

New thinking.
Real answers.



Your panelists today



Graham Goble, CEO

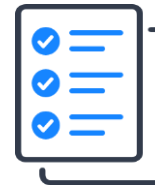


Connor Blake, Director,
Business Development

Housekeeping

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

CFO Insights Series



[Automating Regulatory and Finance Reporting](#)



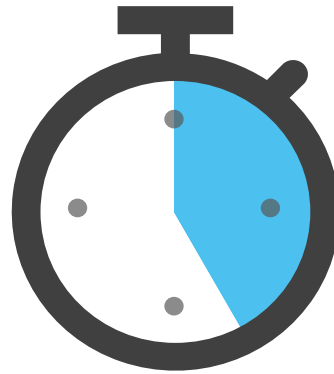
[The immediate positive impact of financial performance management](#)

Management decision framework



EMERGENCY MODE

Cost Freeze
Keep essential services open
Enable home working
Support changed channel use



JUNE TO SEPTEMBER

Cost Cutting
New credit policies
Support operational delivery
Evaluate automation options



OCTOBER ONWARDS

Cost Optimization
New channel delivery
Accelerate digital
Advanced scenario planning

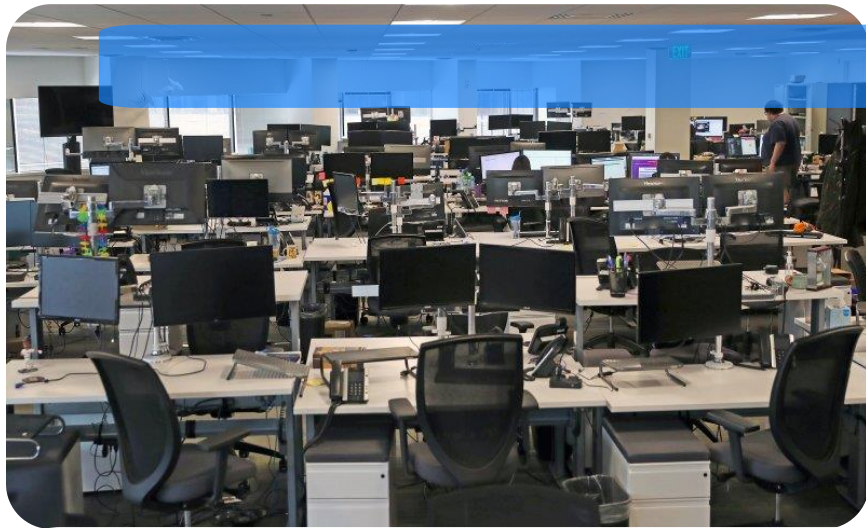
CLOUD BASED PERFORMANCE MANAGEMENT



Centralised on your premises

Support for remote working

Decentralised cloud capabilities



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.

POLLING QUESTION #1

Do senior management have a need for automated daily reporting and analytics for the loan and deposit portfolio?

A: Yes, our current processes are too manual

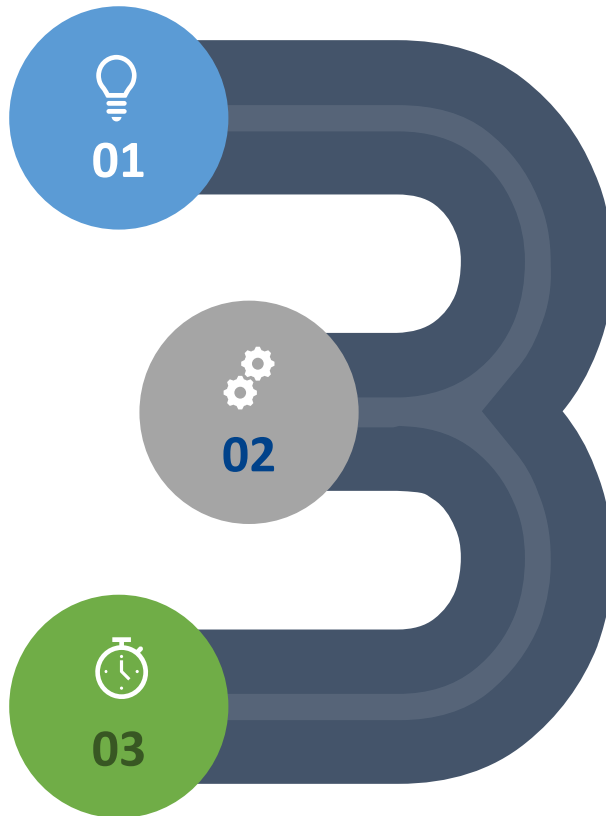
B: No, we already have this capability

C: N/A

Measure + Monitor = Manage



How is BankBI investing to help?



01

Free demo access

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

02

No service fee

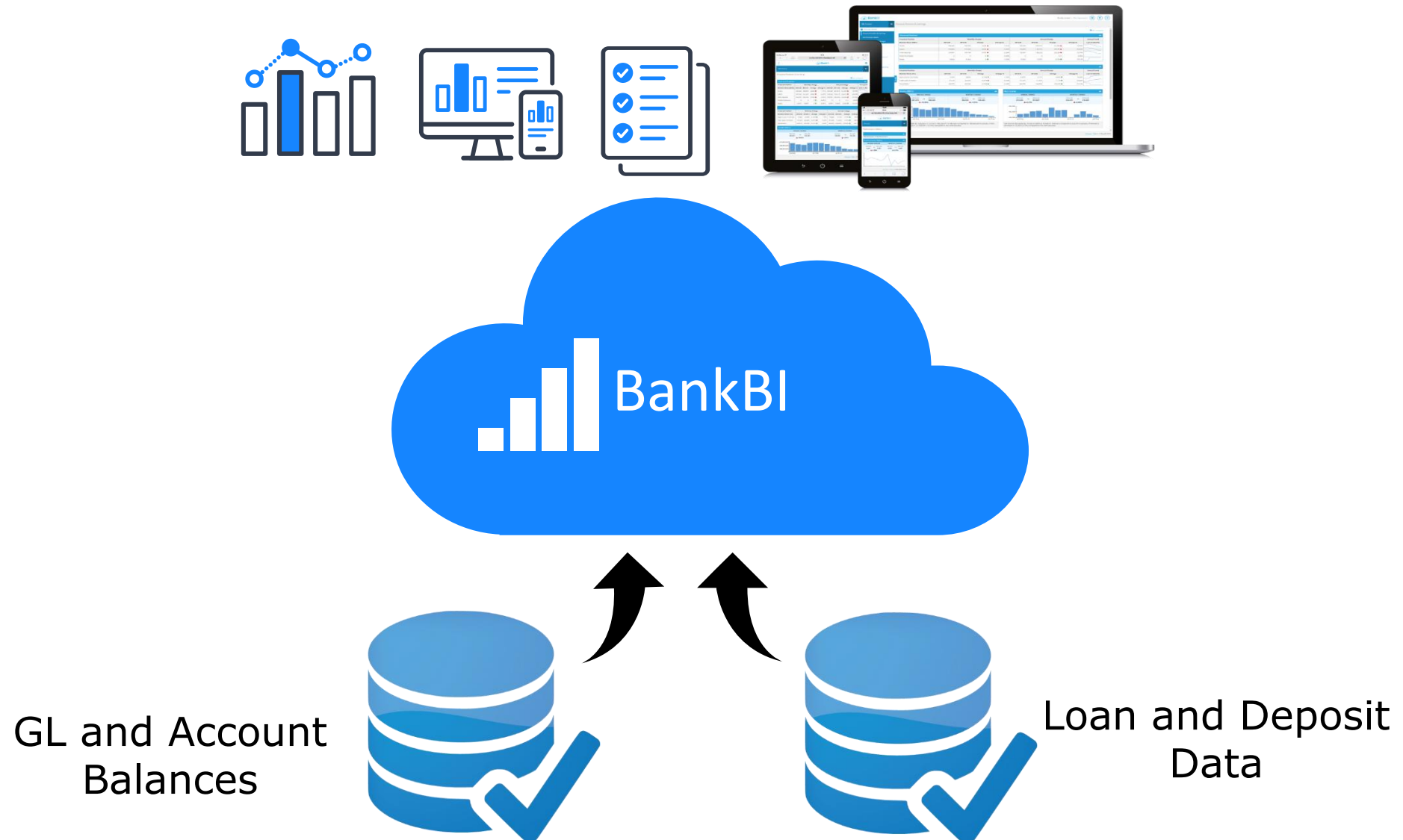
100% remotely delivered services with all fees waived between June and September.

03

Try before you buy

1-month fee evaluation and use of the application before you commit. Thereafter, PAYG on rolling 30-day basis.

Analytics out of the box



Cloud based rapid speed to value

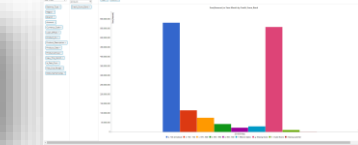
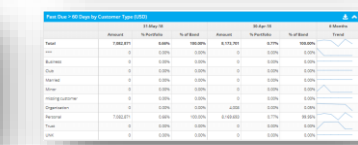
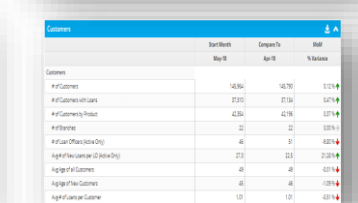
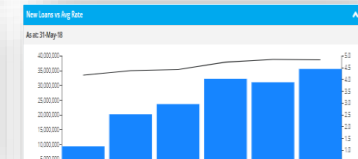
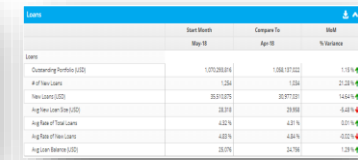
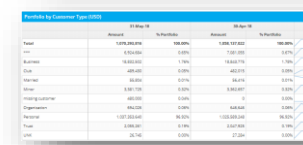
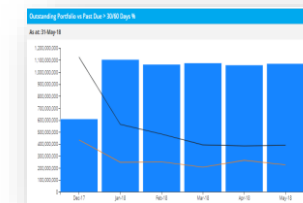
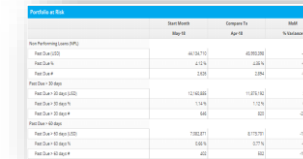
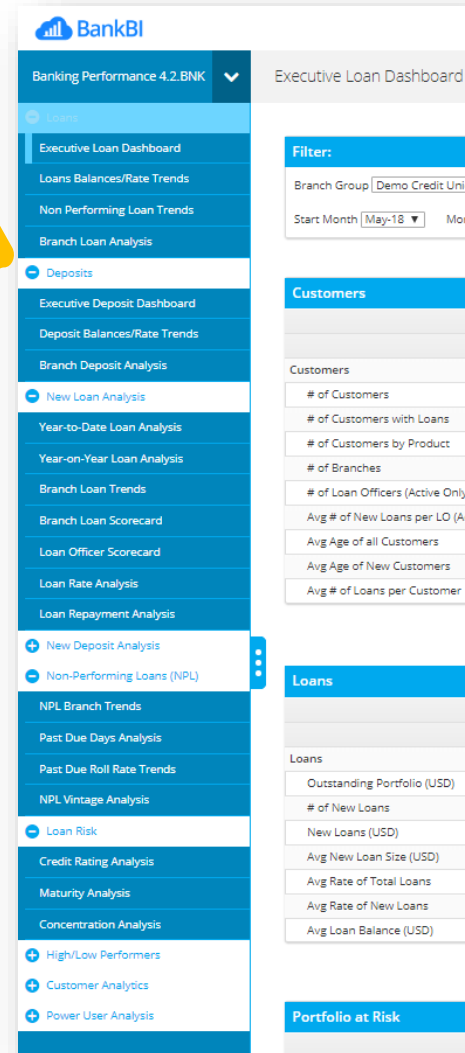


Loans & Deposits

Business Date
Branch Code
Branch Description
Customer Number
Source System
Product Code
Product Description
Product Type
Start Date
Maturity Date
Original Amt
Balance
Loan Officer Name
Interest Rate
Past Due Days
Contract ID
GL Account
Currency
Sold Loan (Customer)
Status
Status Effective Date
Net Rate
Book Balance

Customer

Business Date
Customer Number
Gender
Credit Score
Date Customer Opened
Date Closed
Customer Type
Date of Birth
Customer Status
Marital Status



BankBI Integration Hub



3

BankBI Dashboards

Automatically generate the reports, view them anytime, anywhere, and on any device.



2

BankBI Integration Hub

Secure file upload into cloud integration hub, business rules applied (maturity bands, credit scores, age ranges based on DOB).



Data Transformations:

- DoB to Age to Age Range
- Residual Maturity Band
- Original Maturity Bands
- Central Bank Sector
- Credit score range.
- Is New? Is Past Due?

1

BankBI Extract

Loan & deposit file, on premise to cloud, 22 fields of loan data, 5 fields of customer data.



Customer Table

Loan & Deposit Table

Your commitment:

- 1 x Financial analyst
- 1 x IT / MIS to locate extract



Banking Performance



Exec loan dashboard



Filter:

Branch Group Branch

Start Month Month to Compare Reporting Currency Product Class Product Group

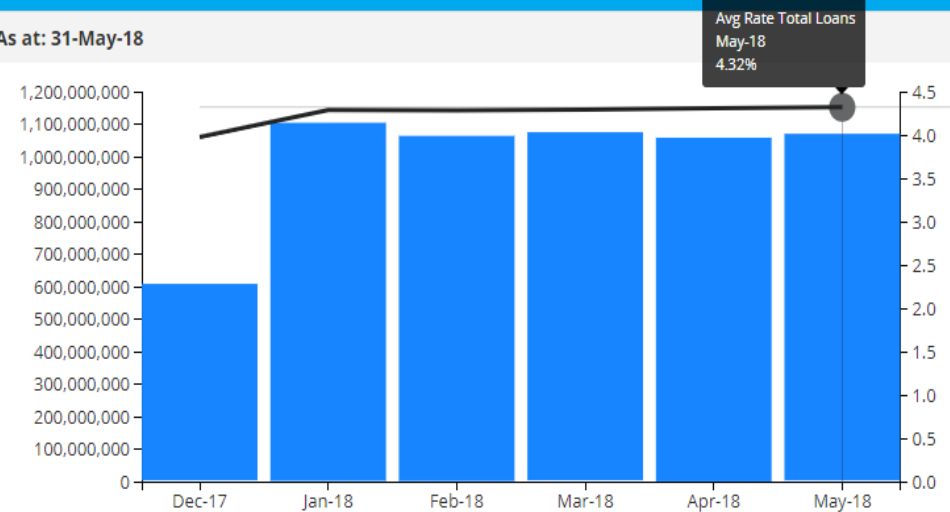
Product Loan Officers to Include?

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 % ↓

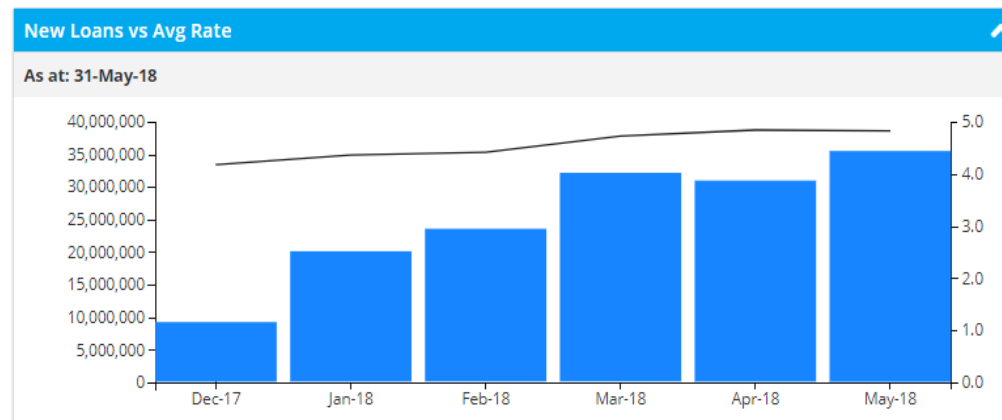
Outstanding Portfolio vs Avg Rate

As at: 31-May-18

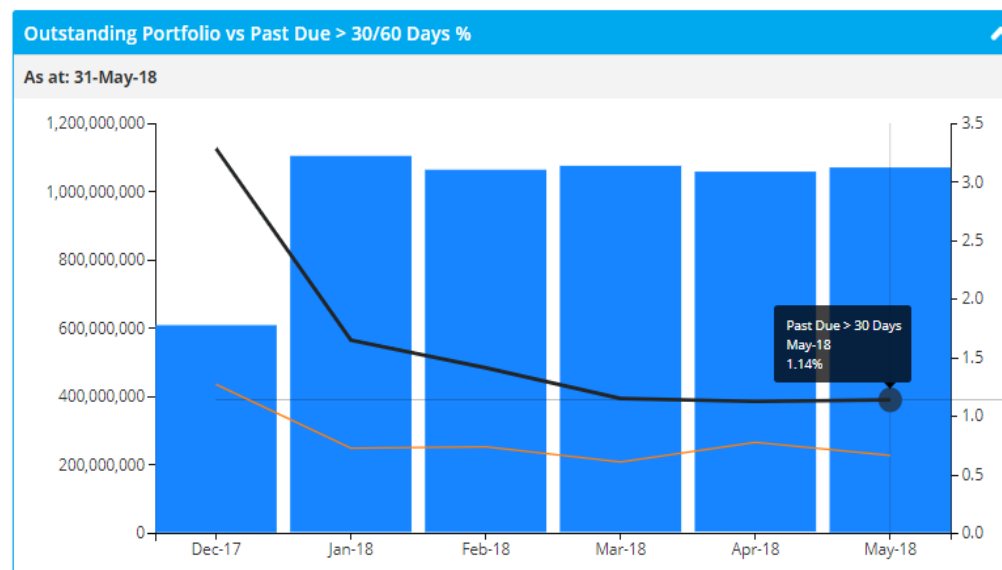


Exec loan dashboard

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 % ↑



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 % ↓



Branch Loan Analysis



Loan Trends

-

+

	New Loans				Total Portfolio				Portfolio at Risk		
As at: 31-May-18	# 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 Download Refresh															
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 %






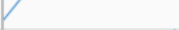



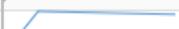






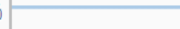




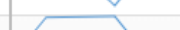
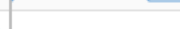

Loan Officer

Loan Officer Scorecard											
Monthly as at: 31-May-18											
- + (LO rank # based on New Loan Amount)	No. of New Loans				New Loan Amount (USD)				Total Loans Outstanding (USD)		
Loan Officer > Branch > Product Class	# 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



Concentration Analysis

Portfolio by Customer Type (USD)					
	31-May-18		30-Apr-18		6 Months
	Amount	% Portfolio	Amount	% Portfolio	Trend
Total	1,070,293,816	100.00%	1,058,137,022	100.00%	
***	6,924,684	0.65%	7,081,055	0.67%	
Business	18,832,502	1.76%	18,843,775	1.78%	
Club	489,430	0.05%	482,015	0.05%	
Married	55,804	0.01%	56,416	0.01%	
Minor	3,381,725	0.32%	3,362,657	0.32%	
missing customer	480,000	0.04%	0	0.00%	
Organization	694,026	0.06%	646,646	0.06%	
Personal	1,037,353,640	96.92%	1,025,589,248	96.92%	
Trust	2,055,261	0.19%	2,047,925	0.19%	
UNK	26,745	0.00%	27,284	0.00%	

PAR > 60 Days by Customer Type (USD)							
	31-May-18			30-Apr-18			6 Months
	Amount	% Portfolio	% of Band	Amount	% Portfolio	% of Band	Trend
Total	7,082,871	0.66%	100.00%	8,173,701	0.77%	100.00%	
***	0	0.00%	0.00%	0	0.00%	0.00%	
Business	0	0.00%	0.00%	0	0.00%	0.00%	
Club	0	0.00%	0.00%	0	0.00%	0.00%	
Married	0	0.00%	0.00%	0	0.00%	0.00%	
Minor	0	0.00%	0.00%	0	0.00%	0.00%	
missing customer	0	0.00%	0.00%	0	0.00%	0.00%	
Organization	0	0.00%	0.00%	4,008	0.00%	0.05%	
Personal	7,082,871	0.66%	100.00%	8,169,693	0.77%	99.95%	
Trust	0	0.00%	0.00%	0	0.00%	0.00%	
UNK	0	0.00%	0.00%	0	0.00%	0.00%	



POLLING QUESTION #2

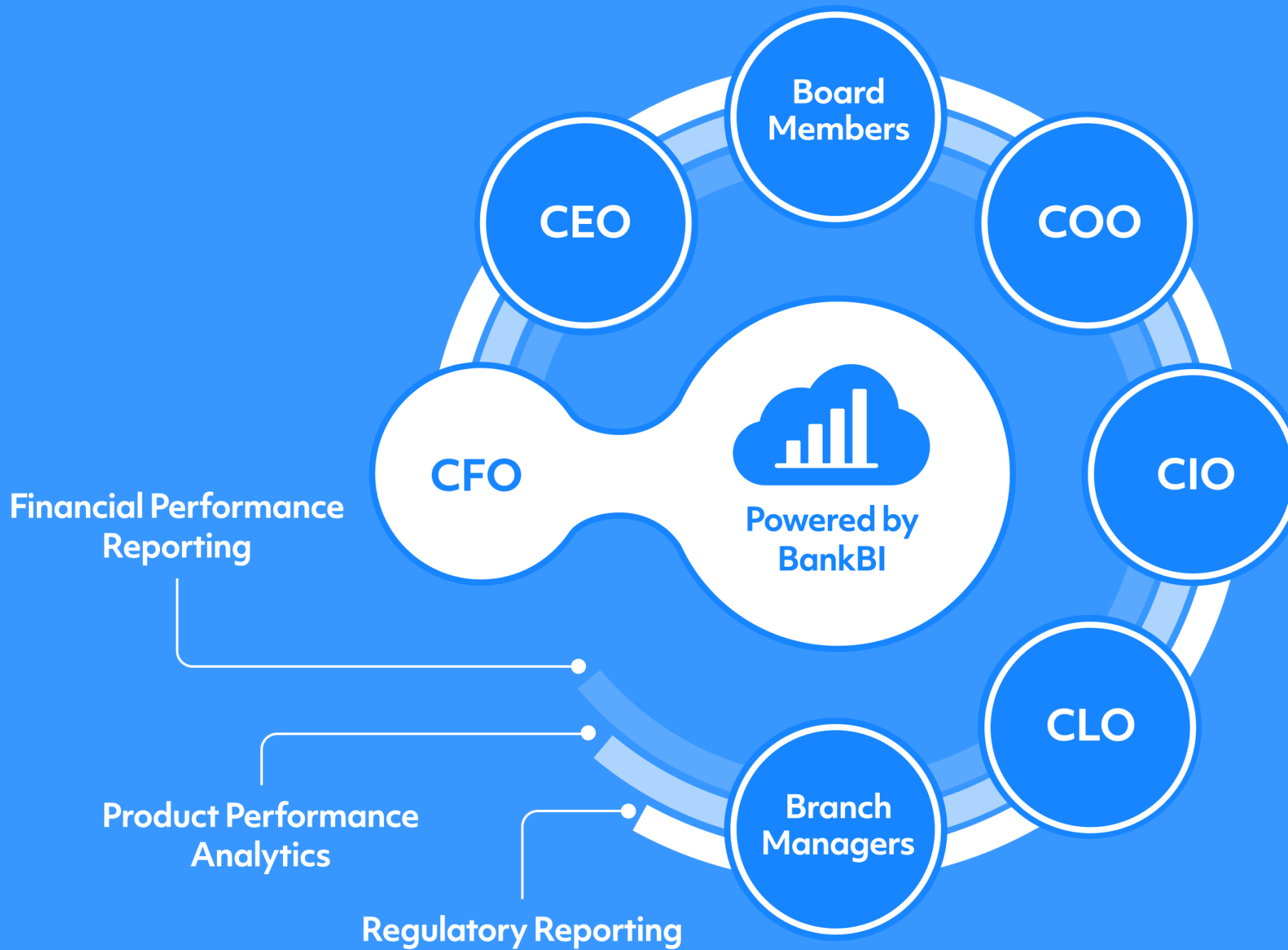
Is liquidity or lending your current main concern?

A: Mainly Lending

B: Mainly Deposits

C: Both

D: N/A



40 Countries

60 Customers





Case Study

UK Bank Strengthens Reporting



Sector
Banking

Country
United Kingdom

BankBI Applications
[Financial Performance](#)
[Banking Performance](#)

Integrations
[FusionBanking Equation](#)

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.

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%	Find out more >
97,000	2.9%	Find out more >
84,000	38.0%	Find out more >

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

Opex and agile, de-risking decisions



Professional Services Fees

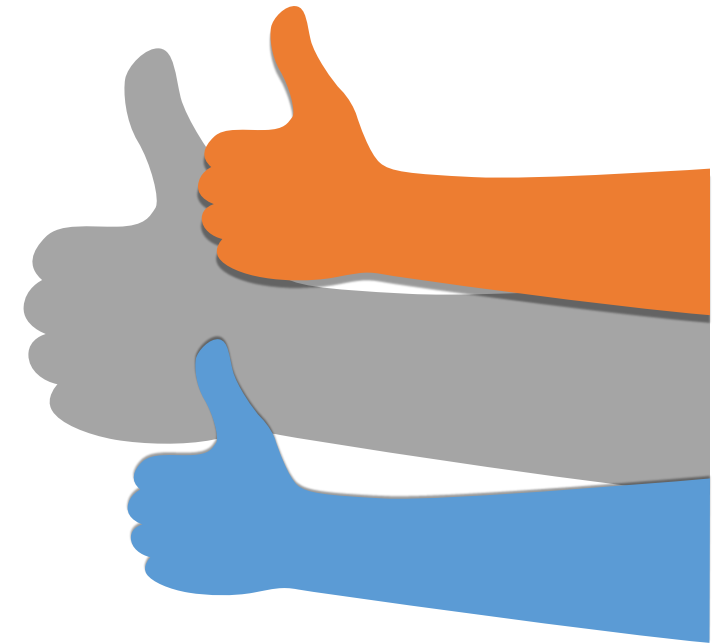
Professional services fees will be waived between June and September 2020 for the first 6 Banks that sign up. Resources have been assigned and will be booked on a first come, first serve basis.

Monthly PAYG SaaS

Rolling 30-day SaaS licence fees will be charged for those customers.

First month trial free

Try before you buy, only commit to to the licence fee when you have seen the value.



Questions & Answers

Next steps



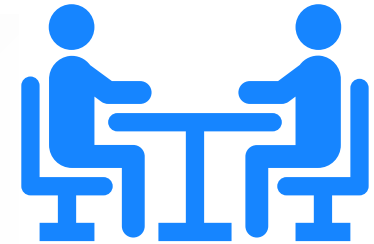
1

Register for free, no-obligation 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