Manage the Future Today:
Is Your Loan Funnel the Leading Indicator That You Should Be Tracking?

BankBI

Your panelists today

BankBI

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

Automating Regulatory and Finance Reporting

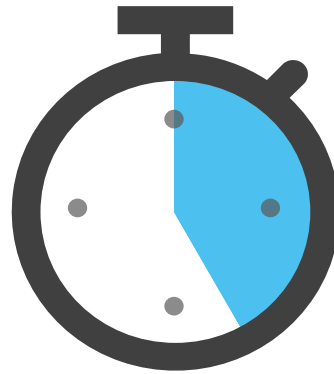The immediate positive impact of financial performance management
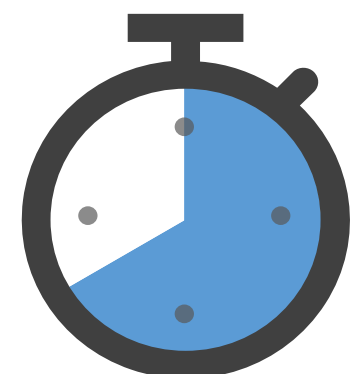
Automate Daily Loan and Deposit Analysis in 3 Days

Management Responses to COVID
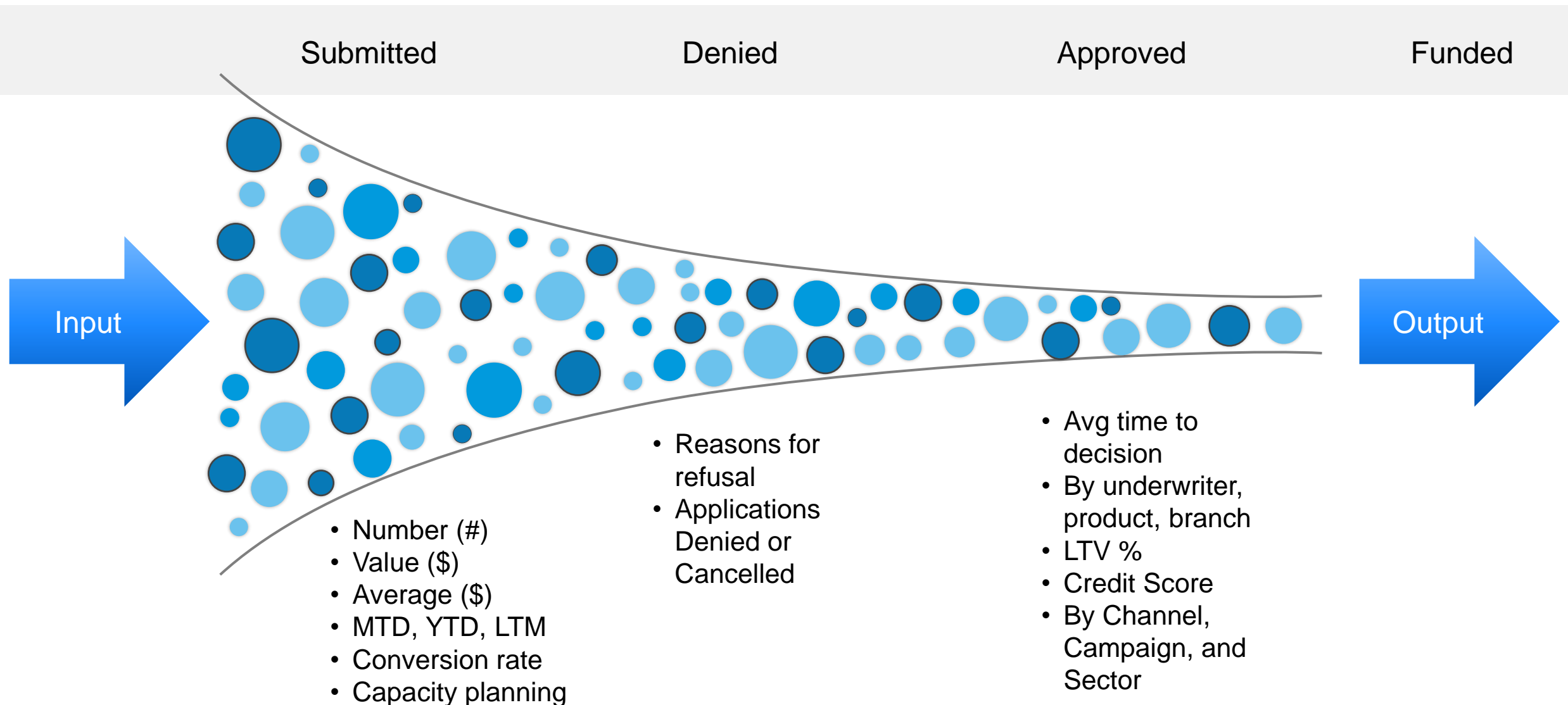
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CHANGE FREEZE

JUNE TO SEPTEMBER

OCTOBER ONWARDS

Loan Funnel Leading Indicators

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Submitted	Denied	Approved	Funded

Input

Output

- Reasons for refusal
- Applications Denied or Cancelled

- Avg time to decision
- By underwriter, product, branch
- LTV %
- Credit Score
- By Channel, Campaign, and Sector

- Number (#)
- Value ($)
- Average ($)
- MTD, YTD, LTM
- Conversion rate
- Capacity planning

POLLING QUESTION #1

Do you believe monitoring the loan application funnel is a good indicator of loan portfolio performance?

A: Yes, we believe there is a need to analyse the loan application funnel

B: No, loan funnel analytics are not a priority for us

C: N/A

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Measure + Monitor = Manage

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Regulatory Reporting

Stay in complete control of the reporting schedule, free up resources, and ensure accurate results by automating regulatory reporting.

Banking Performance

Track all loans and deposits daily in a comprehensive analysis to provide an early warning of any financial implications before they occur.

Financial Performance

Track your financials daily as business adapts and events unfold.
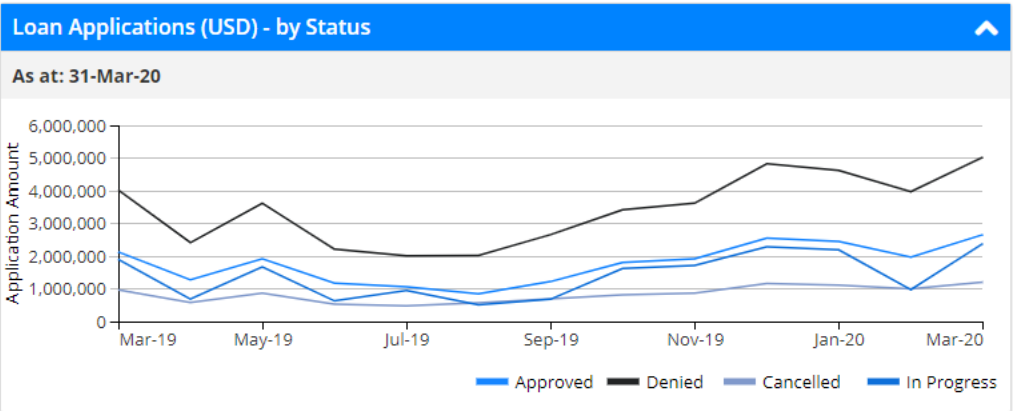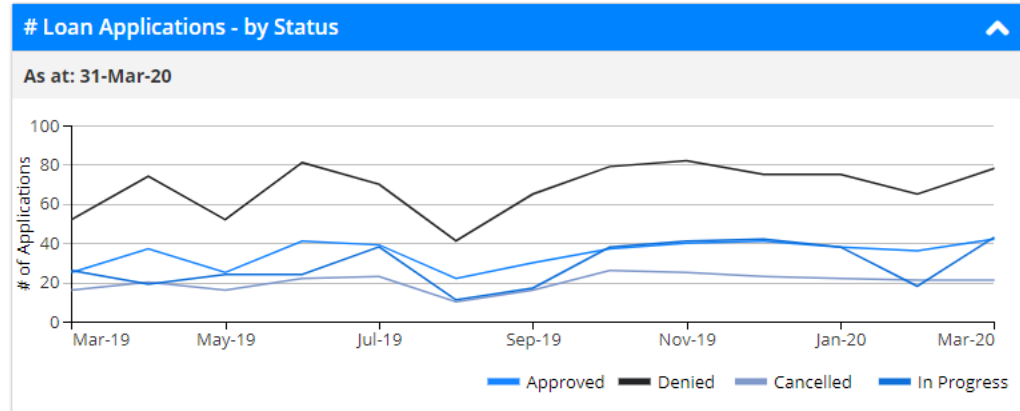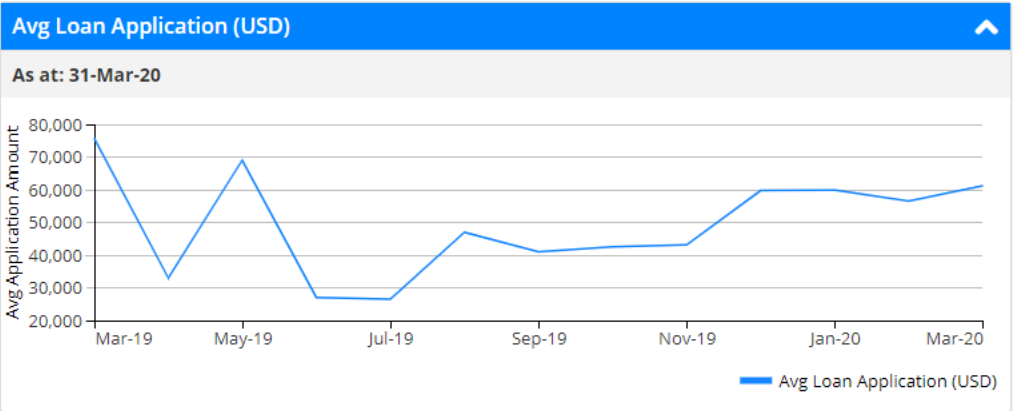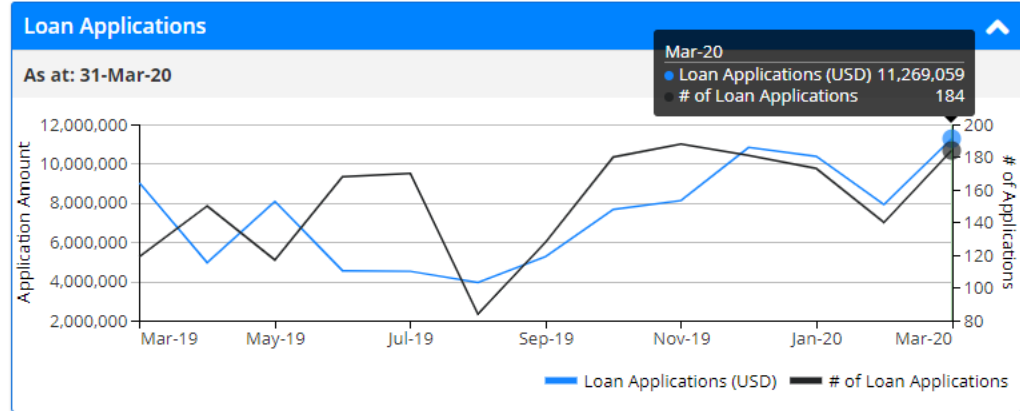
Loan Funnel Analytics
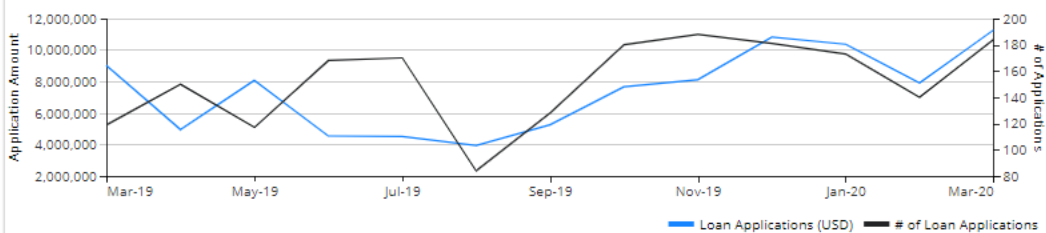
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Banking Performance 5.0.CU

- 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
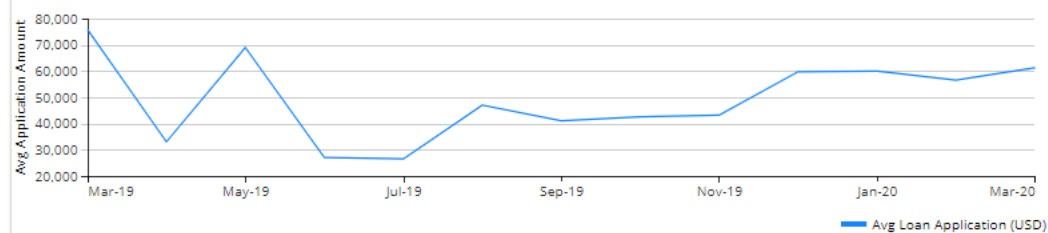 - Loan Applications Pivot
  - Loan Applications Tree Slicer

Executive Summary

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
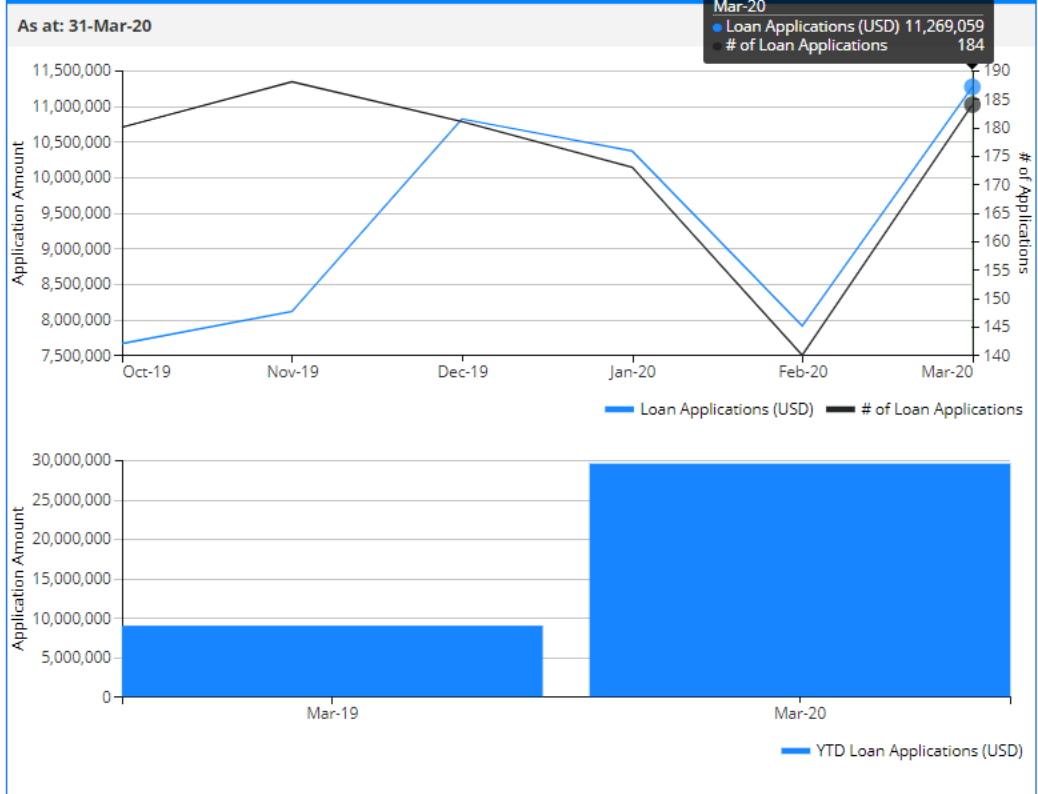
As at: 31-Mar-20

Mar-20
- Loan Applications (USD) 11,269,059
- # of Loan Applications 184

Legend: Loan Applications (USD), # of Loan Applications

(Chart x-axis: Oct-19, Nov-19, Dec-19, Jan-20, Feb-20, Mar-20)

Legend: YTD Loan Applications (USD)

(Bar chart x-axis: Mar-19, Mar-20)

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Loan Application Trends

- ⊕ 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
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  - Loan Applications by Member Attributes
  - Loan Applications Pivot
  - Loan Applications Tree Slicer

**Start Month** Mar-20 | **Product Class** All selected | **Product Group** All selected | **Product** All selected | **Sector** All selected

Channel All selected | **Campaign** All selected

Loan Applications

As at: 31-Mar-20

Mar-20
- Loan Applications (USD) 11,269,059
- # of Loan Applications 184

Legend: Loan Applications (USD) — # of Loan Applications

Avg Loan Application (USD)

As at: 31-Mar-20

Legend: Avg Loan Application (USD)

Loan Applications - by Status

As at: 31-Mar-20

Legend: Approved — Denied — Cancelled — In Progress

Loan Applications (USD) - by Status

As at: 31-Mar-20

Legend: Approved — Denied — Cancelled — In Progress

of Loan Applications by Credit Score

Loan Applications (USD) by Credit Score

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Loan Application Trends

- ⊕ 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

Loan Applications
As at: 31-Mar-20

Legend: Loan Applications (USD) — # of Loan Applications

Avg Loan Application (USD)
As at: 31-Mar-20

Legend: Avg Loan Application (USD)

Loan Applications - by Status
As at: 31-Mar-20

Legend: Approved — Denied — Cancelled — In Progress

Loan Applications (USD) - by Status
As at: 31-Mar-20

Legend: Approved — Denied — Cancelled — In Progress

of Loan Applications by Credit Score
As at: Mar-20

Credit Score	# of Applications
a. Exceptional 800+	6
b. Very Good 740 to 799	2
c. Good 670 to 739	66
d. Fair 580 to 669	96
e. Poor 579 and lower	14

c. Good 670 to 739: 66

Loan Applications (USD) by Credit Score
As at: Mar-20

Credit Score	Application Amount
a. Exceptional 800+	240,230
b. Very Good 740 to 799	178,161
c. Good 670 to 739	3,322,785
d. Fair 580 to 669	6,611,046
e. Poor 579 and lower	916,836

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Banking Performance 5.0.CU

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Loan Applications by Underwriter

Loan Applications by Underwriter

As at: 31-May-20

Underwriter > Product Class > Product Group > Product > Status > Branch	# of Loan Applications - YTD May-20	# of Loan Applications - YTD May-19	# of Loan Applications - YTD Change	# of Loan Applications - YTD % Change	Loan Applications (USD) - YTD May-20	Loan Applications (USD) - YTD May-19	Loan Applications (USD) - YTD Change	Loan Applications (USD) - YTD % 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 % ↑
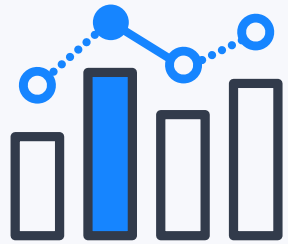
Financial
Performance

Financial Performance (3.2)

- Financial Results
- Balance Sheet
- Income Statement
- Yields & Margins
- Non Performing Assets
- Capital & Liquidity - Basel III
- Budgeting & Forecasting
- KPI Analysis
- Compare any Periods
- Branch Reporting
- 'What If' Strategic Planning
- Trial Balance and GL Mapping
  - Trial Balance
  - Currency Balances
  - Unclassified Codes
  - Adjustments
  - Raw Measures Data
  - Budget Report
  - COA by BankBI Code
  - Daily B/S Movements
  - Daily I/S Movements
- Reconciliation Reporting
- Download Files

Daily Balance Sheet

Balance Sheet

($000s)	Daily Change				Monthly Change			Budget Variance - Apr-20			Change from Last Year End		
	13-Apr-20	12-Apr-20	Change	Change %	31-Mar-20	Change	Change %	Budget	Variance	Variance %	31-Dec-19	Change	Change %
– ASSETS													
+ Cash and Due From	15,794	19,933	-4,139 ↓	-20.76%	31,683	-15,889 ↓	-50.15%	32,870	-17,076 ↓	-51.95%	35,814	-20,020 ↓	-55.90%
+ Funds Sold	86,871	84,922	1,949 ↑	2.30%	7	86,865 ↑	1,312,104.17%	5,597	81,275 ↑	1,452.14%	774	86,097 ↑	11,123.02%
+ Investments	164,232	162,592	1,639 ↑	1.01%	144,139	20,093 ↑	13.94%	134,116	30,116 ↑	22.46%	122,762	41,469 ↑	33.78%
– Loans													
+ Real Estate Loans	281,906	287,888	-5,982 ↓	-2.08%	298,460	-16,554 ↓	-5.55%	275,758	6,149 ↑	2.23%	242,156	39,751 ↑	16.42%
+ Commercial Loans	40,764	41,606	-841 ↓	-2.02%	44,686	-3,922 ↓	-8.78%	47,573	-6,809 ↓	-14.31%	36,829	3,935 ↑	10.69%
+ Consumer Loans	576	587	-11 ↓	-1.92%	622	-46 ↓	-7.32%	675	-99 ↓	-14.67%	554	22 ↑	3.92%
+ Tax Exempt and Other Loans	36,295	22,460	13,835 ↑	61.60%	26,519	9,776 ↑	36.87%	11,212	25,083 ↑	223.72%	21,675	14,620 ↑	67.45%
+ Other Loan G/L Balances	0	0	0 →	0.00%	0	0 →	0.00%	0	0 →	0.00%	0	0 →	0.00%
Total Loans	359,541	352,541	7,001 ↑	1.99%	370,287	-10,745 ↓	-2.90%	335,218	24,324 ↑	7.26%	301,213	58,328 ↑	19.36%
+ Loan Loss Reserve	-2,615	-2,666	51 ↑	-1.91%	-2,812	196 ↑	6.98%	-3,801	1,186 ↑	31.20%	-2,334	-281 ↓	-12.05%
+ Other Assets	33,095	33,039	56 ↑	0.17%	33,249	-154 ↓	-0.46%	31,706	1,389 ↑	4.38%	32,819	276 ↑	0.84%
TOTAL ASSETS	**656,919**	**650,361**	**6,558 ↑**	**1.01%**	**576,553**	**80,365 ↑**	**13.94%**	**535,705**	**121,214 ↑**	**22.63%**	**491,049**	**165,870 ↑**	**33.78%**
– LIABILITIES													
+ Non-Maturity Deposits	373,490	366,694	6,795 ↑	1.85%	372,919	570 ↑	0.15%	397,742	-24,252 ↓	-6.10%	406,761	-33,272 ↓	-8.18%
+ Time Deposits	34,374	34,374	0 ↓	0.00%	34,366	7 ↑	0.02%	42,600	-8,226 ↓	-19.31%	31,908	2,466 ↑	7.73%
+ Funds Purchased	0	0	0 →	0.00%	0	0 →	0.00%	0	0 →	0.00%	0	0 →	0.00%
+ Borrowings	133,000	133,000	0 →	0.00%	53,200	79,800 ↑	150.00%	45,514	87,486 ↑	192.22%	0	133,000 ↑	0.00%
+ Other Liabilities	4,721	4,717	4 ↑	0.09%	4,775	-54 ↓	-1.13%	2,750	1,971 ↑	71.67%	4,675	46 ↑	0.99%
TOTAL LIABILITIES	**545,585**	**538,785**	**6,800 ↑**	**1.26%**	**465,261**	**80,324 ↑**	**17.26%**	**488,606**	**56,979 ↑**	**11.66%**	**443,344**	**102,241 ↑**	**23.06%**
– EQUITY													

Performance Ratios

Filter

Select Comparison 31-May-2018 v Budget ▾

Performance Ratios

Ratios Analysis (%)	Month v Budget			Year-to-Date			Annual Trend
	31-may-18	Budget	Variance	may.-18	may.-17	Change	Last 13 Months
Return on Assets	0.69%	0.58%	0.11% ↑	0.90%	0.82%	0.08% ↑	
Return on Equity	6.97%	5.84%	1.13% ↑	8.96%	8.70%	0.27% ↑	
Yield on Earning Assets	3.83%	3.69%	0.15% ↑	3.85%	3.70%	0.15% ↑	
Total Cost of Funds	0.59%	0.57%	0.02% ↑	0.55%	0.55%	0.00% ↓	
Net Interest Margin	3.25%	3.12%	0.13% ↑	3.30%	3.14%	0.16% ↑	
Non Interest Income to Assets	1.29%	1.41%	-0.12% ↓	1.39%	1.38%	0.01% ↑	
Non Interest Expense to Assets	3.31%	3.43%	-0.12% ↓	3.37%	3.19%	0.17% ↑	
Efficiency Ratio	78.61%	81.55%	-2.94% ↓	77.32%	76.40%	0.92% ↑	

Return on Assets (%)
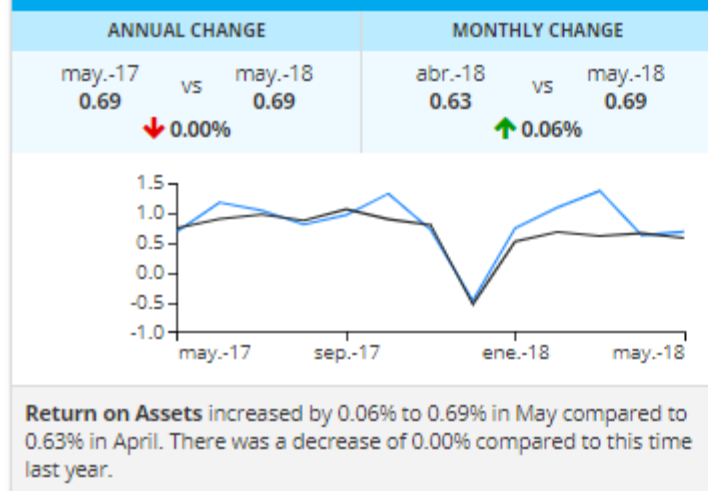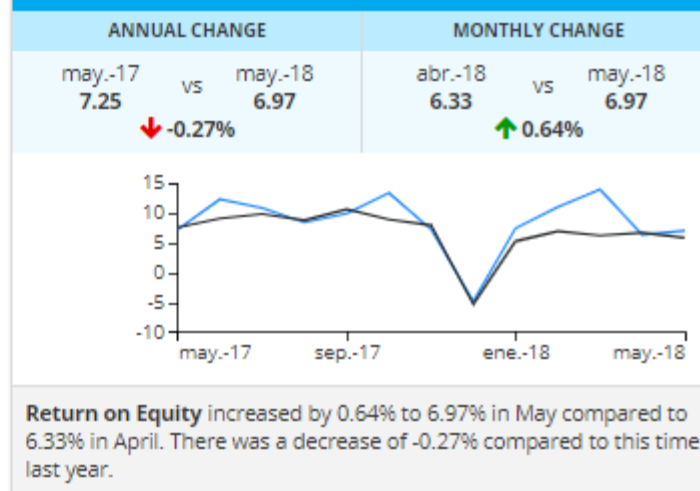
ANNUAL CHANGE		MONTHLY CHANGE	
may.-17 0.69	vs	may.-18 0.69	abr.-18 0.63	vs	may.-18 0.69
↓ 0.00%		↑ 0.06%	

Return on Assets increased by 0.06% to 0.69% in May compared to 0.63% in April. There was a decrease of 0.00% compared to this time last year.

Return on Equity (%)

ANNUAL CHANGE		MONTHLY CHANGE	
may.-17 7.25	vs	may.-18 6.97	abr.-18 6.33	vs	may.-18 6.97
↓ -0.27%		↑ 0.64%	

Return on Equity increased by 0.64% to 6.97% in May compared to 6.33% in April. There was a decrease of -0.27% compared to this time last year.

Exec loan dashboard

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Filter:

Branch Group [Demo Credit Union ▾]   Branch [*** - All Branches ▾]

Start Month [May-18 ▾]   Month to Compare [Apr-18 ▾]   Reporting Currency [USD ▾]   Product Class [*All ▾]   Product Group [*All ▾]

Product [*All Products ▾]   Loan Officers to Include? [Active Last 2 Months ▾]

Customers

	Start Month	Compare To	MoM
	May-18	Apr-18	% Variance
Customers			
# of Customers	145,964	145,790	0.12 % ⬆
# of Customers with Loans	37,310	37,134	0.47 % ⬆
# of Customers by Product	42,354	42,196	0.37 % ⬆
# of Branches	22	22	0.00 % ➡
# of Loan Officers (Active Only)	46	51	-9.80 % ⬇
Avg # of New Loans per LO (Active Only)	27.3	22.5	21.28 % ⬆
Avg Age of all Customers	49	49	-0.01 % ⬇
Avg Age of New Customers	45	46	-1.09 % ⬇
Avg # of Loans per Customer	1.01	1.01	-0.51 % ⬇

Outstanding Portfolio vs Avg Rate

As at: 31-May-18

Avg Rate Total Loans
May-18
4.32%

Exec loan dashboard

BankBI
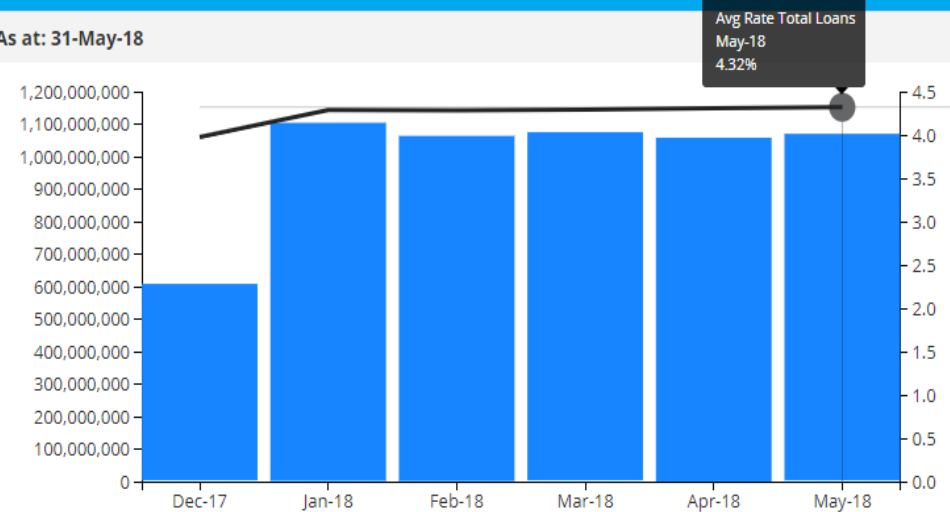
Loans

Loans	Start Month	Compare To	MoM
	May-18	Apr-18	% Variance
Loans			
Outstanding Portfolio (USD)	1,070,293,816	1,058,137,022	1.15 % ↑
# of New Loans	1,254	1,034	21.28 % ↑
New Loans (USD)	35,510,875	30,977,031	14.64 % ↑
Avg New Loan Size (USD)	28,318	29,958	-5.48 % ↓
Avg Rate of Total Loans	4.32 %	4.31 %	0.01 % ↑
Avg Rate of New Loans	4.83 %	4.84 %	-0.02 % ↓
Avg Loan Balance (USD)	25,076	24,756	1.29 % ↑

New Loans vs Avg Rate

As at: 31-May-18
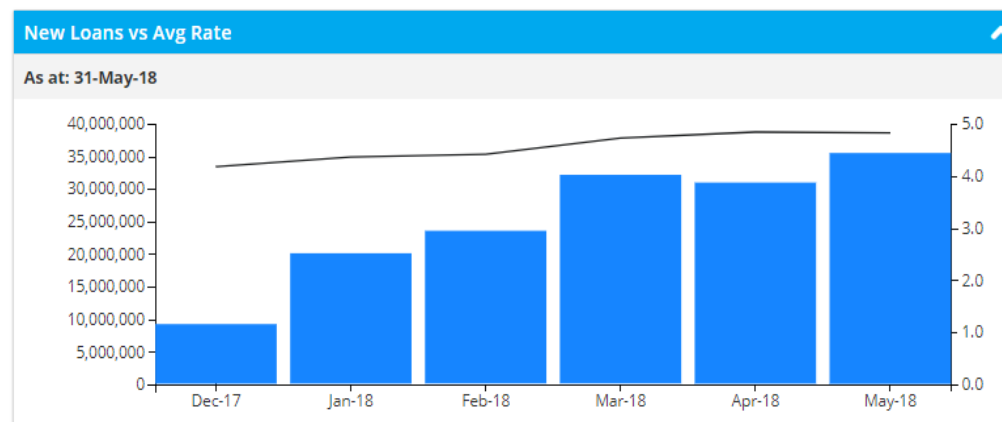
Portfolio at Risk

	Start Month	Compare To	MoM
	May-18	Apr-18	% Variance
Non Performing Loans (NPL)			
Past Due (USD)	44,134,710	45,993,398	-4.04 % ↓
Past Due %	4.12 %	4.35 %	-0.22 % ↓
Past Due #	2,626	2,894	-9.26 % ↓
Past Due > 30 days			
Past Due > 30 days (USD)	12,160,885	11,875,192	2.41 % ↑
Past Due > 30 days %	1.14 %	1.12 %	0.01 % ↑
Past Due > 30 days #	646	820	-21.22 % ↓
Past Due > 60 days			
Past Due > 60 days (USD)	7,082,871	8,173,701	-13.35 % ↓
Past Due > 60 days %	0.66 %	0.77 %	-0.11 % ↓
Past Due > 60 days #	402	502	-19.92 % ↓

Outstanding Portfolio vs Past Due > 30/60 Days %
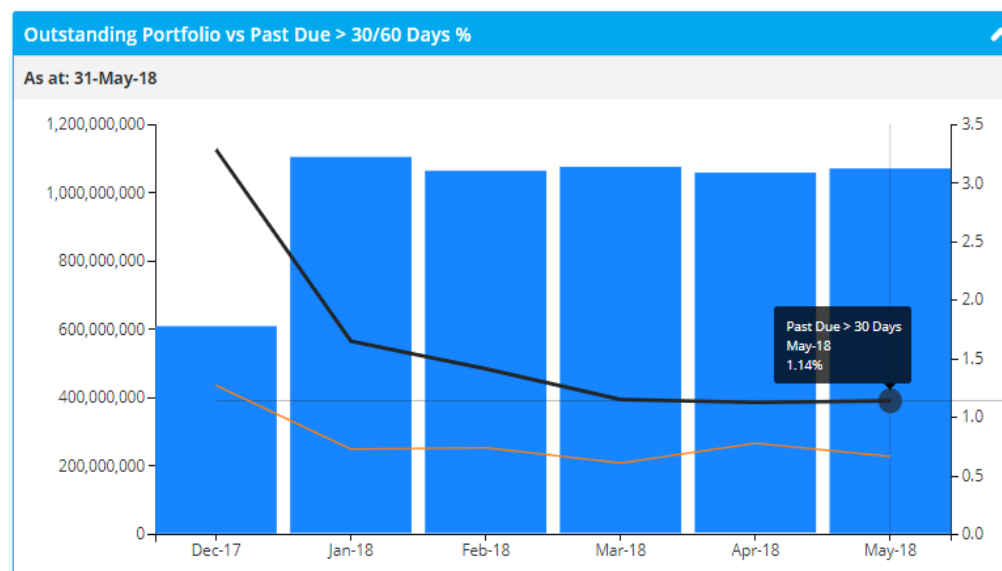
As at: 31-May-18

Branch Loan Analysis

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Loan Trends

As at: 31-May-18

	New Loans				Total Portfolio				Portfolio at Risk		
	# New Loans	New Loans (USD)	Avg Size New Loans (USD)	W/Avg Rate - New Loans	# Total Loans	Total Loans (USD)	Avg Size Total Loans (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%
+ 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	303,817	9,710	7.09 %	4	39,252	12.92%

Product Performance Analysis

Product Performance

Product Class > Product Group > Product	Total Loans					New Loans This Month					Portfolio at Risk			
As at: 31-May-18	Loans (USD)	% of Total	Rank #	Avg Rate	Rank	Loans (USD)	% of Total	Rank #	Avg Rate	Rank	PAR 1 +	% of PAR 1 +	PAR > 30	% of PAR > 30
– Business Loans	28,268,157	2.64 %	3	4.47 %	2	231,229	0.65 %	3	4.49 %	3	45,357	0.10 %	0	0.00 %
– Real Estate	3,335,829	11.80 %	4	4.69 %	2	0	0.00 %	2	0.00 %	2	0	0.00 %	0	0.00 %
Business RE	3,335,829	100.00 %	1	4.69 %	1	0	0.00 %	1	0.00 %	1	0	0.00 %	0	0.00 %
– Real Estate / Adjustable Rate	4,712,477	16.67 %	3	4.99 %	1	0	0.00 %	2	0.00 %	2	0	0.00 %	0	0.00 %
BREARM	4,712,477	100.00 %	1	4.99 %	1	0	0.00 %	1	0.00 %	1	0	0.00 %	0	0.00 %
– Real Estate / Fixed Rate	14,927,952	52.81 %	1	4.64 %	3	0	0.00 %	2	0.00 %	2	0	0.00 %	0	0.00 %
BREFIX	12,681,860	84.95 %	1	4.68 %	1	0	0.00 %	1	0.00 %	1	0	0.00 %	0	0.00 %
BREINV	2,246,092	15.05 %	2	4.46 %	2	0	0.00 %	1	0.00 %	1	0	0.00 %	0	0.00 %
– Term	5,291,899	18.72 %	2	3.68 %	4	231,229	100.00 %	1	4.49 %	1	45,357	0.10 %	0	0.00 %
Business Term Loan	5,291,899	100.00 %	1	3.68 %	1	231,229	100.00 %	1	4.49 %	1	45,357	0.10 %	0	0.00 %
– Consumer Loans	540,501,704	50.50 %	1	4.68 %	1	25,328,044	71.32 %	1	4.95 %	1	38,284,315	86.74 %	7,728,187	63.55 %
– Direct RV Loans	24,907,691	4.61 %	4	5.98 %	4	2,522,168	9.96 %	4	5.17 %	4	2,717,363	6.16 %	272,996	2.24 %
Direct Recreational Vehicle	24,907,691	100.00 %	1	5.98 %	1	2,522,168	100.00 %	1	5.17 %	1	2,717,363	6.16 %	272,996	2.24 %
– Direct Vehicle Loans	120,304,372	22.26 %	3	3.62 %	6	5,723,324	22.60 %	3	3.90 %	6	9,196,723	20.84 %	2,874,877	23.64 %

Loan Officer

Loan Officer Scorecard

Monthly as at: 31-May-18

(LO rank # based on New Loan Amount)

Loan Officer > Branch > Product Class	No. of New Loans				New Loan Amount (USD)				Total Loans Outstanding (USD)		
	# New Loans	Target	Variance	Var %	New Loans	Target	Variance	Var %	# Loans	Loans	Rank
+ Loan Officer 10	26	0	26	100.00% ↑	385,479	0	385,479	100.00% ↑	82	1,171,090	11
+ Loan Officer 11	0	0	0	0.00% →	0	0	0	0.00% →	44	242,840	44
+ Loan Officer 13	14	0	14	100.00% ↑	205,992	0	205,992	100.00% ↑	356	3,807,282	26
+ Loan Officer 130	10	0	10	100.00% ↑	147,992	0	147,992	100.00% ↑	18	152,399	32
+ Loan Officer 135	30	0	30	100.00% ↑	427,252	0	427,252	100.00% ↑	370	3,986,908	10
+ Loan Officer 139	20	0	20	100.00% ↑	276,360	0	276,360	100.00% ↑	480	4,171,614	20
+ Loan Officer 143	22	0	22	100.00% ↑	317,411	0	317,411	100.00% ↑	138	1,934,446	14
+ Loan Officer 15	4	0	4	100.00% ↑	204,347	0	204,347	100.00% ↑	1,018	10,405,433	28
+ Loan Officer 174	264	0	264	100.00% ↑	8,114,272	0	8,114,272	100.00% ↑	1,800	50,487,021	1
+ Loan Officer 186	8	0	8	100.00% ↑	1,578,836	0	1,578,836	100.00% ↑	164	20,739,607	5
+ Loan Officer 188	2	0	2	100.00% ↑	64,140	0	64,140	100.00% ↑	580	5,040,320	41
+ Loan Officer 202	4	0	4	100.00% ↑	142,942	0	142,942	100.00% ↑	202	2,722,841	34
+ Loan Officer 203	16	0	16	100.00% ↑	313,019	0	313,019	100.00% ↑	178	2,134,942	15
+ Loan Officer 214	6	0	6	100.00% ↑	228,029	0	228,029	100.00% ↑	106	1,608,898	23
+ Loan Officer 223	36	0	36	100.00% ↑	495,888	0	495,888	100.00% ↑	142	1,710,220	9

Regulatory Reporting

The BankBI Regulatory Reporting Process

Extract the data

Secure, automated daily process

Compute the results

All rules, adjustments, and calculations visible in BankBI

Reports available

Select the date you want, open the return
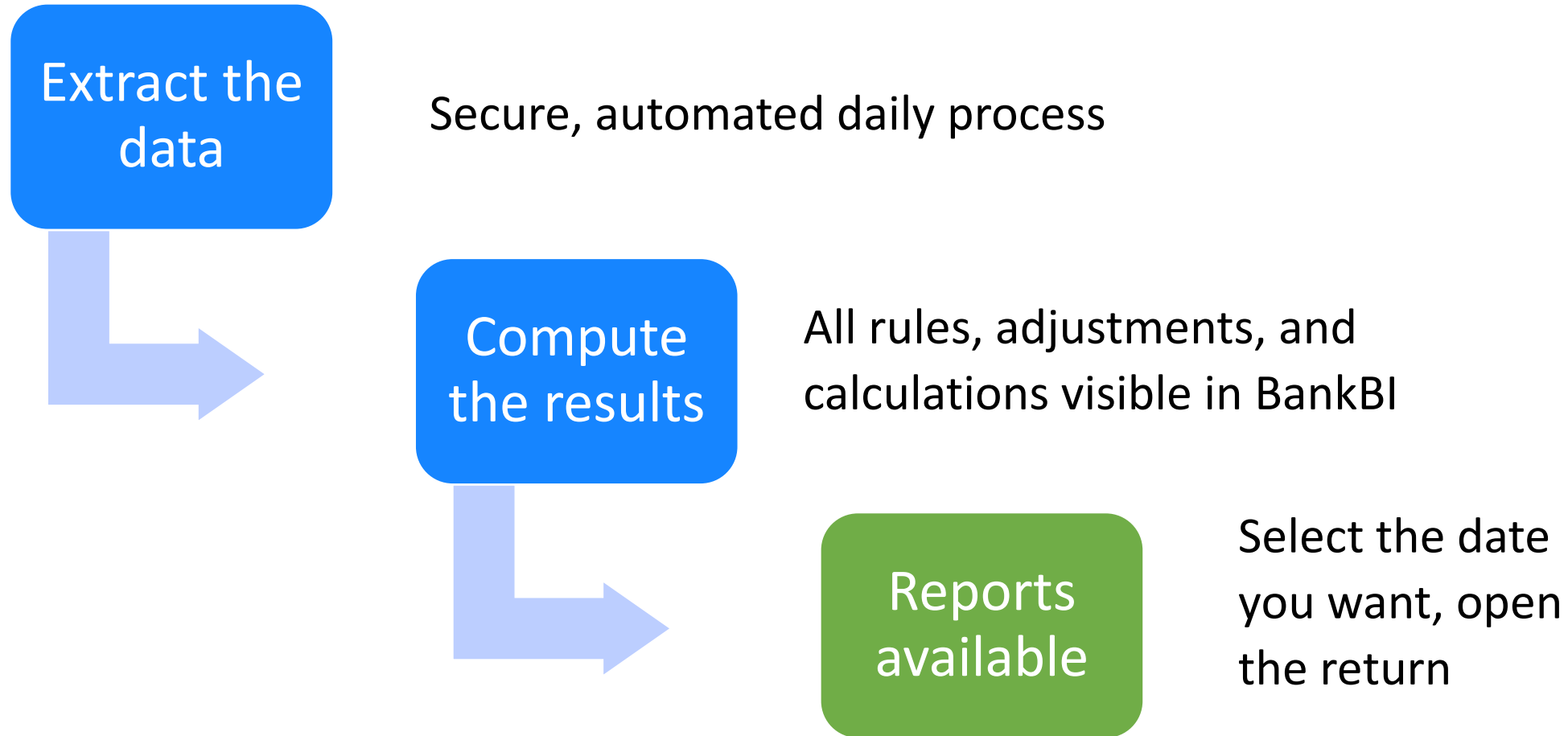
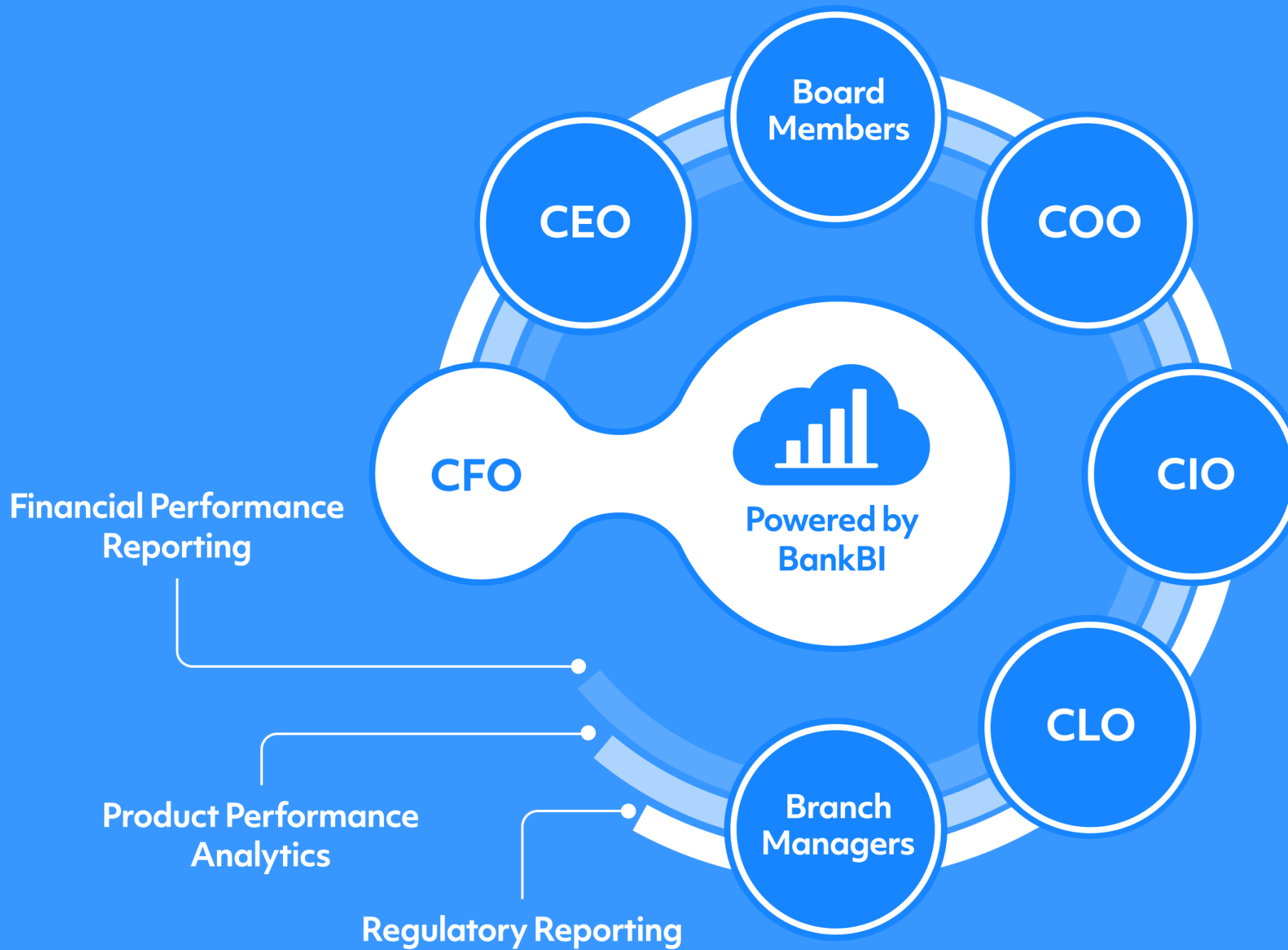# The ultimate end user experience

POLLING QUESTION #2

How digital are your loan applications today?

A: Fully digital

B: Partly digital

C: Manual or paper based

D: N/A

BankBI

40 Countries

60 Customers

BankBI

UK Bank Strengthens Reporting

Sector	Country	BankBI Applications	Integrations
Banking	United Kingdom	Financial Performance	FusionBanking Equation
		Banking Performance	

A UK bank chose BankBI to solve liquidity reporting challenges after it was acquired by an overseas banking operation.

The management team were so impressed with the implementation, operation and support they received that they extended their relationship with BankBI to include Financial Performance and Banking Performance software.

The bank has recently started rolling out these products with data integration to their FusionBanking Equation core banking system. It now supports analysis within the finance department and at the executive level with the introduction of a daily balance sheet and daily performance scorecards, which they were not able to generate historically.

BankBI now enables the bank to share their management board packs with the head office investors in the bank.

VisionFund
INTERNATIONAL

HOME   ABOUT   MICROFINANCE   WHERE   IMPACT   GET INVOLVED   MEDIA

BankBI

OUTSTANDING PORTFOLIO

ACTIVE BORROWERS

AVERAGE LOAN SIZE

Home | Impact | Outstanding Portfolio

OUTSTANDING PORTFOL

Multiple times per year, VisionFund releases the latest financial and social impact sta
llowing regions to see specific information pertaining to i

THE CARIBBEAN

...anding ...tfolio	% of Regional Portfolio	
21,000	30.4%	Find out more ▸
7,000	2.9%	Find out more ▸
84,000	38.0%	Find out more ▸

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.

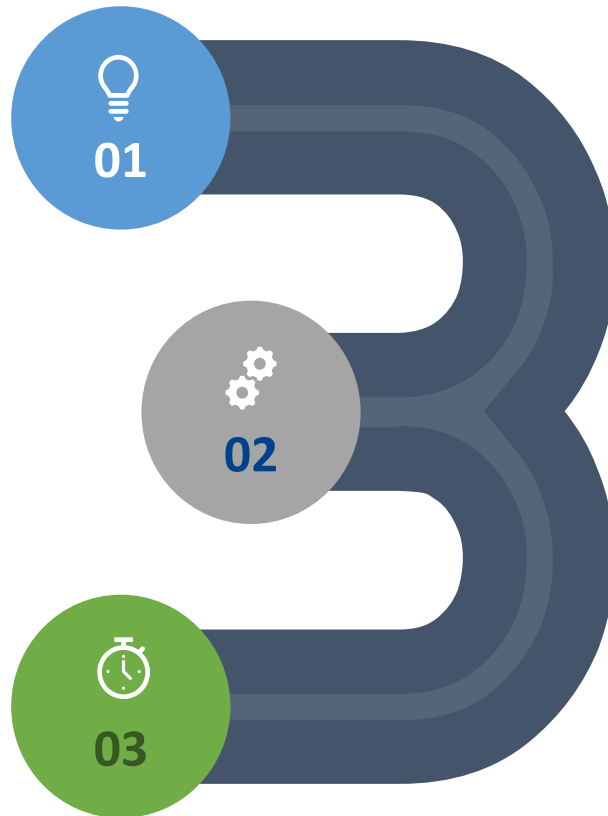**MIDDLE EAST & EASTERN EUROPE**

ASIA

POLLING QUESTION #3

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

A: June to September

B: October to December

C: Still not decided

D: N/A

BankBI

How is BankBI investing to help?

BankBI

01 — Try Before You Buy

No obligation free access to fully featured online demo system to help you familiarize yourself with the application.

02 — Fixed service fee

100% remotely delivered services.

03 — Monthly Subscription

PAYG on rolling 30-day basis or preferential terms for longer commitments.

Questions & Answers
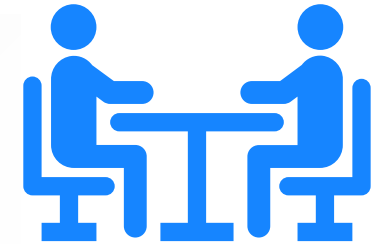
BankBI

Next steps

BankBI

1 Register for access to our demo system.

2 Book a 1:1 session for a guided tour or to discuss a specific project

Contact me:
connor.blake@bankbi.com

Thank you for attending.

Connor Blake
connor.blake@bankbi.com

BankBI