EMERGENCY MODE**



**NOW TO SEPTEMBER**



**OCTOBER ONWARDS**

# POLLING QUESTION #3

When do you expect to come out of change freeze mode and approve new projects?

- A: Now to September
- B: October to December
- C: Still not decided
- D: N/A

40 Countries

60 Customers



**OUTSTANDING PORTFOLIO**

[Home](#) | [Impact](#) | Outstanding Portfolio

ACTIVE BORROWERS

AVERAGE LOAN SIZE

# OUTSTANDING PORTFOLIO

Multiple times per year, VisionFund releases the latest financial and social impact statistics. Use the following regions to see specific information pertaining to

## KEY NUMBERS

### WORLD

Active Borrowers:

**1,122,930**

Average Loan:

**\$547**

% of Female Borrowers:

**78%**

Children Impacted

**3,413,110**

Jobs Impacted

**1,323,697**

## Why we work in these areas

We focus on the poorest communities where VisionFund loans can make the biggest impact. We measure our impact in terms of the number of children who benefit. In Africa the majority of the population lives on less than \$2 a day. An investment of \$1,000 can transform the lives of 31 children. In Asia, the same sum will reach 14 children. By 2014 we will be focusing even more on Africa and Asia to benefit more children than ever.

### THE CARIBBEAN

Outstanding Portfolio	% of Regional Portfolio	
21,000	30.4%	<a href="#">Find out more &gt;</a>
97,000	2.9%	<a href="#">Find out more &gt;</a>
84,000	38.0%	<a href="#">Find out more &gt;</a>

### MIDDLE EAST & EASTERN EUROPE

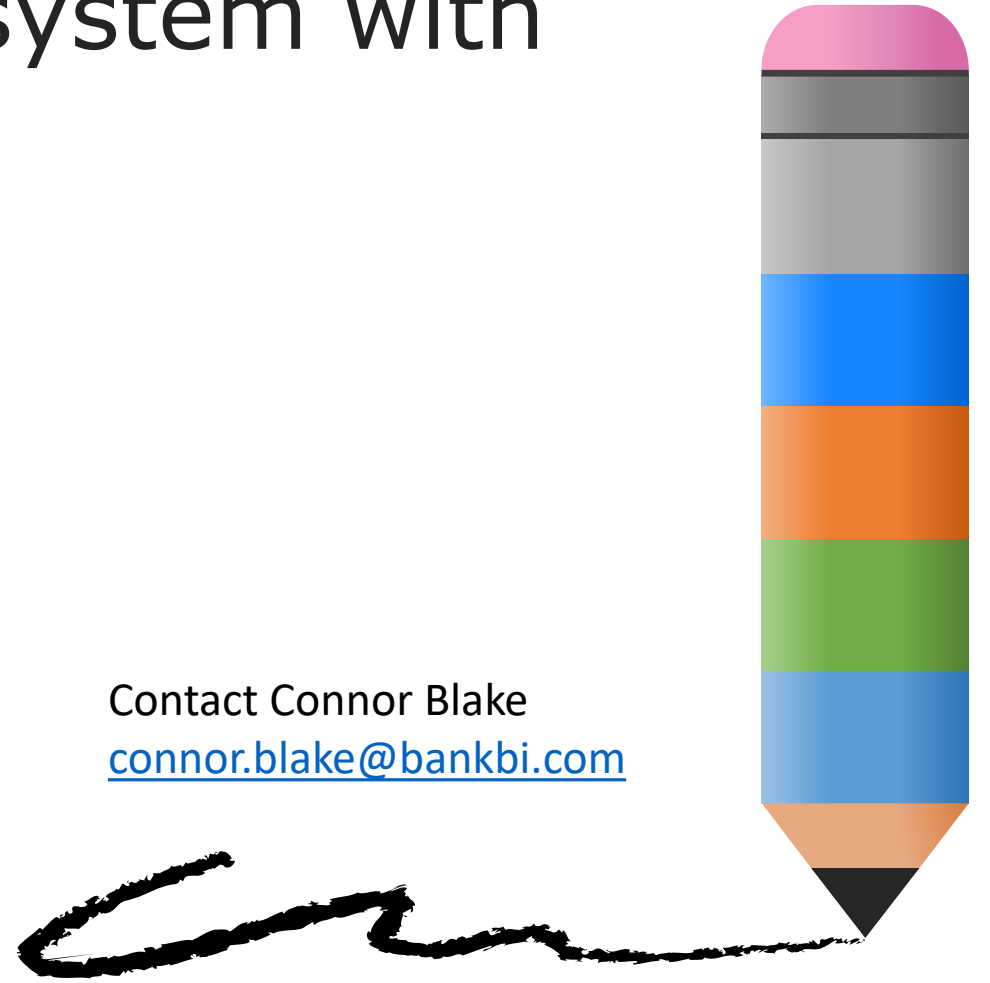
### ASIA

# Questions & Answers

# Register today for free access to our fully featured online demo system with no obligation.



Contact Connor Blake  
[connor.blake@bankbi.com](mailto:connor.blake@bankbi.com)





# Thank you for attending.

Connor Blake

[connor.blake@bankbi.com](mailto:connor.blake@bankbi.com)

[www.bankbi.com](http://www.bankbi.com)