

Oracle® Financial Services Performance Analytics Business User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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1

Preface

This section provides information about the Oracle Financial Services Performance Analytics (OFS PA) Application User Guide. OFS PA Applications are packaged as part of the OFS PFT Applications Pack.

Topics:

- [Audience](#)
- [Access to Oracle Support](#)
- [Related Information Sources](#)
- [Additional Documents to Read](#)
- [Conventions](#)
- [Abbreviations](#)

Audience

This user guide is intended for the users of the Oracle Financial Services Performance Analytics (OFS IPA) Application.

Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For more information, visit [My Oracle Support](#) or visit [Oracle Accessibility Learning and Support](#) if you are hearing impaired.

Related Information Sources

This section identifies additional documents related to the OFS IPA Application.

You can access the below documents online from the Oracle Help Center (OHC) [Documentation Library](#) for OFS PA Applications Pack:

- OFS Performance Analytics Application Pack Release Notes
- OFS Performance Analytics Applications Pack Installation and Configuration Guide
- OFS Performance Analytics Operational User Guide
- OFS Performance Analytics Business User Guide
- OFS Performance Analytics OBIEE Reports User Guide Release

[Performance Analytics Security Guides:](#)

- OFS Institutional Performance Analytics Security Guide Release 8.1.x
- OFS Retail Performance Analytics Security Guide Release 8.1.x

[Performance Analytics Cloning Reference Guides:](#)

- OFS Institutional Performance Analytics Cloning Reference Guide Release 8.1.x
- OFS Retail Performance Analytics Cloning Reference Guide Release 8.1.x

[Data Protection Guide:](#)

- OFS Performane Analytics Data Protection Guide Release 8.1.x

Additional Documents to Read

Oracle Financial Services Profitability Analytics Applications Pack is built on the Oracle Financial Services Advanced Analytical Applications Infrastructure (OFS AAI).

See the following [OFS AAI Documents](#) as no separate documents are required at the pack or application level for Oracle Financial Services Profitability Analytics Applications Pack:

- OFS Analytical Applications Infrastructure (OFS AAI) Application Pack Installation and Configuration Guide Release 8.1.2.0.0
- OFS Analytical Applications Infrastructure Administration Guide Release 8.1.x
- OFS Analytical Applications Infrastructure User Guide Release 8.1.2.0.0
- OFS Analytical Applications Infrastructure Cloning Reference Guide Release 8.1.x
- OFS Analytical Applications Infrastructure Security Guide Release 8.1.x

You can access the common document from the OHC Documentation Library:

- [OFSAA Licensing Information User Manual](#)
- [OFS Analytical Applications 8.1.2.0.0 Technology Matrix](#)

Conventions

The following text conventions are used in this document:

Table 1-1 Conventions Used in this Guide

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, file names, text that appears on the screen, or text that you enter.
Hyperlink	Hyperlink type indicates the links to external websites, internal document links to sections.

Abbreviations

The following table lists the abbreviations used in this document:

Abbreviation	Meaning
BDP	Big Data Processing
DBA	Database Administrator
DDL	Data Definition Language
DEFQ	Data Entry Forms and Queries
DML	Data Manipulation Language
EAR	Enterprise Archive
EJB	Enterprise JavaBean
ERM	Enterprise Resource Management
FTP	File Transfer Protocol
HDFS	Hadoop Distributed File System
HTTPS	Hypertext Transfer Protocol Secure
J2C	J2EE Connector
J2EE	Java 2 Enterprise Edition
JCE	Java Cryptography Extension
JDBC	Java Database Connectivity
JDK	Java Development Kit
JNDI	Java Naming and Directory Interface
JRE	Java Runtime Environment
JVM	Java Virtual Machine
LDAP	Lightweight Directory Access Protocol
LHS	Left Hand Side
MFA	Multi-Factor Authentication
MOS	My Oracle Support
OFSA	Oracle Financial Services Analytical Applications
OFSAI	Oracle Financial Services Analytical Application Infrastructure
OFSAAI	Oracle Financial Services Advanced Analytical Applications Infrastructure Application Pack
OHC	Oracle Help Center
OLAP	On-Line Analytical Processing
OLH	Oracle Loader for Hadoop
ORAAH	Oracle R Advanced Analytics for Hadoop
OS	Operating System
RAM	Random Access Memory
RDBMS	Relational Database Management System
RHEL	Red Hat Enterprise Linux
SFTP	Secure File Transfer Protocol
SID	System Identifier
SSL	Secure Sockets Layer
TNS	Transparent Network Substrate
URL	Uniform Resource Locator
VM	Virtual Machine
WAR	Web Archive
XML	Extensible Markup Language

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Components of OFS PA

This chapter covers the various components of OFS PA and covers the following topics:

- Profitability
- Segmentation
- Time Series Forecasting
- Lifetime Value
- What-If Analysis

Profitability

Profitability is termed as Financial Analytics in Business terminology. The Profitability Story revolves around profit scenarios or profitability deep dives around components such as Accounts, Product, Line of Business (LOB), Customer, Branch, Relationship Manager and general business highlights. Each of these components has an individual-level deep dive.

Segmentation

Segmentation is the procedure of grouping together a set of Customers based on certain similar features. These Customers grouped are known to have similar behavior and hence, the future behavior of Accounts within a segment can be predicted to follow the similar behavioral patterns as observed for other accounts. Therefore, by predicting the behavior of an account, it can be segmented with a set of similar Accounts and its future projections can be created. These future projections provide the value of Net Income that can be expected from an Account or Customer.

Segmentation is done based on a certain set of Dimensions wherein Accounts which exhibit a particular combination of Dimension Members are grouped. Based on the behavior around which Segmentation is to be created, the Dimensions used for Segmentation can vary.

Following are the Segmentation types that are being supported for the OFS IPA Application:

- Corporate Tracker Segmentation
- Profitability Segmentation
- Risk-Based Segmentation
- Behavioral Segmentation

The objective of Segmentation is to define a framework that will score Accounts at MIS Date and Run level and correspondingly create clusters based on the scores.

Institutional Analytics Segmentation

Segmentation is achieved by using the following Dimensions for Institutional Analytics for Corporate Tracker Segmentation:

- Year of Incorporation
- Status of Listing
- Income
- Industry
- Country of Incorporation
- Group Asset Size

Following is the list of Product Types used in Institutional Analytics segmentation:

- CASA for Current and Saving Accounts
- TD for Term Deposits
- LOAN for Loan Contracts
- CARDS for Credit Cards

If the user wants to define a separate Segmentation Rule based on choice Product(s), then following steps are advised:

1. Copy the existing Segmentation Rule viz. Riskbased_Segmentation_IPA to a Rule Specific to Product on which Segmentation is sought to be defined. For example, New Rule could be Riskbased_Segmentation_IPA_CARDS.
2. In mapping for the new rule, choose the Products applicable for the Rule in Product Filter and define Segmentation rule mapping accordingly.
3. Edit the Process: PR_SGM_RISK_IPA (Segmentation Risk Based IPA) and add the new Rule (Riskbased_Segmentation_IPA_CARDS as per above example) as part of the Process from Components.
4. The new Rule in sequencing must succeed the first task namely, T2T_LOAD_ACCT_SEGMENT_SCORE and precede the final task viz. DT_PA_DRIVERS.

Define precedence in the Process accordingly.

To illustrate the above steps, the Process PR_SGM_RISK_IPA should have tasks as follows:

- Task1: T2T_LOAD_ACCT_SEGMENT_SCORE
- Task2: Riskbased_Segmentation_IPA
- Task3: Riskbased_Segmentation_IPA_CARDS
- Task4: DT_PA_DRIVERS

After this is done and ensured, execute the run RN_SGM_RISK_IPA.

Retail Analytics Segmentation

These Scores and Segments will be stored in a new Fact Table. The inputs for this model will come from the following tables:

- Location
- Credit Rating
- Currency
- Geography

- Industry
- Product
- Age
- Income
- Gender

Similar Product Types which are used in Price Creation and Discovery are being referred to as CARDS for Credit Cards and Term Deposits.

When Price Creation and Discovery is integrated and is installed with IPA, the user is required to update column V_PRODUCT_TYPE in the FSI_SEG_REP_LINE_MAP table accordingly to match the Product Type used in the Price Creation and Discovery Application.

Table 2-1 FCT_ACCOUNT_SEGMENT_SCORE

Column Name	Logical Name
N_ACCT_SKEY	Account Key
D_ACCT_START_DATE	Account Start Date
N_ACCT_SEGMENT	Account Segment
N_ACCT_SEGMENT_SCORE	Account Segment Score
N_RUN_SKEY	Run Key
N_MIS_DATE_SKEY	Date Key

The above table acts as the input for another table that stores facts of Account Profitability (Movement, Average Balance, and so on) at the level of Month on Book, Account Segment, Run, and Reporting Line. Following is the structure of this table:

Table 2-2 FCT_ACCT_SEGMENT_MOB_SUMMARY

Column Name	Logical Name
AVG_BAL_RCY	AccountAverageBalanceReportingCurrency
N_END_BAL	AccountEndingBalance
AVG_BAL	AccountAverageBalance
END_BAL_RC	AccountEndingBalanceReportingCurrency
MOVEMENT	Movement
MOVEMENT_RCY	MovementReportingCurrency
REP_LINE_CD	ReportingLineCode
RUN_SKEY	Run Key
MONTH_ON_BOOK	Month on Book
ACCT_SEGMENT	Account Segment

DIM_SEGMENT_TABLE is populated using SCD Process (Map reference number 267) and the source would be a view DIM_SEGMENT_V for which data would be from DIM_SEGMENT_B/TL and FSI_SEGMENT_TYPE_CD/MLS tables. FSI_SEGMENT_TYPE_CD/MLS table stores a list of Segment Types used in IPA. For example, Corporate Tracker, Behavioral, Profitability segments, and so on.

The Segment score is not updated. The Rule updates only the n_segment.

The Segmentation models within CI are also used to provide an output to OFS Price Creation and Discovery Application (OFS PCD). The Segments within CI calculate the average values of Profitability components which are then used in PCD to analyze the future behavior of an Account belonging to that Segment and predict its Profitability.

Time Series Forecasting

What-if Analysis Reports use the Reporting Line Forecast Values that are generated using the ARIMA Algorithm in the R code seeded with the Application. R has a base package called **stats** which provides the function called **ARIMA ()**. This function enables the usage of the ARIMA Technique for Time Series Forecasting.

Projected Data is generated through Statistical Modeling. ARIMA/ARIMAX Modeling is used to create the projected data for up to five years. Historical Data for the last two years is used for creating the projections. The projections are made at an Account level. When making the projections for Accounts based on the life of the Accounts following rules need to be followed:

- 1 to 12 MOB – Use Segment Information of the Account to create projections.
- More than 12 MOB – The projections should be solely based on Historical Data of the Account.

Guidelines:

Following are the guidelines associated with the execution R code:

- Data should be generated for at least one group for more than 12 continuous MIS Dates. 12 is the parameter n. Consider where we are setting how many records is significant to be considered for prediction.
- The assumption is that the data is chronological for consecutive End-of-Month dates. By default, the prediction is done for 60 months starting with the immediate month after the last available MIS Date.
- If the data provided is not for the chronological End-of-Month dates, the results generated will not be accurate.
- ARIMA is a statistical technique used for Time-Series Predictions. It accepts a host of parameters of which the basic parameters are p, q, and d. p is the order of Autoregressive Process, q is the parameter for the Moving Average Process, and d is the number of differences after which the data can be considered stationary with the desired confidence level. It has more parameters that can be customized. Detailed documentation of the technique can be found at:
 - <http://www.dms.umontreal.ca/~duchesne/chap7.pdf>Documentation of implementation of ARIMA in R can be found at:
 - <http://stat.ethz.ch/R-manual/R-patched/library/stats/html/arima.html>
- Logging for the individual groups' ARIMA Model summaries happens in a file named "out.log". This log file is generated in the \$FIC_DB_HOME/bin folder. If a particular group has unstable data and prediction fails, the corresponding error is also documented in the out.log file against that particular group.

Files Used:

Two files are required for R script execution. Both the files are present at the \$FIC_DB_HOME/bin folder and need to execute permissions. Following are the files used:

- RExec executable
- ARIMA_AVF.r

Common Errors:

Following are the errors:

- Subscript out of bounds usually means that sufficient data has not gone in. The model is trying to apply an algorithm on a dataset that is returning a null chunk.
- Error: Error in if ((lv > nr) || (lv == 0L && nr > 0L) || (nr%%lv != 0L)) stop(gettextf("replacement data has %s rows, data has %s"),
 - Missing value where TRUE/FALSE is needed.
 - Means and if a condition is receiving null and is unable to evaluate true or false.

Lifetime Value

The OFS PA Applications provide with the capability to compute Customer Life Time Value based on Accounts of the Customer and the Net Income generated through these Accounts. This feature predicts the future value based on past data. This predicted value is aggregated for each selected Customer to compute Customer Life-Time Value (CLTV). The user can analyze CLTV for different periods of projections and select the projected data for the reporting CLTV.

Life Time Value calculations at a customer level are based on the following:

- Summation of the Actuals till date
- The value forecasted for each of the Accounts over the tenure of the Product

These are approximated to a maximum tenure of five years using ARIMA Models. The following computations were made for reporting purposes:

- Customer Life Time Value (Value Till Date)
- Customer Life Time Value (Value Till Date + discounted 1 year forecast)
- Customer Life Time Value (Value Till Date + discounted 3 years forecast)
- Customer Life Time Value (Value Till Date + discounted 5 years forecast)

The Bank has the option to input a discount rate during Application setup through the UI.

Enhanced Customer Life Time Value:

The PA Applications can compute the Customer Life Time Value considering the accounts of the customer and the net income generated through these Accounts is past as well as the Projected Income. This functionality is extended to compute Enhanced Customer Life Time Value; wherein the income generated through any probable Accounts that the Customer might purchase are also considered. The probable new products to be taken up by the Customer are arrived at using a threshold-based cut-off of the cross-sell score generated in RCA. The segment average NIBT is used to come up with the enhanced value.

What-If Analysis

The What-If Analysis Report enables the user to account for the change in Profitability owing to any probable changes in the projected components of Profitability. The probable change can be defined by the user and is termed as 'Variation'. The user could define the parameters

to which variation is being applied and the magnitude of variation. The net effect on Profitability as a result of these variations can be applied.

The effect of variations on Profitability can be analyzed at differing levels of granularity like Enterprise, LOB, Product, Customer, and Account. This selection is enabled to the user through Dashboard Prompt Selections. The projected data of the Income Statement is available at an Account level. Aggregations are done based on the desired level of granularity. The projections are created based on the Historical Data of the Account.

Users could define the variations through the UI, which when imposed on the Income Statement provide the resulting Net Income. The resulting Income Statement post applying the variations is called a 'Scenario'. The projections are by default created for 5 years, but the change in projection may not necessarily be applied for the entire 5 years. The tenure for which the specified variation is applicable can also be defined while specifying the variation. The magnitude of variation being applied can be specified either in 'percentage' or 'absolute'. If the variation is specified as a percentage then the value of the component to which variation is being applied changes by the corresponding percentage value for the specified time. Similarly, when the variation is applied in absolute terms the value of the component to which variation is being applied changes by the corresponding absolute value for the specified time.

Certain users should have the authority to save a scenario that can later be accessed by other users for reference. The variations once applied can be applied on the income statement by either of the following two methods:

- **Basic:** The variations that are applied get simply aggregated with the modified values of components to show the resulting Net Income. The basic version supports variations to be applied to multiple parameters at the same time.
- **Advanced:** The variations that are applied also affect the other components it is correlated to and the modified values of all such parameters get aggregated to show the resulting Net Income. In the Advanced Version, the variation can be applied to only a single component at a time.

The scenarios that are created can be used to analyze the outcome on the Profitability of any probable change in the future. Certain users should have the authority to save a Scenario that can later be accessed by other users for reference. It is also possible to create a Scenario on an existing Scenario by applying variations to the components of the Income Statement in the Scenario.

Figure 2-1 Income Statement Variation

2013		2014		2015		2016		2017		2018	
Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
Net Income Before Tax	-246.27		-135.95		-121.85		-126.55		-129.29		-45.13

The following input parameters are applicable for OFS PA:

Table 2-3 Input Parameters for OFS Performance Analytics

V_PARAMETER_NAME	V_PARAMETER_VALUE
VAR_STRT_DT_IPA	This input parameter indicates the start date for the variance calculation.
VAR_END_DT_IPA	This input parameter indicates the end date for the variance calculation.
TSHLD_FCTR_IPA	This input parameter indicates the threshold factor for replines.
EXCL_LMT_IPA	This input parameter indicates the maximum outlier exclusion percentage.

 **Note:**

There is a limitation on the graph. Default upper limit for the graph will be based on underlying data in the fact table. Variations applied above the normal can be applied using the grid. If the user wants to apply variation beyond the upper limit shown in the graph, it is not possible through the graph and therefore, it should be applied through the grid.

The same applies to Negative Values. The graph does not allow applying negative variations. That is, the graph nodes cannot be dragged below the X-Axis. This change needs to be done using the grid mode.

OFS PA Integration with OFS Price Creation and Discovery (PCD)

The input from OFS PA to OFS PCD is enhanced from the current setup with projected values for extended future periods based on the available current actual data for each customer account. Output on current and projected values have been determined for each product type through various measures such as EOP Balance, Fee Income, Other Income of Customers, Expenses, Credit Utilization Ratio, and Credit Card Revolving Rate.

Reporting Line Correlation Calculations

For the Reporting Lines (or replines), regression coefficients are calculated using the R-model based on the threshold values. It is considered that a pairwise relationship exists between independent and dependent Reporting Lines.

In What-if Analysis, you can make variations to the value of a variable. Variations can be applied only to the following Reporting Lines in the Income Statement:

- Interest Income
- Interest Expenses
- Transfer Pricing Charge
- Transfer Pricing Credit
- Non-Interest Income
- Operating Expenses

- Net Credit Losses
- Other Revenue

The following parameters are available in the FSI_MODEL_PARAMETERS table:

- The Start Date of the Reference Period
- The End Date of the Reference Period
- Percentage of values that lie within the threshold
- Percentage of outliers that need to be removed

The following steps are used in Repline Correlation Calculation:

- **Excluding Outliers:** For each variable, the sigma and mean are calculated within the reference period as defined in the Database. If the value of the variable lies outside the threshold provided, the respective pairs are excluded for all associated variables.
Pairs are excluded based on the Mahalanobis Distance, that is, pairs are excluded in descending order of their absolute distance from the mean.
- **Testing for Stationarity:** After the outliers are excluded, the Augmented Dickey Fuller test (ADF Test) is used to check for stationarity on the Time Replines. The stationary is checked for each Repline at two levels: I(0) and I(1). If any Time Repline is not found to be stationary, do a differencing of data, and repeat the test. **add.test** is a function of the R-library. A limitation of the R-library is that the stationary value can be calculated only if the records or data points are more than or equal to 6.

Results are reported and used in the co-integration test.

- **Testing for Co-integration:** After the stationary test is done, the causal relations between regression variables are checked. Then co-integration is done. The following table lists the action that is performed for pairwise stationarity and pairwise integration based on the stationarity level:

Table 2-4 Action performed Pairwise Stationary and Pairwise Co-integration

Pairwise Stationarity	Pairwise Co-integration	Action
Both I(1)	Exists	Do regression without any transformation
	Does not exist	Do regression after differencing
Both(0)	NA	Do regression without any transformation
One I(1) other I(0)	NA	Do regression after differencing I(1) series

What-If Analysis Limitation

The What-If Analysis has a limitation on the graph. Default upper limit for the graph will be based on underlying data in the Fact Table. Variations applied above the normal can be applied using the Grid. If the user wants to apply variation beyond the upper limit shown in the graph, it is not possible through the graph and therefore, it should be applied through the Grid.

The same applies to Negative Values. The graph does not allow applying Negative Variations. That is, the graph nodes cannot be dragged below the X-Axis. This change needs to be done using the Grid Mode.

3

Dashboards for OFS IPA

Oracle Financial Services Institutional Performance Analytics (OFS IPA) is a complete end-to-end Web-based Business Intelligence Solution for Customer Analytics.

It provides tools for Data Integration and includes customizable, pre-built Dashboards and Reports, a Reporting Data Model, and user-friendly functional subject areas for ad-hoc Reporting.

It enables you to actively plan, manage, and track Marketing Investments with pre-built Reports, Dashboards, and underlying Data Structures.

The OFS IPA solution is a part of the Performance Analytics Pack and is packaged along with AAI and other applications. This OFS IPA is supported for Oracle 18c and 19c.

OFS IPA Solution is built using the OBIEE for Dashboard and Reports Activities.

This section deals with essential Oracle Financial Services Analytical Applications (OFSAA) Infrastructure required for OFS IPA activities, the process flow for the Data Transformation, and functional details about the Dashboards and Reports. Also, it includes subject areas that could be used for ad-hoc Reporting using the OBIEE Answers Tool.

Oracle Financial Services Institutional Performance Analytics (OFS IPA) offers Dashboards to users that organize different kinds of reports by subject area. The reports provide you with the following details:

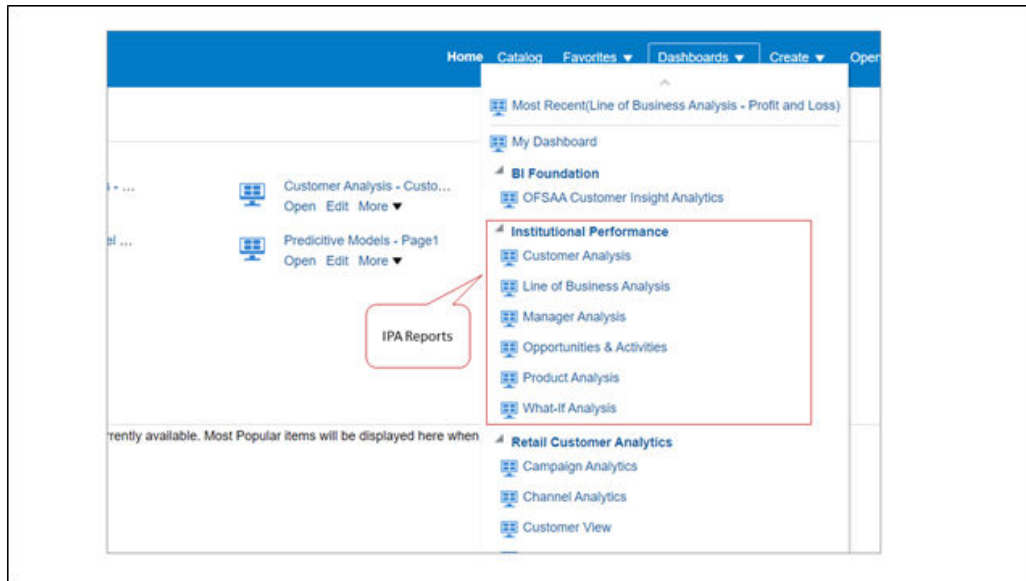
- Behavioral and Engagement Trends of Target Segments such as Exposures, Commitments, Line Utilization, Assets or Liabilities, Deposits, Withdrawals, Fees, Income, Recent Transactions, and so on.
- Performance of the Business and underlying Customers.
- Product Holdings across the Organization (that is Corporate Client and any of its subdivisions or subsidiaries).
- The efficiency of the Sales Force in terms of ongoing Customer Revenue Generation, Cross-sell and Up-sell, Product usage, and Pipeline.
- The efficiency of investments such as Marketing and Partner Development.

Time Hierarchy prompted reports are all drill enabled on Time Hierarchy. On the first load, the values are visible for a year, and on subsequent drills, we obtain values for a quarter and a month. These are not drilled through reports.

OFS IPA Dashboards

OFS IPA has various prebuilt Dashboards that allow you to generate various types of reports. You can access the IPA Dashboards by clicking the Dashboards menu from your OBIEE Window.

Figure 3-1 IPA Dashboard from OBIEE Window



- [Customer Analysis](#)
- [Line of Business Analysis](#)
- [Manager Analysis](#)
- [Opportunities & Activities](#)
- [Product Analysis](#)
- [What-If Analysis](#)

Each Dashboard has different tabs that allow you to filter and generate different types of reports. The Customer Analysis Dashboard and the different tabs in that Dashboard are highlighted in the following image as an example:

You can perform the actions detailed in the following table for each tab:

Table 3-1 Actions from Dashboard

Action	Description
Apply	Applies each filter
Reset	Resets each filter
Page options	Allows to customize and manage each dashboard by using various options
Help	Opens the documentation page for Page Options

The different types of Dashboard and their tabs are detailed in the following sections.

Customer Analysis

The Customer Analysis Dashboard has a set of tabs and reports that displays the analysis of the performance and profitability of customers.

The Customer Analysis Dashboard has the following tabs:

- [Profit and Loss](#)
- [Profit and Loss\(Scenario\)](#)
- [Performance Summary](#)
- [Top N Summary](#)
- [Customer 360](#)
- [Customer Group](#)
- [Revenue Summary](#)

Profit and Loss

The Profit and Loss Tab has a set of reports that displays the overall financial profitability through the Profit & Loss and Profit & Loss Waterfall Reports.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-2 Options for Profit and Loss Tab

Filter level	Filter	Filter Type
Dashboard	Search by Customer Name/ID	Keyword search
	Customer Name	Drop-down list
	Legal Entity	Drop-down list
	As-of-Date	Date selection
	Currency Type	Drop-down list
	Amount	Drop-down list
Page	Period level	Button selection
	Period	Drop-down list
	Compared to	Drop-down list

The report that is has two sections. These sections are detailed in the following table:

Table 3-3 Report Details

Report Name	Description
Profit and Loss Statement	Contains Revenues and Expenses under various reporting lines and net income before taxes. The numbers are displayed for the current period selected in comparison with numbers recorded in the previously selected period and move in terms of the percentage change.
Profit and Loss Waterfall Graph Report	Displays a profit and loss summary for a selected LOB for a certain time period through various reporting lines.

Profit and Loss (Scenario)

This tab allows you to compare profit and loss actual values with different scenarios such as Plan, Budget, Forecast Values, and so on, to monitor and track the profit level situations. The comparison can be performed between any scenarios.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-4 Profit and Loss (Scenario) Tab

Filter level	Filter	Filter Type
Dashboard	Search by Customer Name/ID	Keyword search
	Customer Name	Drop-down list
	Legal Entity	Drop-down list
	As of Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list
Report	Scenario Selection: Scenario (Selected) Period Compared to Scenario (Selected for comparison)	Drop-down list

The Profit and Loss - Scenario Comparison Report is generated after you apply the filters.

Performance Summary

The Performance Summary Tab captures and displays the Key Profitability Indicators (KPI) critical to the business. The Profitability Indicators are represented through a set of Risk-Adjusted Performance Metrics such as ROTA, RAROC, ROE, Total Expenses, Net Income, and so on, and Margin Reports.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-5 Performance Summary Tab

Filter level	Filter	Filter Type
Dashboard	Search by Customer Name/ID	Keyword search
	Customer Name	Drop-down list
	Legal Entity	Drop-down list
	As of Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list

The reports that are generated from this tab are detailed in the following table:

Table 3-6 Report Details

Report Name	Description
Performance Summary Report-RAPM (Risk-Adjusted Performance Metric)	This report displays the KPIs such as Return on Total Assets, Risk-Adjusted Return on Capital (RAROC), Return on Equity (ROE), Total Revenue, Total Expenses, Net Income, and so on for a certain period through various Reporting Lines.
Margin Reports	The margin report contains margin values for Key Business Reporting Parameters like Net Fee Income, Transfer Pricing Rates, Gross Interest Income, and Net Interest Margin. The margin values (in percent) are displayed for each product type and products selectable through report level drop-down. The report is available both in tabular and in line-graphical format.

Top N Summary

This report outlines the top Customers as ranked based on the number of open customers and Revenue. You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-7 Top N Summary Tab

Filter level	Filter	Filter Type
Dashboard	Search by Customer Name/ID	Keyword search
	Customer Name	Drop-down list
	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	As-of-Date	Date selection
	Currency	Drop-down list
	Amount	Drop-down list
Page	Period level	Button selection

The Top Rank Tables report is generated based on the filters that you apply. The values displayed in this report are average values.

Customer 360

This report displays the circular graphical representation that is divided into several sectors. Each sector represents the value of the dimension or measure such as Turnover, Customer Since, Total Assets Balance, Total Liability Balance, No. of Assets Product, No. of Liability Product, No. of Products Held (currently), No. of Products Held (since the inception of a customer), Debit Turnout, Mitigant Value, Total Spent, and so on of the customer that is selected.

This is a Sunburst Report. When you click a particular segment, the selected segment rotates and is displayed on the top part of the circle for better visualization. The radial axis on the anti-clock side of every sector represents the scale for that sector. The following values are represented in each sector:

- **Customer Value:** This represents the dimensional value of the customer across the scale.
- **Segment Average:** This represents the average value of the dimension of the segment to which the customer belongs.
- **Enterprise Average:** This represents customers from all the segments considered to compute the average value of dimension or measure.

You can click the links for the Customer, Scores, and Ratings Sections, and view the detailed report for each of them.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-8 Customer 360 Tab

Filter Name	Filter Option	Generated Report	Report Description
Analyze By	Account	Account Profile Report	This report shows Account level information of customer account selected.
Analyze By	Customer	Customer Credit Rating Jump off Report	This report shows Credit Rating of the Customer Corporation.

The report generated is divided into two sections. These are detailed in the following table:

Table 3-9 Reports in Customer 360 Tab

Section Name	Description
Corporate Profile	This report represents the corporate description, date, and country of incorporation and the number of employees.

Table 3-9 (Cont.) Reports in Customer 360 Tab

Section Name	Description
Customer Central	<p>This Report Represents Customer Financial information through a sunburst wheel chart.</p> <p>This report displays the circular graphical representation that is divided into several sectors. Each sector represents the value of the dimension or measure, that is, Turnover, Customer Since, Total Assets Balance, Total Liability Balance, No. of Assets Product, No. of Liability Product, No. of Products Held (currently), No. of Products Held (Since the inception of a customer), Debit Turnout, Mitigant Value, Total Spent, and so on, of the customer that has been selected. This is a sunburst report. On clicking a particular segment, the selected segment rotates and appears on the top part of the circle for better visualization.</p> <p>The radial axis on the anti-clock side of every sector represents the scale for that sector. The following values are represented in each sector:</p> <ul style="list-style-type: none"> • Customer Value: This represents the dimensional value of customers across the scale. • Segment Average: This represents the average value of the dimension of the segment that the customer belongs to. • Enterprise Average: This represents customers from all the segments considered to compute the average value of dimension or measure. <p>Hyperlinks are provided under the Customer, Scores, and Ratings section. On clicking these hyperlinks, you are navigated to the respective detailed reports.</p>

Customer Group

This tab contains the customer group-related information such as Customer as a Legal Entity, Group Entity, and Financial Information such as the revenue generated.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-10 Customer Group Tab

Filter level	Filter	Filter Type
Dashboard	Search by Customer Name/ID	Keyword search
	Customer Name	Drop-down list
	Legal Entity	Drop-down list

Table 3-10 (Cont.) Customer Group Tab

Filter level	Filter	Filter Type
	Line of Business	Drop-down list
	As-of-Date	Date selection
	Currency	Drop-down list
	Amount	Drop-down list

The reports that are generated are detailed in the following table:

Table 3-11 Report Details

Report Name	Description
Customer Group Details	This report captures the customer and the group details such as the group region, entities, turnover, and revenue from the customer.
Customer Group Structure	This report displays the structural and hierarchical view of the customer group and associated entities.

Revenue Summary

This tab allows you to generate the report that displays the Revenue Distribution of Business.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-12 Revenue Summary Tab

Filter level	Filter	Filter Type
Dashboard	Search by Customer Name/ID	Keyword search
	Customer Name	Drop-down list
	Legal Entity	Drop-down list
	As-of-Date	Date selection
	Currency	Drop-down list
	Amount	Drop-down list
Page	Period level	Button selection

The reports that are generated from this tab are detailed in the following table:

Table 3-13 Report Details

Report Name	Description
Revenue Distribution (Pie-Chart Representation)	Revenue Distribution by LOB Selected from LOB Dropdown. Each Pie Slice Represent each LOB.

Table 3-13 (Cont.) Report Details

Report Name	Description
Customer Group Structure (Tabular Representation)	Revenue Distribution by LOB with Percentage of Revenue by each LOB Selected from LOB Dropdown.

Line of Business Analysis

The Line of Business Analysis Dashboard contains a set of tabs and reports that analyze performance and the profitability of Line of Business(s).

The Customer Analysis Dashboard has the following tabs:

- [Profit and Loss](#)
- [Profit and Loss \(Scenario\)](#)
- [Customer Summary](#)
- [Revenue Summary](#)
- [Performance Summary](#)
- [Top N Summary](#)
- [Customer Distribution](#)
- [Cross Sell Summary](#)
- [Product Penetration](#)

Profit and Loss

The Profit and Loss Tab contains a set of reports that displays the overall financial profitability using the Profit & Loss, and Profit & Loss Waterfall Reports.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-14 Options for Profit and Loss Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	As-of-Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list
Page	Period level	Button selection
	Period: Current (Selected) Period	Drop-down list
	Compared to Previous Period	Drop-down list

The reports that are generated are detailed in the following table:

Table 3-15 Report Details

Report Name	Description
Profit and Loss Statement	This report contains Revenues and Expenses under various reporting lines and net income before taxes. The numbers are displayed for the current period selected in comparison with numbers recorded in the previously selected period and move in terms of the percentage change.
Profit and Loss Waterfall Graph Report	This report displays a profit and loss summary for a selected LOB for a certain period through various reporting lines.

Profit and Loss (Scenario)

This tab allows you to compare profit and loss actual values with different scenarios such as Plan, Budget, Forecast Values, and so on, to monitor and track the profit level situations. The comparison can be performed between any scenarios.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-16 Profit and Loss (Scenario) Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	As-of-Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list
Report	Scenario Selection: Scenario (Selected) Period	Drop-down list
	Compared to Scenario (selected for comparison)	Drop-down list

The Profit and Loss - Scenario Comparison Report is generated after you apply the filters.

Customer Summary

The Customer Summary Tab contains a set of reports that provides an overall view of customers for the selected LOB. The information about customers is provided as numbers of open customers and a summary of customers for month by month. This information is compared with the data in the selected reporting period and the previous period.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-17 Options for Profit and Loss Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	As-of-Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list
Page	Period level	Button selection

The reports that are generated are detailed in the following table:

Table 3-18 Report Details

Report Name	Report Description	Sub Report	Sub Report Description
Open Customer Over Time	This report shows the average no of open customers by LOB, in comparison with Pervious Year same period and for Month, would compare with Previous Month and with percentage Change. The period shown in the Table report will be by the period selected at the "As of Date" filter and the Period Level Selection radio button.	Open Customers Over Time- Tabular Report	This Tabular report shows the average no of open customers by LOB, in comparison with Pervious Year same period and for Month, would compare with previous Month and percentage Change. This report shows the LOBs selected at the Dashboard level LOB filter.
		Open Customers Over Time -Graph Report	This report shows the average no of open customers by LOB with percentage change through the graph. The Graph uses a Report Level LOB Filter where a single LOB can be selected to see the trend.
Customers Summary by Month	This report shows the average no of open customers, New Customers, and Closed Customers by LOB, in comparison with the previous Year's same period and for the Month, would compare with the Previous Month and with percentage Change. The period shown in the Table report will be by the period selected at the "As of Date" filter and	Customer Summary by Month- Tabular Report	This Tabular Report shows the average no of open customers by LOB, in comparison with Pervious Year same period and for Month, would compare with Previous Month and Percentage Change. This report shows the LOBs selected at the Dashboard level LOB filter.

Table 3-18 (Cont.) Report Details

Report Name	Report Description	Sub Report	Sub Report Description
	the Period Level Selection radio button.	Customer Summary by Month-Graph Report	This report shows the average number of open customers by LOB with percentage change through the graph. The Graph uses a Report Level LOB Filter where a single LOB can be selected to see the trend.

Revenue Summary

This tab allows you to generate the report that displays the Revenue Distribution of Business.

The Revenue Distribution is captured and displayed by the LOB of the company. This allows you to view the performance and contributions of the LOB and generate the overall profitability of the business.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-19 Revenue Summary Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	As-of-Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list
Page	Period Level	Button selection

The report that is generated is detailed in the following table:

Table 3-20 Report Details

Report Name	Description
Revenue Distribution (Pie-Chart representation)	Revenue Distribution by LOB Selected from LOB Dropdown. Each Pie Slice Represent each LOB.

Performance Summary

The Performance Summary Tab captures and displays the KPIs critical to the business. The Profitability Indicators are represented through a set of Risk-Adjusted

Performance Metrics such as ROTA, RAROC, ROE, Total Expenses, Net Income, and so on, and Margin Reports.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-21 Performance Summary Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	As-of-Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list

The reports that are generated are detailed in the following table:

Table 3-22 Report Details

Report Name	Description
Risk Adjusted Performance Metric	This report displays the KPIs such as Return on Total Assets, Risk-Adjusted Return on Capital (RAROC), Return on Equity (ROE), Total Revenue, Total Expenses, Net Income, and so on for a certain period through various Reporting Lines.
Margin Report	The Margin Report contains margin values for key business reporting parameters like Net Fee Income, Transfer Pricing Rates, Gross Interest Income, and Net Interest Margin. The margin values (in percentage) are displayed for each product type. You can select the products through the report level dropdown. The report is available both in tabular and in line-graph format.

Top N Summary

The Top N Summary Report outlines and ranks the top lines of businesses based on the number of open customers and revenue.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-23 Top N Summary Tab

Filter level	Filter	Filter Type
	Legal Entity	Drop-down list
	As-of-Date	Date selection
	Currency Type	Drop-down list
	Amount	Drop-down list
Page	Period Level	Button selection

The Top Rank Tables Report is generated based on the filters that you apply. The values displayed in this report are average values.

Customer Distribution

This tab allows you to generate a report that displays the Distribution of Customers across LOBs.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-24 Customer Distribution Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Region	Drop-down list
	Line of Business	Drop-down list
	Industry	Date selection
	As-of-Date	Drop-down list
	Currency Type	Drop-down list
	Amount in	Drop-down list
Page	Period level	Button selection

The Customer Distribution Report is generated based on the filters that you apply. The data is displayed in tabular and in a pie-chart format.

Cross Sell Summary

The Cross Sell Summary Tab contains a set of reports that displays the cross-sell position and affinity across LOBs.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-25 Cross Sell Summary Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	Referral LOB	Drop-down list
	As-of-Date	Date selection
	Currency	Drop-down list
	Amount in	Drop-down list
Page	Period level	Button selection
Report	Period	Drop-down list
	Compare to	Drop-down list

The reports that are generated are detailed in the following table:

Table 3-26 Report Details

Report Name	Description
Cross-Sell Performance by Revenue	This report displays the income generated through the cross sell for top LOBs and products across business.
Cross-Sell Performance by Income	This report displays the revenue generated through cross sell for top LOBs and products across business.
Cross-Sell Performance by Open Customers	This report displays the number of open customers for top LOBs and products across business that are generated through cross-sell opportunities.

Product Penetration

This tab allows you to generate the Product Penetration Report that displays the number of customers by product and the selected period.

You can generate the report from this tab by applying the filters detailed in the following table:

Table 3-27 Product Penetration Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	As-of-Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list
Page	Period level	Button selection

The Product Penetration report is displayed when you apply the filters. The values in the **Month** and **No. of Open Customer** Columns display the month-wise actual data. The following example shows the month column values the values for its corresponding period levels:

- **Period Level Select >Month:** The month Column displays the current Month and No of Open Customers displays the actual number of customers.
- **Period Level Select >Quarter:** The month Column displays the months of the Quarter and No of Open Customers displays the actual number of customers per corresponding month of the Quarter.
- **Period Level Select >Year:** The month Column displays the months of the Year and No of Open Customers displays the actual number of customers per corresponding month of the Year.

Manager Analysis

The Manager Analysis Dashboard provides the overall performance and analysis by Relationship or Sales Managers. You can monitor the net Income, revenue, profit, and cross-sell for each Relationship Manager or for all.

The Manager Analysis Dashboard has the following tabs:

- [Profit and Loss](#)
- [Profit and Loss \(Scenario\)](#)
- [Cross Sell Summary](#)
- [Revenue Summary](#)

Profit and Loss

The Profit and Loss tab contains a set of reports that displays the overall financial profitability through the Profit & Loss, and Profit & Loss Waterfall Reports.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-28 Options for Profit and Loss Tab

Filter level	Filter	Filter Type
Dashboard	Search by Manager Name or ID	Keyword Search
	Legal Entity	Drop-down list
	Manager Name	Keyword Search
	As-of-Date	Date Selection
	Currency	Drop-down list
	Amount	Drop-down list
Page	Period level	Button Selection
Report	Compare to	Drop-down list
	Period: Current (Selected)	Drop-down list
	Period Compared to Previous Period	

The report that is generated has two sections. These sections are detailed in the following table:

Table 3-29 Report Section Details

Report Section Name	Description
Profit and Loss Statement	This report contains revenues and expenses under various reporting lines and the net income before taxes for the Relationship Managers selected at the prompt. The numbers are displayed for the selected current period in comparison with numbers recorded in the previously selected period and move in terms of the percentage change.

Table 3-29 (Cont.) Report Section Details

Report Section Name	Description
Profit and Loss Waterfall Graph Report	This report contains Revenues and Expenses under various Reporting Lines and net income before taxes for the Relationship Managers that you select from the prompt. The numbers are displayed for the selected current time- the period in comparison with the numbers recorded in the previously selected period and move in terms of the percentage change. This Report is represented through a Water Fall Chart.

Profit and Loss (Scenario)

This tab allows you to compare profit and loss actual values with different scenarios such as Plan, Budget, Forecast Values, and so on, to monitor and track the profit level situations. The comparison can be performed between any scenarios.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-30 Profit and Loss (Scenario) Tab

Filter level	Filter	Filter Type
Dashboard	Search by Manager Name or ID	Keyword Search
	Manager Name	Drop-down list
	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	As of date	Date selection
	Currency	Drop-down list
	Amount	Drop-down list
Page	Scenario Selection: Scenario (Selected) Period Compared to Scenario (Selected for comparison)-	Drop-down list

The Profit and Loss - Scenario Comparison Report is generated after you apply the filters.

Cross Sell Summary

This tab allows you to generate reports that allow the Relationship Manager to measure their cross-sell efficiency and opportunity.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-31 Cross Sell Summary Tab Options

Filter level	Filter	Filter Type
Dashboard	Search by Manager Name or ID	Keyword search
	Manager Name	Drop-down list
	Legal Entity	Drop-down list
	Referral LOB	Drop-down list
	Product	Drop-down list
Page	Period level	Button selection

The reports that are generated are detailed in the following table:

Table 3-32 Report Details

Report Name	Description
Cross-Sell Performance by Revenue	This report displays the income generated through cross-sell for top LOBs and products across the business for Relationship Manager(s) selected at the prompt.
Cross-Sell Performance by Income	This report displays the revenue generated through cross-sell for top LOBs and products across the business for Relationship Manager(s) selected at the prompt.
Cross-Sell Performance by Open Customers	This report displays the number of open customers for top LOBs and products across the business that are generated through cross-sell opportunities for Relationship Manager(s) selected at the prompt.

Revenue Summary

The Revenue Distribution is captured and displayed by the Relationship Manager(s) that you select from the prompt. This helps in having a view of the performance and contribution of the Relationship Managers into the Business and generate the overall profitability of the business.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-33 Revenue Summary Tab

Filter level	Filter	Filter Type
Dashboard	Search by Manager Name or ID	Keyword search
	Manager Name	Drop-down list
	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	As of Date	Date selection
	Currency	Drop-down list

Table 3-33 (Cont.) Revenue Summary Tab

Filter level	Filter	Filter Type
	Amount	Drop-down list
Page	Period level	Button Selection

The reports that are generated are detailed in the following table:

Table 3-34 Report Details

Report Name	Description
Revenue Distribution (Pie-chart representation)	Revenue Distribution by LOB Selected from LOB Dropdown. Each Pie Slice Represent each LOB.
Customer Group Structure (Tabular representation)	Revenue Distribution by LOB with Percentage of Revenue by each LOB Selected from LOB Dropdown.

Opportunities and Activities

The Opportunities and Activities Dashboard contains a set of tabs and reports to identify and monitor the following:

- Business Opportunities
- Activities and Processes being undertaken for each Sales Opportunity

The Opportunities and Activities Dashboard has the following tabs:

- [Top 10 Opportunities](#)
- [Opportunities](#)
- [Activities](#)

Top 10 Opportunities

The Top 10 Opportunities tab allows you to monitor each sales opportunity and rank them according to the value or estimated revenue for a Selected Reporting Period, Region, and the Currency required.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-35 Options in Opportunities Tab

Filter level	Filter	Filter Type
Dashboard	Time	You can click the search icon to display the Choose Members Dialog Box. You can select the required dates from the Available pane to the Selected Pane.
	Region	Drop-down list
	Currency Type	Drop-down list

The report that is generated has different sections. These sections are detailed in the following table:

Table 3-36 Report Sections

Report Section Name	Description
Top 10 Sales Employee	This report displays the top 10 sales employees and identifies the best employee as ranked by the Estimated Revenue against deals closed by them. It also displays the number of wins and losses for the employee.
Top 10 Wins	This report lists the top 10 wins as ranked by Expected Revenue and the Sales Employee associated with the win and the date it was closed.
Top 10 Latest Opportunities	This report lists the top latest opportunities as ranked by Revenue. It also provides information about the product, client or prospect, and the Sales Stage.
Top 10 Stalled Opportunities	This report lists the top Stalled Opportunities as ranked by the Expected Revenue. It also captures how long the opportunities are stalled along with the Sales Stage, Product, and Employee Name.
Top 10 Strategic Opportunities	This report lists the top 10 Strategic Opportunities as ranked by Expected Revenue.
Top 10 Opportunities - Existing Customers	This report identifies the opportunities that are being worked on with existing customers as ranked by Expected Revenue. This report also displays the customer name, opportunity status, and income generated YTD from the existing customer.
Top 10 Opportunities by Opportunity Revenue	This report displays the top 10 opportunities as ranked by Expected Revenue. This report also displays the customer name and product along with the assigned opportunity number.

Opportunities

The Opportunities Tab provides opportunity analysis. This helps the organization to track and monitor all opportunities and take the required actions.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-37 Options in Opportunities Tab

Filter level	Filter	Filter Type
Dashboard	Time	You can click the search icon to display the Choose Members Dialog Box. You can select the required dates from the Available Pane to the Selected Pane.
	Region	Drop-down list
	Currency Type	Drop-down list

The report that is generated has different sections. These sections are detailed in the following table:

Table 3-38 Report Sections

Report Section Name	Description
Opportunities by LOB	This report displays the number of current opportunities across the various Lines of Business. You can analyze this report based on regions, legal entities, LOB, and so on.
Opportunity History	This Graphical Report displays the time series outlining the growth of opportunities and growth in the number of customers across the selected period.
Average Days at Sales Stage	This report displays the average number of days an opportunity stays in any stage of the Sales Cycle that is witnessed in every stage.
Pipeline by Opening Month	This report displays the expected revenue corresponding to the open opportunities over the selected period.
Opportunity Distribution by Industry	This report displays the distribution of Open Opportunities across various industry verticals they belong to and through the selected periods. This report also displays the percentage contribution by each vertical generating opportunities against the total number of opportunities generated for the period.
Number of Opportunities with Wins	This report displays the number of Open Opportunities and the corresponding wins in the Current Period.

Activities

The Activities Tab allows you to analyze each opportunity. Each opportunity goes through certain activities before it is closed. This tab allows you to monitor each activity and the stages associated with each opportunity.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-39 Options in Activities Tab

Filter level	Filter	Filter Type
Dashboard	Time	You can click the search icon to display the Choose Members dialog box. You can select the required dates from the Available pane to the Selected Pane.
	Region	Drop-down list

The report that is generated has different sections. These sections are detailed in the following table:

Table 3-40 Report Sections

Report Section Name	Description
Activity Distribution	This report displays the number of activities across various activity priorities distributed by the Product or Activity Type.
Opportunities with Activities	This report lists the number of opportunities that have an outstanding activity. This report also records the average number of activities associated with each activity for the Selected Period.
Top 5 Opportunities by Number of Activities	This report lists the top five opportunities that have the most outstanding activities. This report identifies opportunities with the most activity and ranks them accordingly. This report captures ranking through assigned opportunity number, customer or prospect name with a period-wise number of activities, number of open or outstanding activities, and activity completion percentage.
Bottom 5 Opportunities by Number of Activities	This report lists the bottom five opportunities that have the most outstanding activities. This report identifies opportunities with the most activity and ranks them accordingly. This report captures ranking through assigned opportunity number, customer/prospect name with a period-wise number of activities, number of open/outstanding activities, and activity completion percentage.

Product Analysis

The Product Tab provides the monitoring and analysis of each product and its contribution to overall business profitability. This information helps in better decision-making and timely action.

The Product Analysis Dashboard has the following tabs:

- [Profit and Loss](#)
- [Profit and Loss \(Scenario\)](#)

- [Customer Summary](#)
- [Revenue Summary](#)
- [Performance Summary](#)
- [Top N Summary](#)
- [Cross Sell Summary](#)

Profit and Loss

The Profit and Loss Tab has a set of reports that displays the overall financial profitability through the Profit & Loss, and Profit & Loss Waterfall Reports.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-41 Options for Profit and Loss Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Product Type	Drop-down list
	Product	Drop-down list
	As-of-Date	Date selection
	Currency Type in	Drop-down list
	Amount	Drop-down list
Page	Period level	Button selection
Report	Period: Current (Selected) Period	Drop-down list
	Compared to: Previous Period	Drop-down list

The report generated has two sections that are detailed in the following table:

Table 3-42 Report Section Details

Report Name	Description
Profit and Loss Statement	This report contains Revenues and Expenses under various Reporting Lines and Net Income before taxes. The numbers are displayed for the current period selected in comparison with numbers that are recorded in the previously selected period and the move in terms of the percentage change.
Profit and Loss Waterfall Graph Report	This report contains Revenues and Expenses under the selected reporting lines and the Net Income before taxes. The report is displayed by using a Waterfall Chart.

Profit and Loss (Scenario)

This tab allows you to compare Profit and Loss Actual Values with different scenarios such as Plan, Budget, Forecast Values, and so on, to monitor and track the profit level situations. The comparison can be performed between any scenarios.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-43 Profit and Loss (Scenario) Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Product Type	Drop-down list
	Product	Drop-down list
	As of Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list
Report	Scenario	Drop-down list
	Compare to	Drop-down list

The Profit and Loss - Scenario Comparison Report is generated after you apply the filters.

Customer Summary

The Customer Summary Tab contains a set of reports that provides an overall view of customers for the selected product(s). The information about customers is provided as numbers of open customers and a summary of customers month by month for the selected reporting period in comparison with the previous period.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-44 Options for Customer Summary Tab

Filter level	Filter	Filter Type
	Legal Entity	Drop-down list
	Product Type	Drop-down list
	Product	Drop-down list
	As of Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list
Page	Period Level	Button selection

The reports that are generated are detailed in the following table:

Table 3-45 Report Details

Report Name	Report Description	Sub Report	Sub Report Description
Open Customer Over Time	This report shows the average no of open customers by LOB, in comparison with Pervious Year same period and for Month, would compare with Previous Month and with percentage Change. The period shown in the Table report will be by the period selected at the "As of Date" filter and the Period Level Selection radio button.	Open Customers Over Time- Tabular Report	This Tabular report shows the average number of open customers by LOB, in comparison with Pervious Year same period and for Month, would compare with previous Month and percentage Change. This report shows the LOBs selected at the Dashboard level LOB filter.
		Open Customers Over Time -Graph Report	This report shows the average number of open customers by LOB with percentage change through the graph. The Graph uses a Report Level LOB Filter where a single LOB can be selected to see the trend.
Customers Summary by Month	This report shows the average no of open customers, New Customers, and Closed Customers by LOB, in comparison with the previous year's same period and for Month, would compare with the Previous Month, and with percentage Change. The period shown in the Table report will be by the period selected at the "As of Date" filter and the Period Level Selection Radio Button.	Customer Summary by Month- Tabular Report	This Tabular Report shows the average number of open customers by LOB, in comparison with Pervious Year same period and for Month, would compare with previous Month and percentage Change. This report shows the LOBs selected at the Dashboard level LOB filter.
		Customer Summary by Month-Graph Report	This report shows the average number of open customers by LOB with percentage change through the graph. The Graph uses a Report Level LOB Filter where a single LOB can be selected to see the trend.

Revenue Summary

This tab allows you to generate the report that displays the Revenue Distribution of Business.

The Revenue Distribution is captured and displayed by the product(s) offered by the company. This helps in viewing the performance and contribution of the LOB and generating the overall profitability of the business. You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-46 Revenue Summary Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Product Type	Drop-down list
	Product	Drop-down list
	As-of-Date	Date selection
	Currency	Drop-down list
	Amount	Drop-down list
Page	Period level	Button selection

The generated report has the sections detailed in the following table:

Table 3-47 Report Details

Report Name	Description
Revenue Distribution (Pie-Chart representation)	Revenue Distribution by LOB Selected from LOB Dropdown. Each Pie Slice Represent each LOB.
Customer Group Structure (Tabular representation)	Revenue Distribution by LOB with Percentage of Revenue by each LOB Selected from LOB Dropdown.

Performance Summary

The Performance Summary Tab captures and displays the KPIs critical to the business. The Profitability Indicators are represented through a set of Risk-Adjusted Performance Metrics such as ROTA, RAROC, ROE, Total Expenses, Net Income, and Margin Reports.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-48 Performance Summary Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Line of Business	Drop-down list
	As-of-Date	Date selection

The reports that are generated after you apply the filters are detailed in the following table:

Table 3-49 Report Details

Report Name	Description
Risk Adjusted Performance Metric	This report displays KPIs such as Return on Total Assets, Risk-Adjusted Return on Capital (RAROC), Return on Equity (ROE), Total Revenue, Total Expenses, Net Income, and so on for a certain period through various reporting lines.
Margin Reports	The margin report contains margin values for Key Business Reporting Parameters such as Net Fee Income, Transfer Pricing Charge or Credit, Gross Interest Income, and Net Interest Margin. The margin values (in percentage) are displayed for each product type and product that can be selected through the report level drop-down. The report is available both in tabular and in line-graph format.

Top N Summary

This report outlines the top lines of businesses as ranked based on the number of open customers and revenue.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-50 Top N Summary Tab

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Product Type	Drop-down list
	As-of-Date	Date selection
	Currency Type	Drop-down list
	Amount in	Drop-down list
Page	Period Level	Button selection

The reports that are generated are detailed in the following table:

Table 3-51 Report Details

Report Name	Description
Top 10 Products by Open Customer – Table and Graph	This report displays the top 10 products by open customers with the generated revenue. This report also displays the contribution of revenue for each product and customer against the total revenues generated in percentage.
Top 10 Products by Revenue – Table and Graph	This report displays the top 10 products ranking based on revenue generated with percentage contribution against the total revenues with the number of open customers that are associated.

The values displayed in this report are average values.

Cross Sell Summary

This tab allows you to generate reports that allow the Relationship Manager to measure their cross-sell efficiency and opportunity.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-52 Cross Sell Summary Tab Options

Filter level	Filter	Filter Type
Dashboard	Legal Entity	Drop-down list
	Referral LOB	Drop-down list
	Product	Drop-down list
	As-of-Date	Drop-down list
	Currency Type	Drop-down list
	Amount in	Drop-down list
Page	Period level	Button selection
Report	Period	Drop-down list
	Compare to	Drop-down list

The reports that are generated are detailed in the following table:

Table 3-53 Report Details

Report Name	Description
Cross-Sell Performance by Revenue	This report displays the income generated through cross-sell for top LOBs and products across the business.
Cross-Sell Performance by Income	This report displays the revenue generated through cross-sell for top LOBs and products across the business.
Cross-Sell Performance by Open Customers	This report displays the number of open customers for top LOBs and products across the business that are generated through cross-sell opportunities.

What-If Analysis

The What-If Analysis Tab provides an interactive interface where you can apply variations on projected data of financial instruments based on the historic data at the desired level of granularity. You can then analyze the implications on a Business Intelligence Dashboard.

This tab enables you to account for the change in profitability owing to any probable changes in the projected components of profitability.

You can generate the reports from this tab by applying the filters detailed in the following table:

Table 3-54 What-If Analysis Dashboard

Filter level	Filter	Filter Type
Dashboard	Year	Drop-down list
	Quarter	Drop-down list
	Month	Drop-down list
	Line of Business	Drop-down list
	Product Name	Drop-down list
	Customer ID	Drop-down list
	Account ID	Drop-down list
	Scenario	Drop-down list
	Currency Type	Drop-down list
	ModelId	Drop-down list

The reports that are generated is detailed in the following table:

Table 3-55 Report Details

Report Name	Description
Income Statement Variation	<p>This report enables the user to account for the change in profitability owing to any probable changes in the projected components of profitability. This report is displayed through three sections:</p> <ul style="list-style-type: none"> Income Statement Variation Comparison Over Applied Variation Projected Vs Revised
Comparison Over Applied Variations	<ul style="list-style-type: none"> Basic - The variations that are applied are aggregated with the modified values of components to display the resulting Net Income. The basic version supports variations that should be applied to multiple parameters at the same time. Advanced - The variations that are applied also affect the other components to which it is correlated, and the modified values of all such parameters get aggregated to display the resulting net income. In the Advanced Version, you can apply variations to only a single component at a time.
Projected Vs Revised	<p>This report displays the change in Profitability owing to any probable changes in the Projected Components of Profitability. This Report shows impact on Net Income Before Tax after incorporating revised inputs to any of the Key Reporting Line(s). The Revised Line Graph shows NIBT after revised inputs. Projected and Revised Values are captured through two individual lines which move over period of time.</p>

4

Dashboards for OFS RPA

This guide explains the concepts of Oracle Financial Services Retail Performance Analytics and provides step-by-step instructions for navigating the Retail Performance Analytics user interface. Oracle Financial Services Retail Performance Analytics (OFS RPA) is a complete end-to-end web-based Business Intelligence solution that provides a 360-degree view of the customer relationship for key insights into the customer life-cycle.

OFS RPA provides tools for data integration and includes customizable, pre-built dashboards and reports, a reporting data model, and user-friendly functional subject areas for ad-hoc reporting. It also provides you deep insights into customer engagements across target segments and products/Line Of Business (LOB) including lending, credit cards, and so on. It proactively manages the growth through strategic insights into the retail business performance. OFS RPA helps you to monitor customer distribution across credit and delinquency bands and related exposures.

The OFSRPA solution is a part of the Performance Analytics Pack and is packaged along with AAI and other applications. This OFS RPA is supported for Oracle 18c and 19c.

OFSRPA solution is built using OBIEE for Dashboard and Reports activities.

This section deals with essential Oracle Financial Services Analytical Applications Infrastructure (OFSAAI) required for OFS RPA activities, process flow for the data transformation, and functional details about the dashboards and reports. In addition, it includes subject areas which could be used for ad-hoc reporting using the OBIEE Answers tool.

Oracle Financial Services Retail Performance Analytics (OFSRPA) offers the following dashboards that organize different kinds of reports by subject area.

These reports provide the following:

- Gain deep insight into customer engagements across target segments and products/LOB including lending, credit cards, and so on.
- Perform Wallet share analysis and Customer Profitability.
- Understand the efficiency of investments (like marketing, branch, and channel, and so on) over time.
- Monitor customer distribution across credit and delinquency bands and related exposures.
- Perform an enterprise-wide revenue analysis across customer segments, products, and reporting lines including fee income, interest, and interchange.
- Summary performance of the LOBs, overall Profitability, and Portfolio mix.
- Customer trends across performance drivers like Sales, Balances, Deposits, Product subscriptions (revenue services), Credit scores, Delinquency bands, Losses, and so on.
- LOB-specific performance reports can be analyzed against key dimensions like customer segments, product family, region, branch, risk scores, and so on.
- Analyze expenses across customer segments, products, and channels to understand ROI.

For all dashboards, there are filters available. You can filter data based on year, region, line of business, and currency type.

OFS RPA Dashboards

OFSRPA has the following tabs present in the Retail Performance dashboard:

- Business Analysis
 - Performance Summary
 - New Business Analysis
 - Revenue Analysis
 - Expense Analysis
 - Credit Loss Summary
 - Margin Reports
 - Customer Summary
 - What-If Analysis
- Customer Central
 - Customer 360
 - Customer Performance
- Product Summary
 - All Product
 - Cards
 - Retail Bank
 - Mortgage
- Relationship Manager Insights

The following sections display the essential nature of the available reports as per each tab.

Business Analysis

Business Analysis Dashboard provides in-depth analysis on enterprise-wide performance evaluation based on critical business parameters. The dashboard contains various tabs containing analytical reports on business performance, business acquisition, revenues, expenses, margins, credit loss, customers, and sensitivity analysis like what-if analysis.

Performance Summary

The Performance Summary tab displays the following reports:

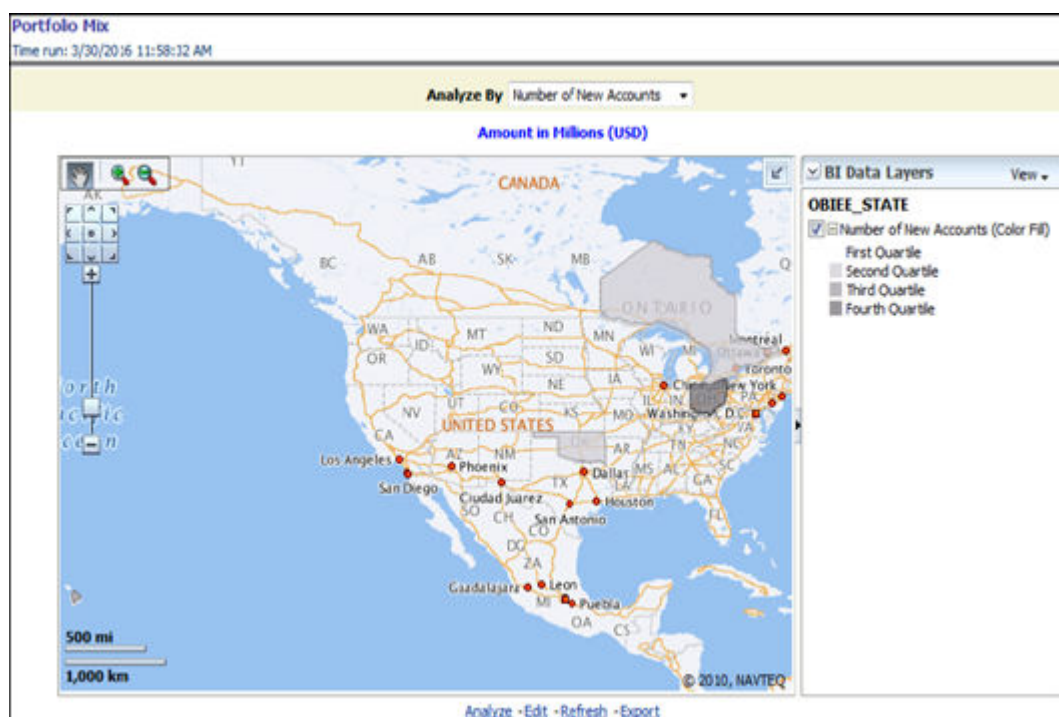
- Portfolio Mix
- Portfolio Mix - Sunburst Report
- Revenue Distribution
- Cross LOB Holding

- Top 10 Products by Revenue
- No. of Accounts by Region and Product
- Summary of New Customers
- New Business Summary by Channel
- New Business Summary by Product
- Summary of Closed Accounts
- Origination Channel Performance

Portfolio Mix

This report provides details about customers distributed among various region along with the Line of Business. The report can be analyzed through various business parameters like; the number of new and open accounts, revenues, spends, and so on. This is a zoomable map report.

Figure 4-1 Portfolio Mix



The map can be zoomed in and out by clicking on the zoom scale or the zoom in/zoom out button. You can navigate through the map by dragging the map or clicking on the Zoom icon.

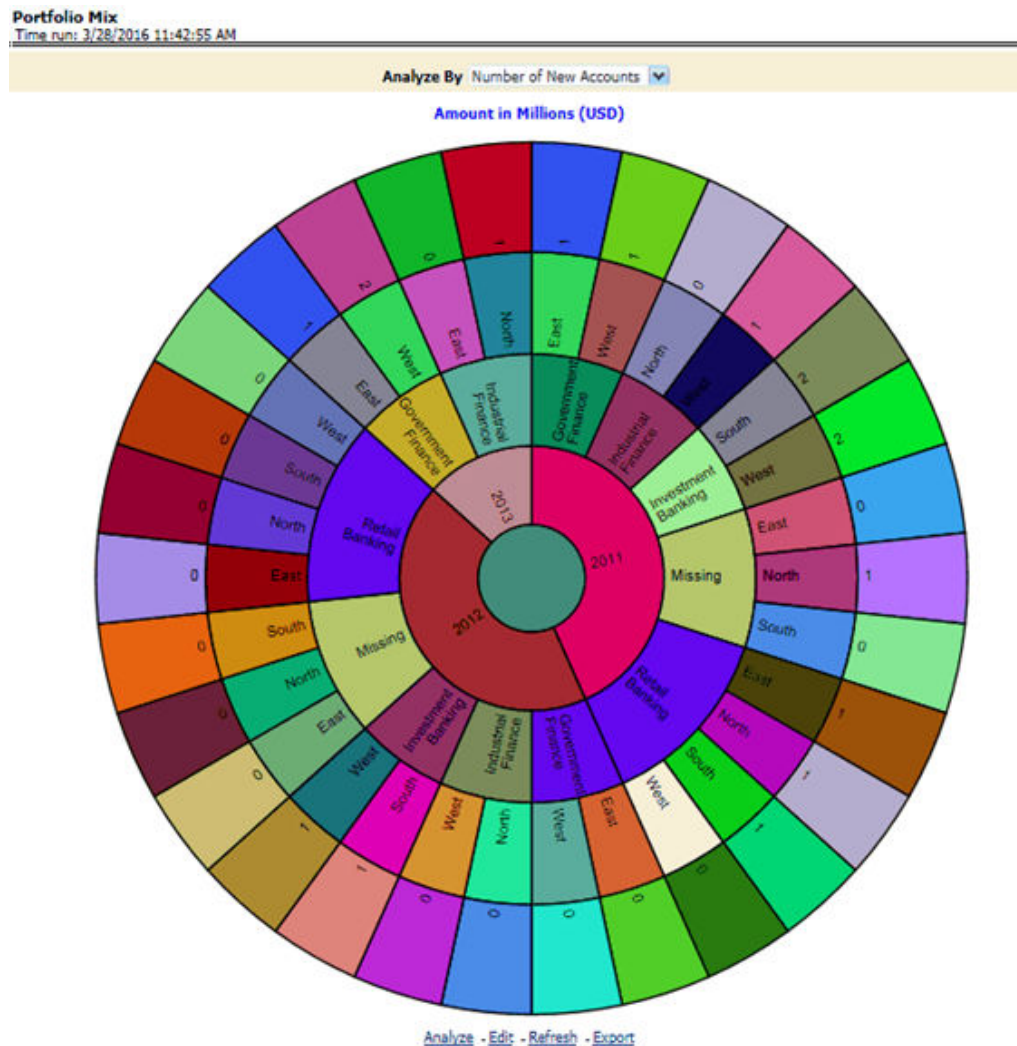
Portfolio Mix

This report displays the growth of key metrics such as No. of New Accounts, End of Period balance, and Sales across various Lines of Businesses within the bank. This is a sunburst report.

On clicking a particular distribution, a consolidated view of that particular distribution is displayed. For example, if you need to get a consolidated view of 2011 distribution, click on

2011. You get consolidated data of 2011 distribution on open customers, Line of Business, constituent products, and corresponding revenue. Further, you can get a consolidated view of open customers, Line of Business, constituent products, and corresponding revenue, by clicking any particular distribution. To view the overall report, click the center of the circular graph.

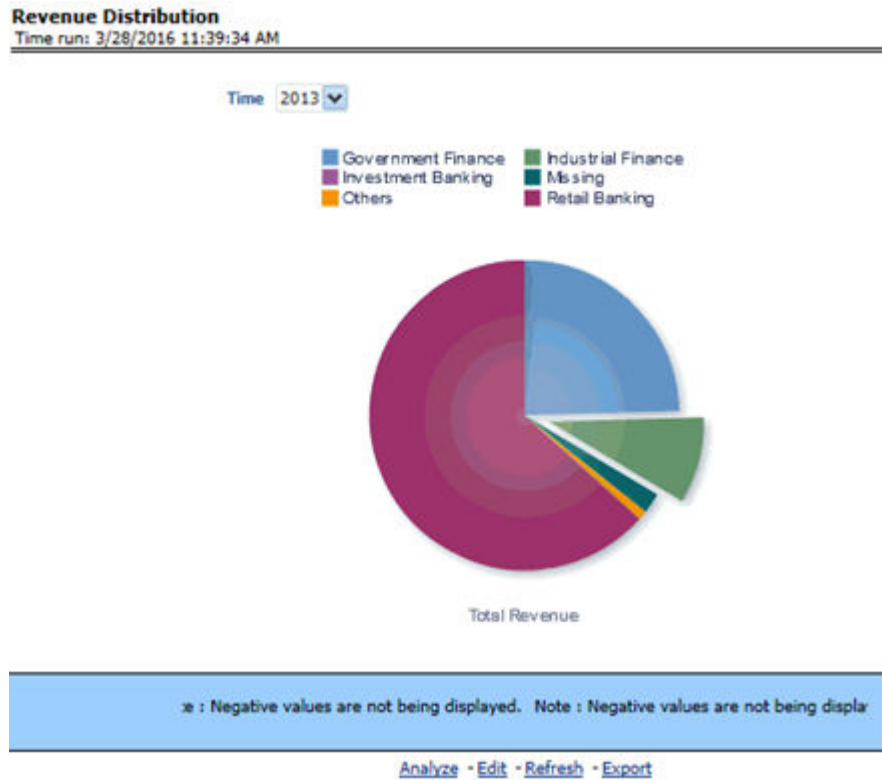
Figure 4-2 Portfolio Mix – Sunburst Report



Revenue Distribution

This report provides the Revenue spread across the different Lines of Businesses within the bank.

Figure 4-3 Revenue Distribution



Cross LOB Holding

This report outlines the product holding patterns of bank customers across Lines of Business. It shows the relationships the customer has across the enterprise.

Figure 4-4 Cross LOB Holding

Cross LOB Holding
Time run: 3/28/2016 11:39:34 AM

Time	Line of Business	Number of Open Customers
2011	Government Finance	4
	Industrial Finance	10
	Investment Banking	1
	Missing	5
	Retail Banking	14
2012	Government Finance	4
	Industrial Finance	10
	Investment Banking	1
	Missing	5
	Retail Banking	14
2013	Government Finance	22
	Industrial Finance	12
	Investment Banking	3
	Missing	5
	Others	4

Rows 1 - 15
[Analyze](#) - [Edit](#) - [Refresh](#) - [Export](#)

Top 10 Products by Revenue

This report outlines the top 10 products ranked by Revenue and percentage contribution to the total business. This report also lists top-performing products belonging to the line of businesses and the number of customers each product is holding.

Figure 4-5 Top 10 Products by Revenue

Top 10 Products by Revenue
Time run: 3/28/2016 11:39:34 AM

Amount in Millions (USD)

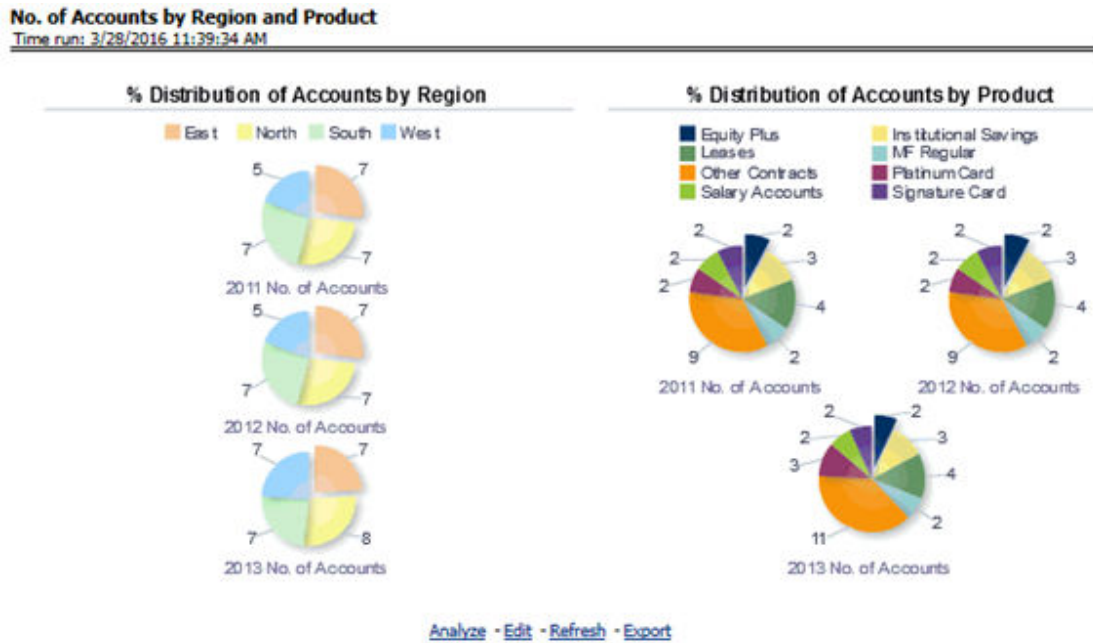
Line of Business	Product	Number of Open Customers	Revenue	% of Revenue
Government Finance	Home Loan	4	85.32	33.8%
	Loans Against Assets	5	60.11	23.8%
	Business Loans	3	44.72	17.7%
	Government Loans	3	30.99	12.3%
Retail Banking	Salary Accounts	7	14.61	5.8%
	Supreme Current Account	2	13.93	5.5%
Government Finance	Business Loans	1	11.13	4.4%
Retail Banking	Salary Accounts	2	10.44	4.1%
Missing	MF Regular	1	11.48	4.5%
Missing	MF Regular	1	10.31	4.1%

[Analyze](#) - [Edit](#) - [Refresh](#) - [Export](#)

No. of Accounts by Region and Product

This report displays the concentration of Accounts across various Regions and Products within the bank.

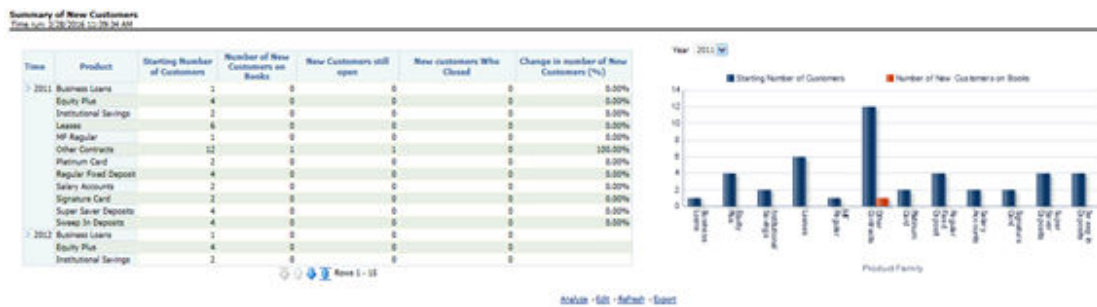
Figure 4-6 No. of Accounts by Region and Product



Summary of New Customers

This report displays the growth in customer base across the various products over time.

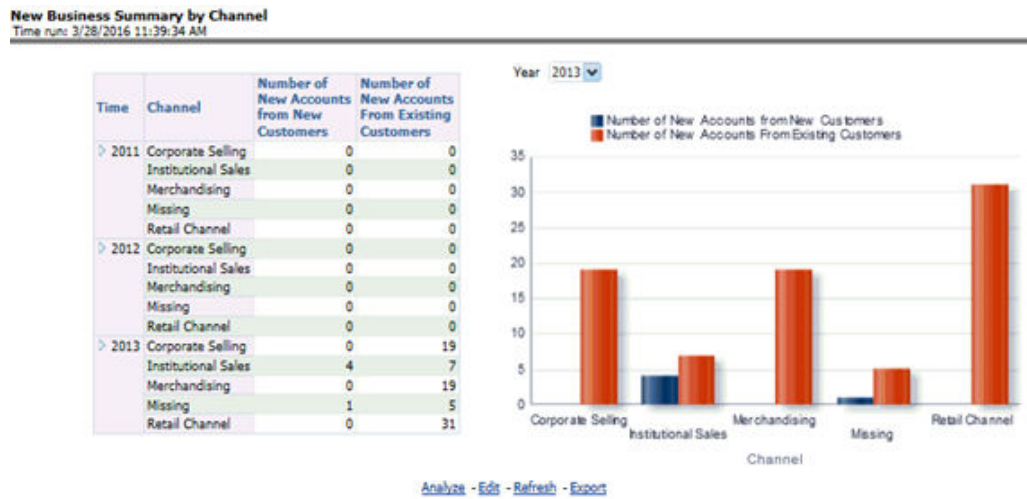
Figure 4-7 Summary of New Customers



New Business Summary by Channel

This report displays a summary of new accounts opened across various bank channels.

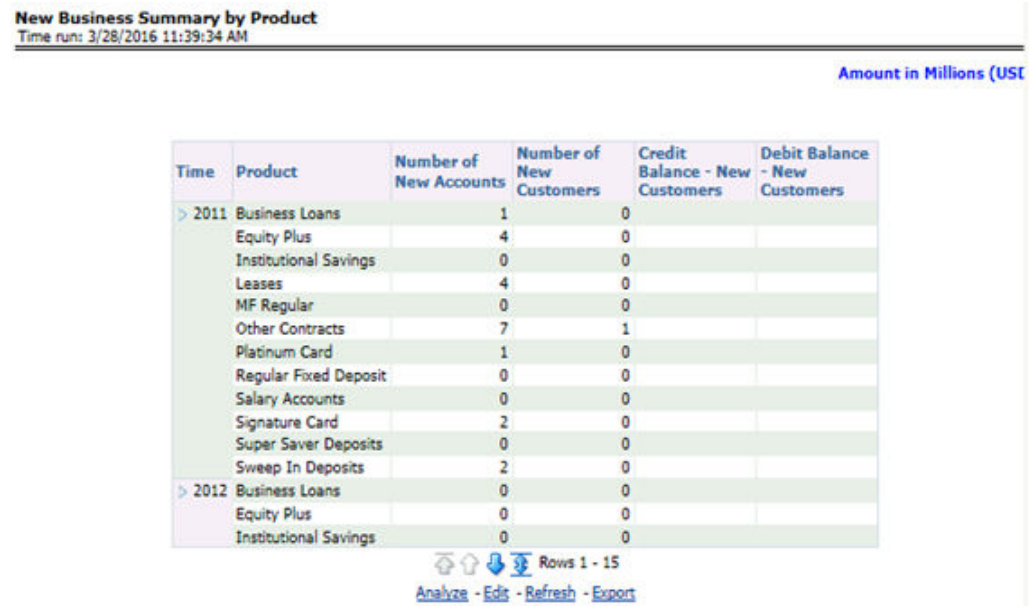
Figure 4-8 New Business Summary by Channel



New Business Summary by Product

This report displays a summary of new customers on-boarded by product.

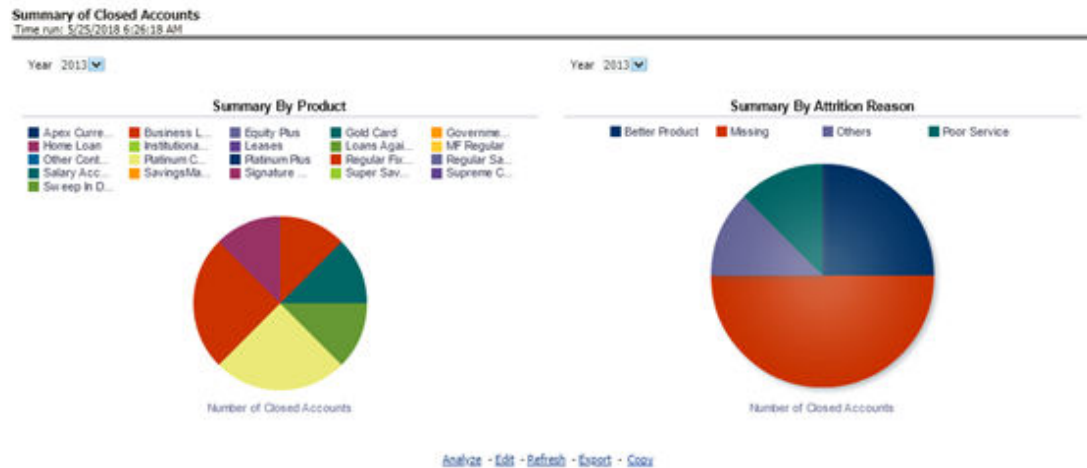
Figure 4-9 New Business Summary by Product



Summary of Closed Accounts

This report displays the number of accounts closed across products and attrition reasons.

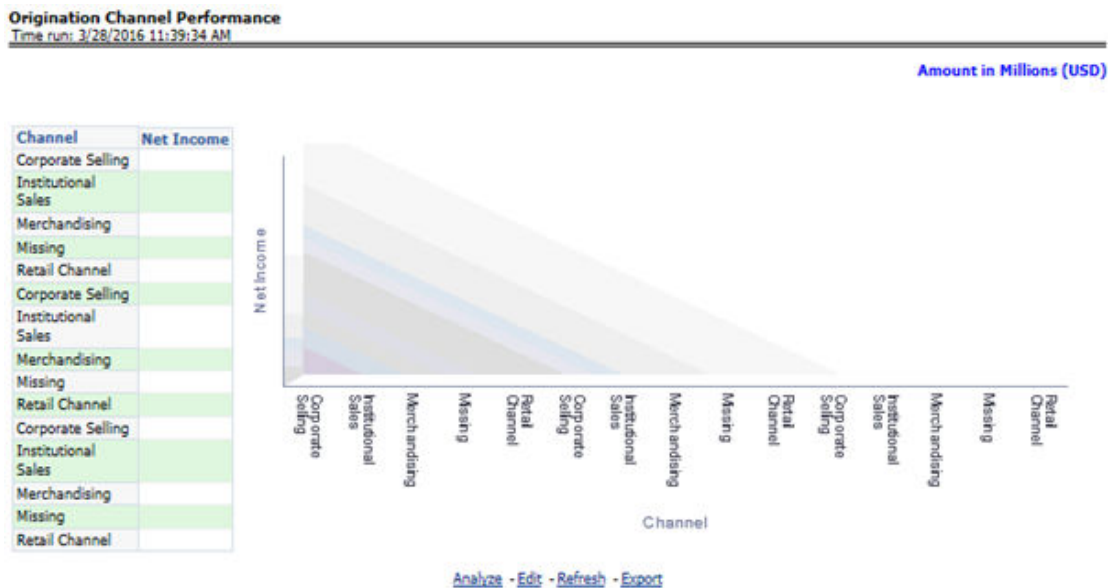
Figure 4-10 Summary of Closed Accounts



Origination Channel Performance

This report displays Net Income generated by different sales and business acquisition channels.

Figure 4-11 Origination Channel Performance



New Business Analysis

The New Business Analysis tab displays the following reports:

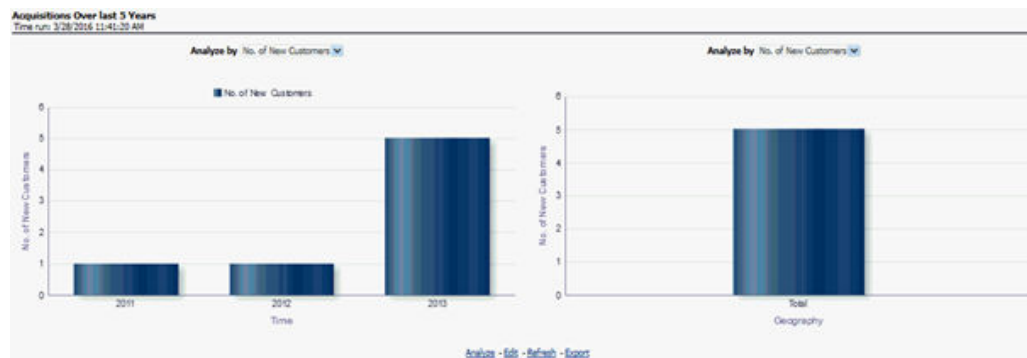
- Acquisitions Over last 5 Years

- Approval Trends across Channels
- New Account Distribution by Customer Segment
- Acquisition by Channel
- Overall Attrition Over last 5 Years
- Top 10 Reject Reasons
- Account Distribution by Credit Band

Acquisitions Over last 5 Years

This report displays the growth of accounts and customers over a period. The dashboard prompts allows the user to narrow this analysis down to a specific LOB, Product Family, or Product.

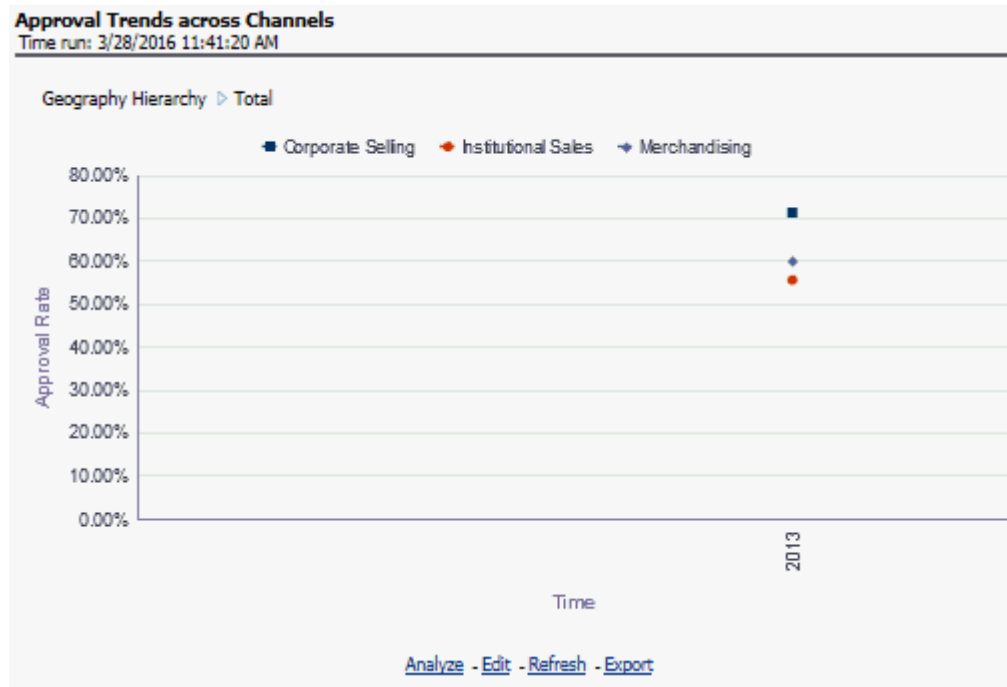
Figure 4-12 Acquisitions Over Last 5 Years



Approval Trends across Channels

This report displays variance in approval rates over time across the various bank channels and enables you to track how these rates have gone up or down in specific channels or compare a rise/fall in one channel vs performance in others. The dashboard prompts allows the user to narrow this analysis down to a specific LOB, Product Family, or Product.

Figure 4-13 Approval Trends across Channels

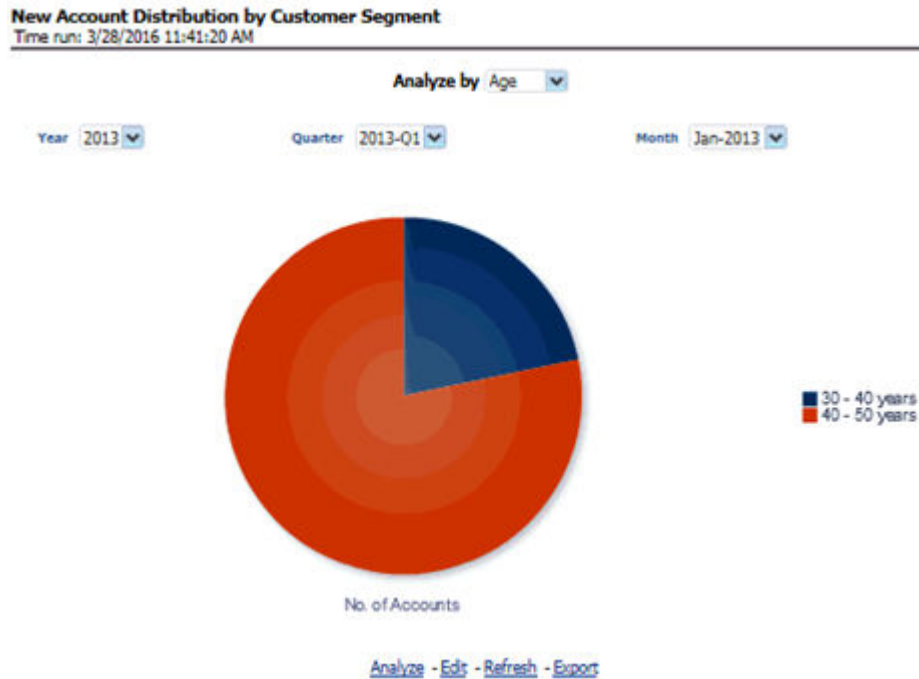


Line of Business Filter prompt selection is not applicable for this report.

New Account Distribution by Customer Segment

Provides a composition of the customers across key customer segments like Age, Gender, and Income.

Figure 4-14 New Account Distribution by Customer Segment

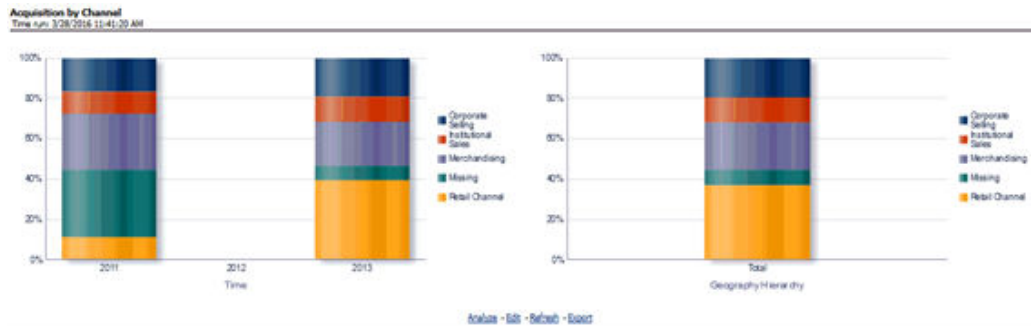


Product filter prompt selection is not applicable on this report.

Acquisition by Channel

This report displays how acquisitions have migrated from one channel to another over a period.

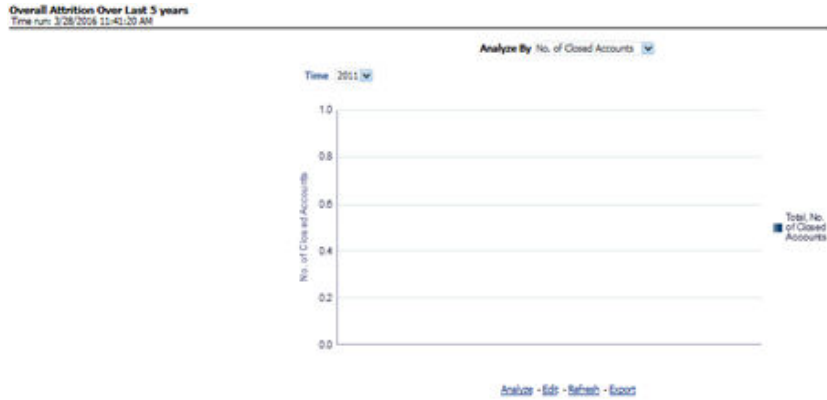
Figure 4-15 Acquisition by Channel



Overall Attrition Over last 5 Years

This report enables the user to have a view of the outflow (closed customers) or attrition over the last 5 years to fully understand how customers are flowing in and out of a certain product or product family or LOB.

Figure 4-16 Overall Attrition Over Last 5 Years



Top 10 Reject Reasons

This report displays a variance analysis of the various reasons why an application was rejected. This can also be viewed as a time series to see trends over a period.

Figure 4-17 Top 10 Reject Reasons

Top 10 Reject Reasons
Time run: 3/28/2016 11:41:20 AM

Rejection Reason	No. of Applications	% Total
NO PROPER DOCUMENTATION	4	50.0%
NOT ELIGIBLE TO APPLY	4	50.0%
Grand Total	8	100.0%

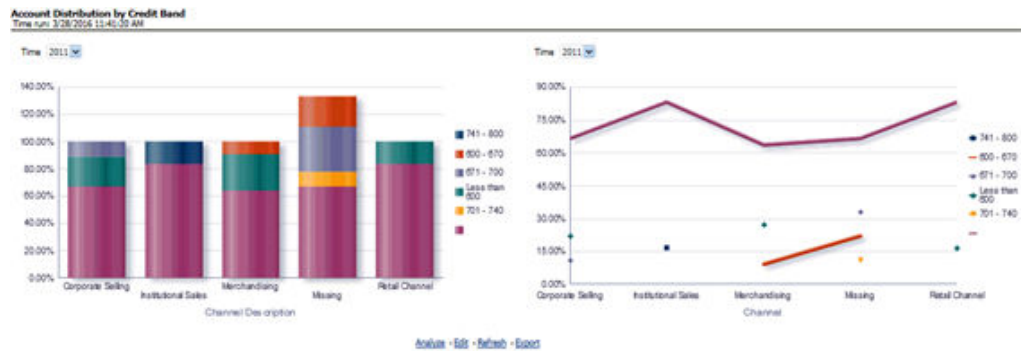
Analyze - Edit - Refresh - Export

Line of Business Filter prompt selection is not applicable for this report.

Account Distribution by Credit Band

This report outlines the number of accounts booked across various credit score bands. The credit score corresponds to the customer holding the account.

Figure 4-18 Account Distribution by Credit Bond



Revenue Analysis

This report displays variance analysis of the various Revenue components like Fee Income, Net Interest Revenue, and so on by Product with the ability to further understand this distribution across key customer segments like Gender, Age, and Income.

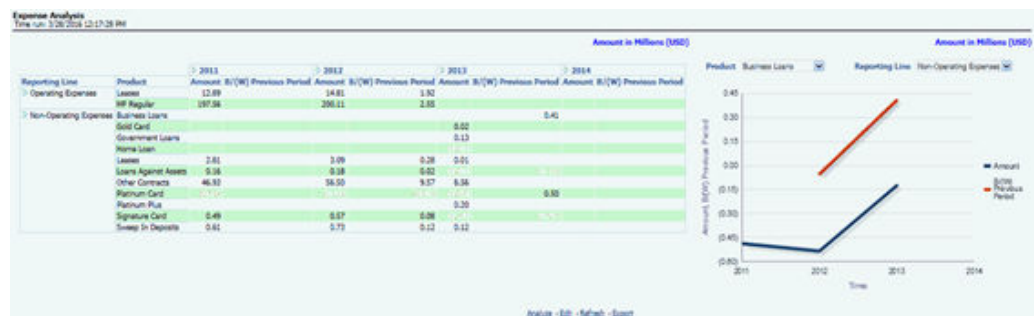
Figure 4-19 Revenue Analysis



Expense Analysis

This report displays variance analysis of the various Expense components like Direct Expenses, Operating Expenses, and so on by Product with the ability to further understand this distribution across key customer segments like Gender, Age, and Income.

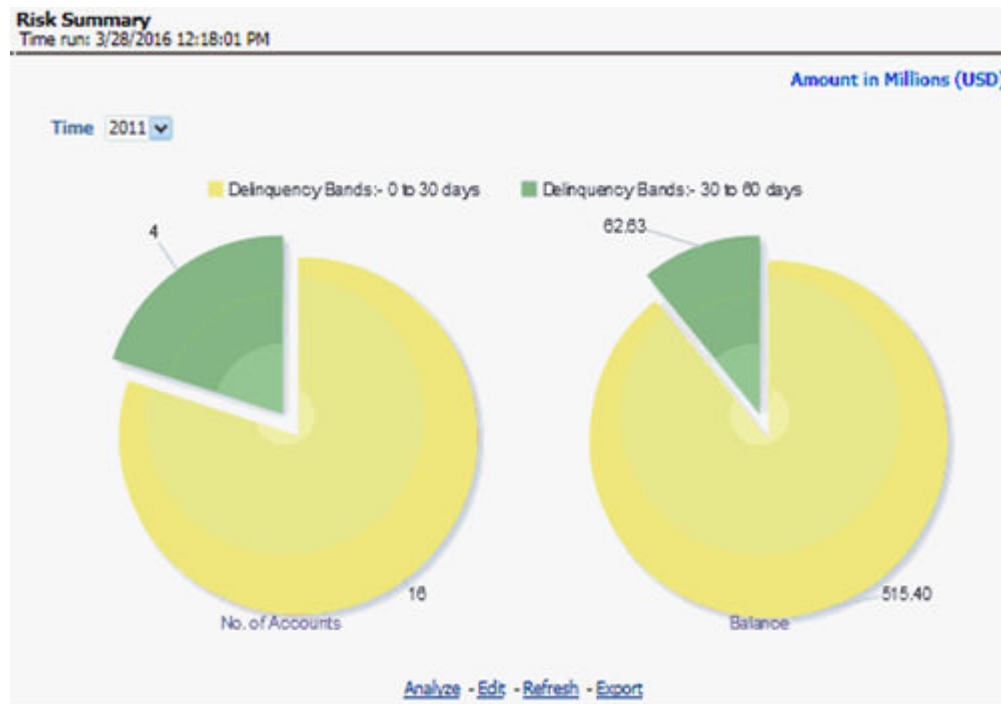
Figure 4-20 Expense Analysis



Credit Loss Summary

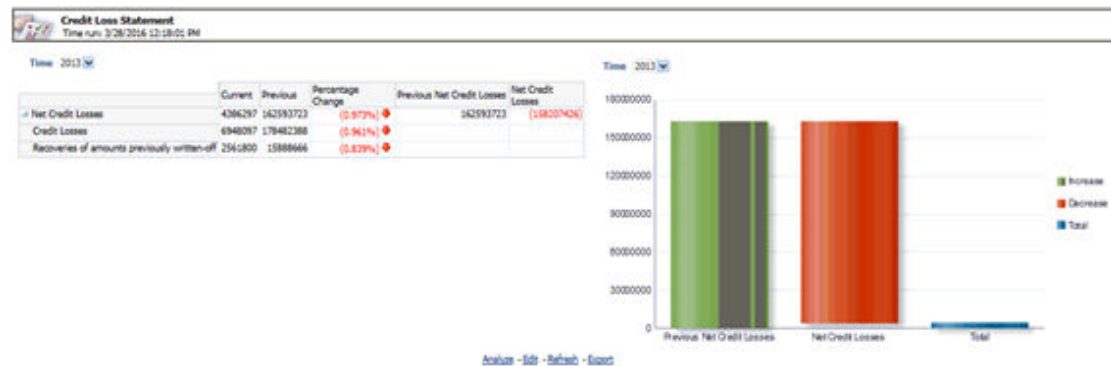
Risk Summary: This report gives a snapshot of the number of accounts in each delinquency bucket and the corresponding balance in each of these buckets. This can further be refined to limit this data to a specific LOB or a product within a LOB.

Figure 4-21 Risk Summary



Credit Loss Statement: This report displays Net Credit Loss (Gross Credit Loss adjusted for any recoveries) booked by the bank.

Figure 4-22 Credit Loss Statement



Margin Report

This report tracks the margin of profitability that has been achieved by the customer over a period.

Figure 4-23 Margin Report



Customer Summary

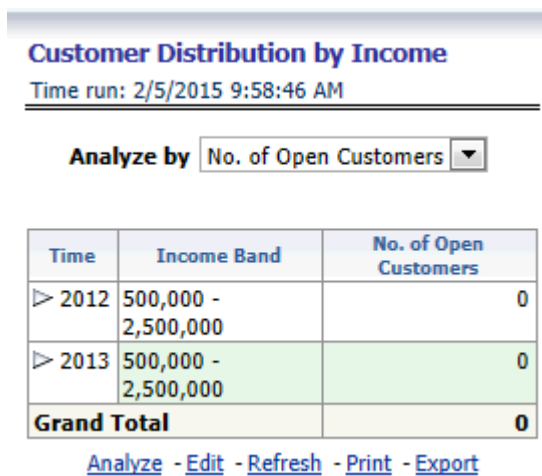
The Customer Summary tab displays the following reports:

- Customer Distribution by Income
- Customer Distribution by Age
- Customer Distribution by LoB
- Customer Distribution by Region
- Product Penetration Report

Customer Distribution by Income

This report displays the Distribution of Open Customers and Open Accounts across Income bands.

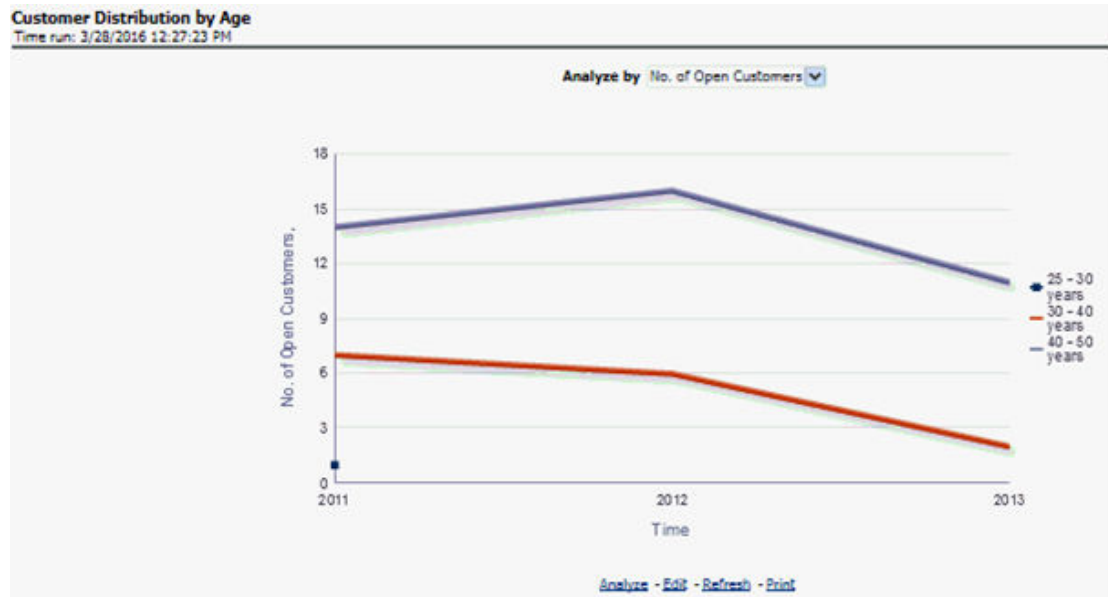
Figure 4-24 Customer Distribution by Income



Customer Distribution by Age

This report displays the Distribution of Open Customers and Open Accounts across Age bands.

Figure 4-25 Customer Distribution by Age

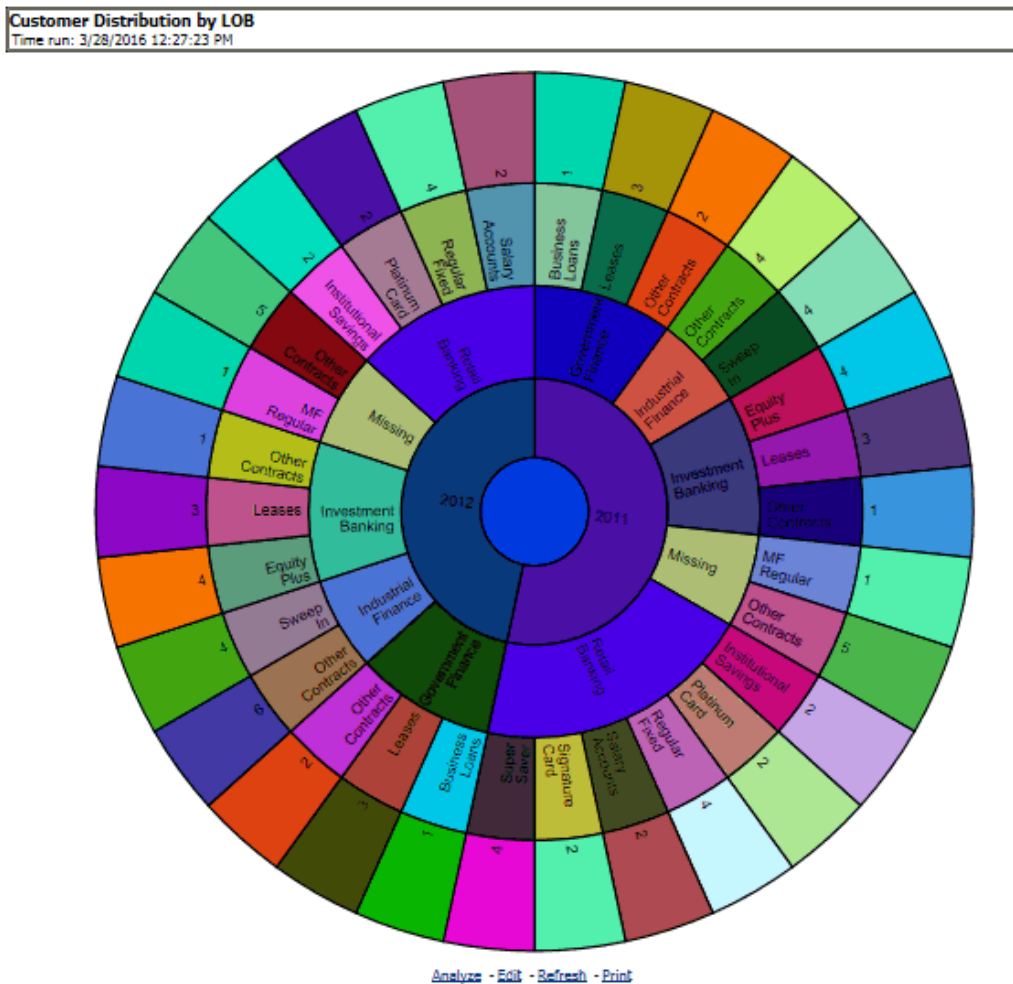


Customer Distribution by LoB

This report displays the distribution of Open Customers and the corresponding Revenue across each Line of Business, its constituent products, and year. This is a sunburst report.

On clicking a particular distribution, a consolidated view of that particular distribution is displayed. For example, if you need to get a consolidated view of 2011 distribution, click on 2011. You get consolidated data of 2011 distribution on open customers, Line of Business, constituent products, and corresponding revenue. Further, you can get a consolidated view of open customers, Line of Business, constituent products, and corresponding revenue, by clicking any particular distribution. To view the overall report, click the center of the circular graph.

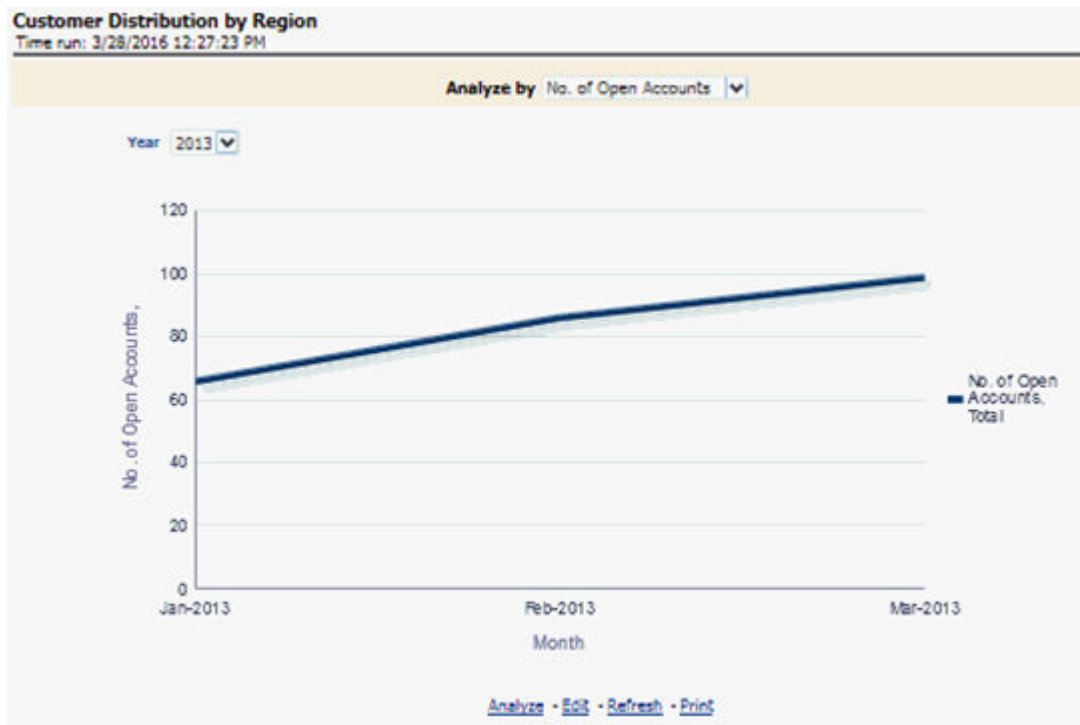
Figure 4-26 Customer Distribution by LOB



Customer Distribution by Region

This report displays the Top 10 Products by Customers and Revenue Distribution of Open Customers and Open Accounts across Regions and Products.

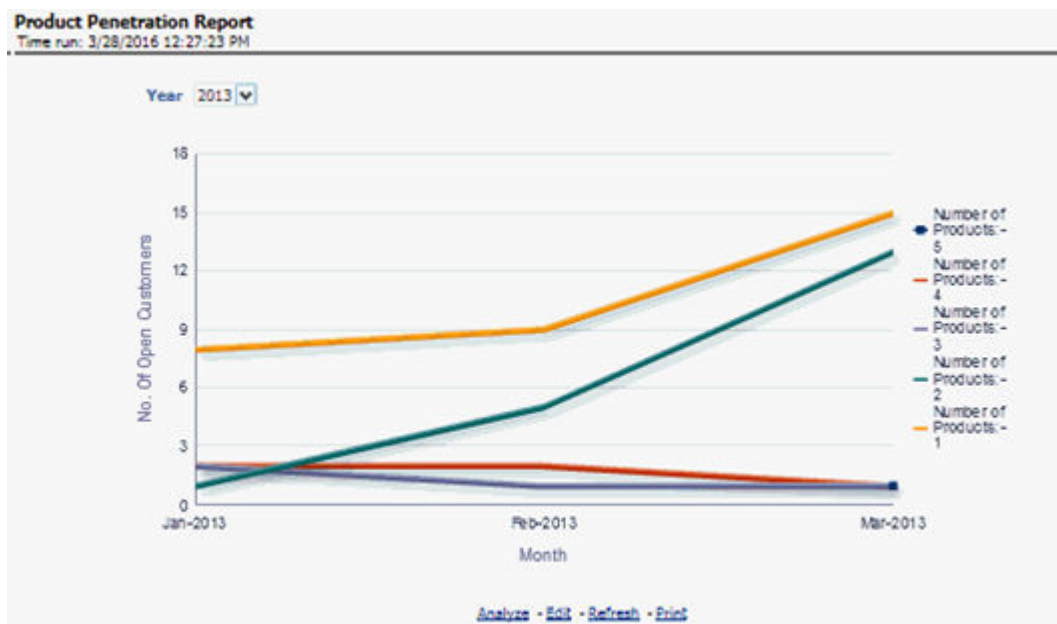
Figure 4-27 Customer Distribution by Region



Product Penetration Report

This report displays the movement/sales of products over a period.

Figure 4-28 Product Penetration Report



Customer Central

The purpose of this Dashboard is to provide detailed information about the customer, information related to the accounts of the customer, and other behavioral attributes. It enables the user to analyze a customer in its entirety. The report is specific to a customer and the selection of customer for which the report is to be viewed is done through the dashboard prompt. The search is enabled either by Customer or Account.

This Dashboard provides complete demographic details of the customer as well as the engagements of the customer with the bank. The engagement with the bank is specified in terms of the accounts held by the customer as well as the other services/activities through which the customer interacts with the bank.

All accounts of the customer (current as well as previous) are reported along with their specifics such as the start date, balance, peak balances, net income, relationship manager, and so on. Other reports include the specifics of the subscriptions and enrollments of the customer and the various offers that are provided to the customer and the accounts to which those offers have been provided. It also displays the details of transactions of the customer which can be viewed by classification into monetary or non-monetary transactions. Any predictive modeling scores that have been computed or are available for the customer are also reported.

Based on the profitability of the accounts, the future behavior of accounts is predicted and this predicted value is used to compute Customer Life-Time Value (CLTV). The CLTV can be analyzed for different periods of projections and accordingly the projected data to be considered for reporting CLTV is selected. Various reports available under this tab are discussed in the following sections:

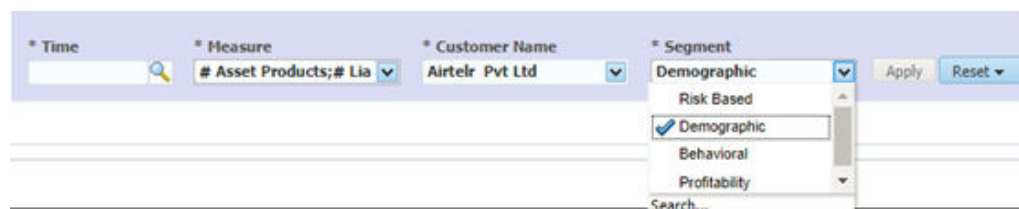
The following sections describes the tabs and reports are present in the Customer Central tab.

Customer 360

Based on the Segment filter prompt selected the reports are generated. The options available under the Segment filter prompt are as follows:

- Risk-Based
- Demographics
- Behavioral
- Profitability

Figure 4-29 Customer 360 Filters



The maximum number of measures/dimensions that can be selected is 15. On selecting more than 15 measures/dimensions, the first selected dimensions in the hierarchy are deselected.

Retail Profile: This report provides the basic demographics of a particular customer.

Figure 4-30 Retail Profile



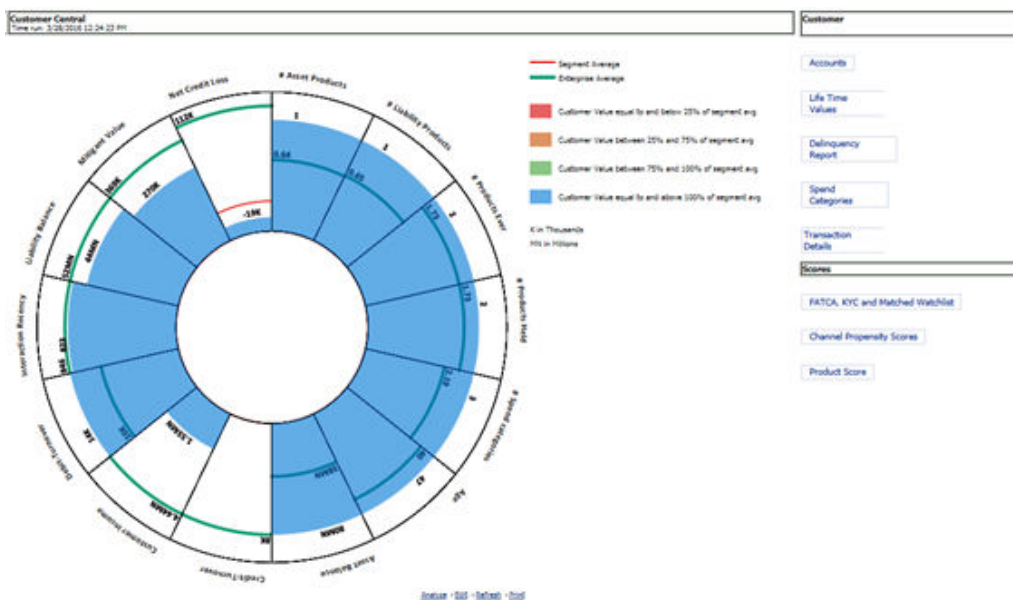
Customer Central (Sunburst-Wheel): This report displays a circular graphical representation that is divided into several sectors. Each sector represents the value of the dimension or measure, that is, Turnover, Customer Since, Total Asset Balance, Total Liability Balance, No. of Asset Product, No. of Liability Product, No. of Products Held (currently), No. of Products Held (Since the inception of the customer), Debit Turnout, Mitigant Value, Total Spent, and so on, of the customer that has been selected. This is a sunburst report. On clicking a particular segment, the selected segment rotates and appears on the top part of the circle for better visualization.

The radial axis on the anti-clock side of every sector represents the scale for that sector. The following values are represented in each sector:

- **Customer Value:** This represents the dimensional value of customers across the scale.
- **Segment Average:** This represents the average value of the dimension of the segment that the customer belongs to.
- **Enterprise Average:** This represents customers from all the segments considered to compute the average value of dimension or measure.

Hyperlinks are provided under the Customer, Scores, and Rating section. On clicking these hyperlinks, you are navigated to the respective detail reports.

Figure 4-31 Customer Central



Customer Performance

The Customer Performance tab displays the following reports:

- Risk-Adjusted Performance Metrics
- Income Statement
- Profit and Loss Summary

Risk-Adjusted Performance Metrics

This report helps you to determine the ratio of risk-adjusted Net Income against the Economic Capital.

This metric is also called Risk-Adjusted Return On Capital (RAROC). It helps in determining the efficiency of Economic Capital corresponding to every customer. This Report shows a snapshot of measures against various reporting lines, for example, Total Revenue, Total Expenses, Net Income, Return on Total Asset RAROC-Economic Capital, and Return on Equity.

Figure 4-32 Risk-Adjusted Performance Metrics



Income Statement

This report displays Revenues and Expenses under various reporting lines. The numbers are displayed for the current period selected and in comparison with numbers recorded during the previous same period and move in terms of the percentage change.

Figure 4-33 Income Statement

Income Statement
Time run: 3/28/2016 12:31:10 PM

Time: 2013

Customer Name: ONGCr Ltd Customer Id: RBIB4C11

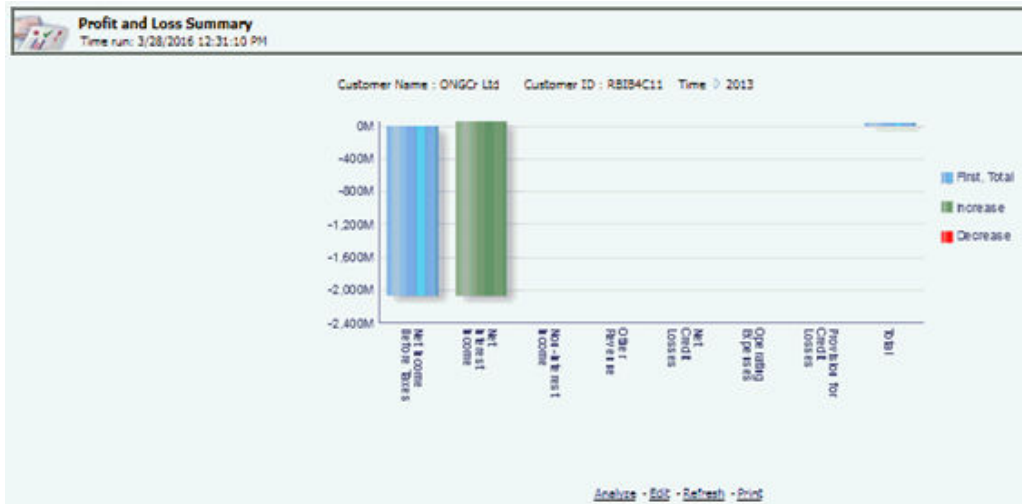
	Current	Previous	Percentage Change
> Total Interest Income	205369577.27	1687582384.02	-0.878%
> Total Interest Expense	134009178.49	-3747674506.00	-0.964%
Net Interest Income	71360398.78	-2060092121.98	-1.035%
> Non-Interest Revenue			
Non Interest Income		-3792013.00	
Total Revenue	71360398.78	-2063884134.98	-1.035%
> Operating Expenses			
> Non Operating Expenses	9737.60	3008543.80	-0.997%
Total Operating and Non Operating Expenses	9737.60	-14025633.80	-0.999%
Income Before Taxes	71350661.18	-2077909768.78	-1.034%
Net Income Before Taxes	71350661.18	-2077909768.78	-1.034%
Tax Expense		-5706790.00	
Net Income After Taxes	71350661.18	-2083616558.78	-1.034%

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#)

Profit and Loss Summary

This report displays the Profit and Loss statement for all products which the user can then limit to a specific Line of Business (LOB) or slices of the P&L for a specific LOB across individual customer segments like age, gender, and Income.

Figure 4-34 Profit and Loss Summary



Product Summary

The Product Summary dashboard displays the following tabs:

- All Product
- Cards
- Retail Bank
- Mortgage

All Product

The All Product tab displays the following reports:

- Risk Adjusted Performance Metrics
- Income Statement
- Profit and Loss Summary
- Profit and Loss - Scenario Comparison

Risk-Adjusted Performance Metrics

This report helps you to determine the ratio of risk-adjusted Net Income against the Economic Capital.

This metric is also called Risk-Adjusted Return On Capital (RAROC). It helps in determining the efficiency of Economic Capital corresponding to every customer. This Report shows a snapshot of measures against various reporting lines, for example, Total Revenue, Total Expenses, Net Income, Return on Total Asset RAROC-Economic Capital, and Return on Equity.

Figure 4-35 Risk-Adjusted Performance Metrics



Income Statement

This report displays Revenues and Expenses under various reporting lines. The numbers are displayed for the current period selected and in comparison with numbers recorded during a previous same period and move in terms of the percentage change.

Figure 4-36 Income Statement

Income Statement
Time run: 3/28/2016 12:43:54 PM

Year: 2013 | Quarter: 2013-Q1 | Month: Jan-2013

	Current	Previous	Percentage Change
> Total Interest Income	1740190	24004812	(0.928%) ↓
> Total Interest Expense	313200	(6206826)	(0.950%) ↓
Net Interest Income	1426990	17797986	(0.920%) ↓
> Non-Interest Revenue	1423431	46088200	(0.969%) ↓
Non Interest Income	1423431	46088200	(0.969%) ↓
Total Revenue	2850421	63886185	(0.955%) ↓
> Non Operating Expenses	(28244)	(154259)	(0.817%) ↓
Total Operating and Non Operating Expenses	(28244)	154259	(0.817%) ↓
Income Before Taxes	2878665	64040444	(0.955%) ↓
Net Income Before Taxes	2878665	64040444	(0.955%) ↓
Net Income After Taxes	2878665	64040444	(0.955%) ↓

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Profit and Loss Summary

This report displays the Profit and Loss statement for all products which the user can then limit to a specific Line of Business (LOB) or slices of the Profit and Loss for a specific LOB across individual customer segments like age, gender, and Income.

Figure 4-37 Profit and Loss Summary



Profit and Loss - Scenario Comparison

This report provides a comparison of the details of the income generated to predefined scenarios.

Figure 4-38 Profit and Loss Scenario Comparison

Profit & Loss - Scenario Comparison
Time run: 7/22/2015 8:49:00 PM

Amount in Millions (USD)

	Actual		Scenario				YTD Actuals % FY Scenario
	Mar-2015	YTD Actual	YTD Scenario	(B/W)	(B/W) %	FULL YEAR	
▽ Net Income Before Taxes	-44.43	-44.43	-4.24	-	0.90	-5.02	
▽ Income before Taxes	-44.43	-44.43	-4.24	-	0.90	-5.02	
▽ Total Revenue	-44.33	-44.33	-3.98	-	0.91	-4.76	
> Net Interest Income	-44.33	-44.33	-3.98	-	0.91	-4.76	
> Net Credit Losses	0.09	0.09	0.26	-0.17	-1.79	0.26	

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Some of the dashboard filters, that is, Vintage, The Age On Book, Customer Gender, Customer Age/Customer Income, Geography Filter prompt selection do not apply to this report.

Cards

The Cards dashboard displays the following reports:

- Risk Adjusted Performance Metrics
- Income Statement
- Profit and Loss Summary
- Performance by Card Type
- Standard Non-Cash Balance
- Balance by Expiry Month
- Active Net Receivables Summary
- Summary of Balance (Receivables) Breakdown
- Profit and Loss - Scenario Comparison

Risk-Adjusted Performance Metrics

This report helps you to determine the ratio of risk-adjusted Net Income against the Economic Capital.

This metric is also called Risk-Adjusted Return On Capital (RAROC). It helps in determining the efficiency of Economic Capital corresponding to every customer. This Report shows a snapshot of measures against various reporting lines for example, Total Revenue, Total Expenses, Net Income, Return on Total Asset RAROC-Economic Capital, and Return on Equity.

Figure 4-39 Risk-Adjusted Performance Metrics



Income Statement

This report displays Revenues and Expenses under various reporting lines. The numbers are displayed for the current period selected and in comparison with numbers recorded during the previous same period and move in terms of the percentage change.

Figure 4-40 Income Statement

Income Statement
Time run: 3/28/2016 12:43:54 PM

Year **2013** Quarter **2013-Q1** Month **Jan-2013**

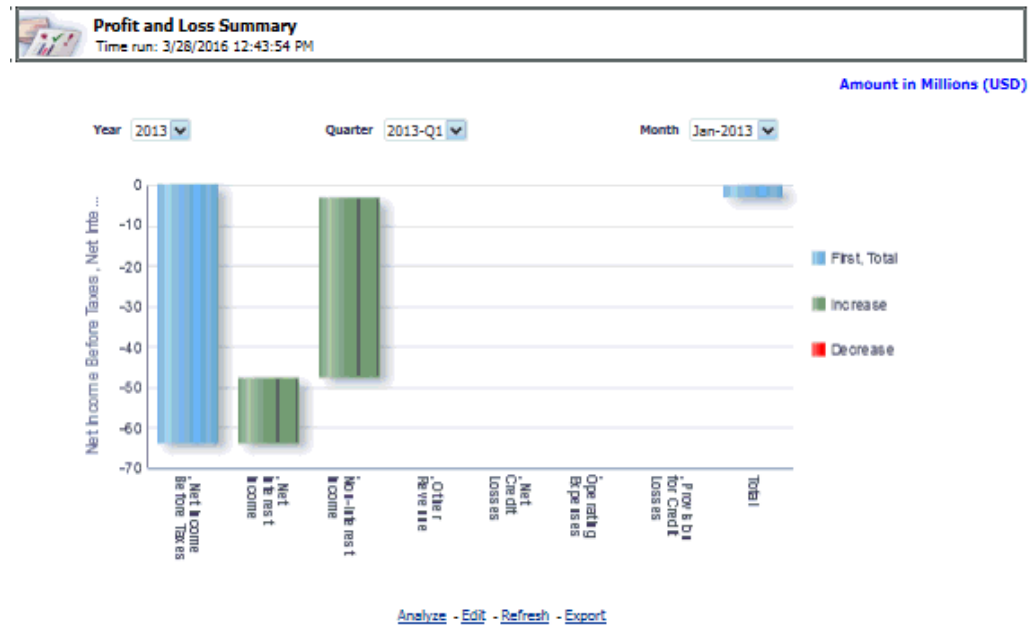
	Current	Previous	Percentage Change
> Total Interest Income	1740190	24004812	(0.928%) ↓
> Total Interest Expense	313200	(6206826)	(0.950%) ↓
Net Interest Income	1426990	17797986	(0.920%) ↓
> Non-Interest Revenue	1423431	46088200	(0.969%) ↓
Non Interest Income	1423431	46088200	(0.969%) ↓
Total Revenue	2850421	63886185	(0.955%) ↓
> Non Operating Expenses	(28244)	(154259)	(0.817%) ↓
Total Operating and Non Operating Expenses	(28244)	154259	(0.817%) ↓
Income Before Taxes	2878665	64040444	(0.955%) ↓
Net Income Before Taxes	2878665	64040444	(0.955%) ↓
Net Income After Taxes	2878665	64040444	(0.955%) ↓

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Profit and Loss Summary

This report displays the Profit and Loss statement for Cards products that can be viewed as slices of individual customer segments like age, gender, and income.

Figure 4-41 Profit and Loss Summary



Performance by Card Type

This report displays Key Metrics such as the Number of New accounts, Number of Open customers, and so on reported across various card types demonstrating the mix across the card types.

Figure 4-42 Performance by Card Type

Performance by Card Type
Time run: 3/28/2016 12:43:54 PM

Amount in Millions (USD)

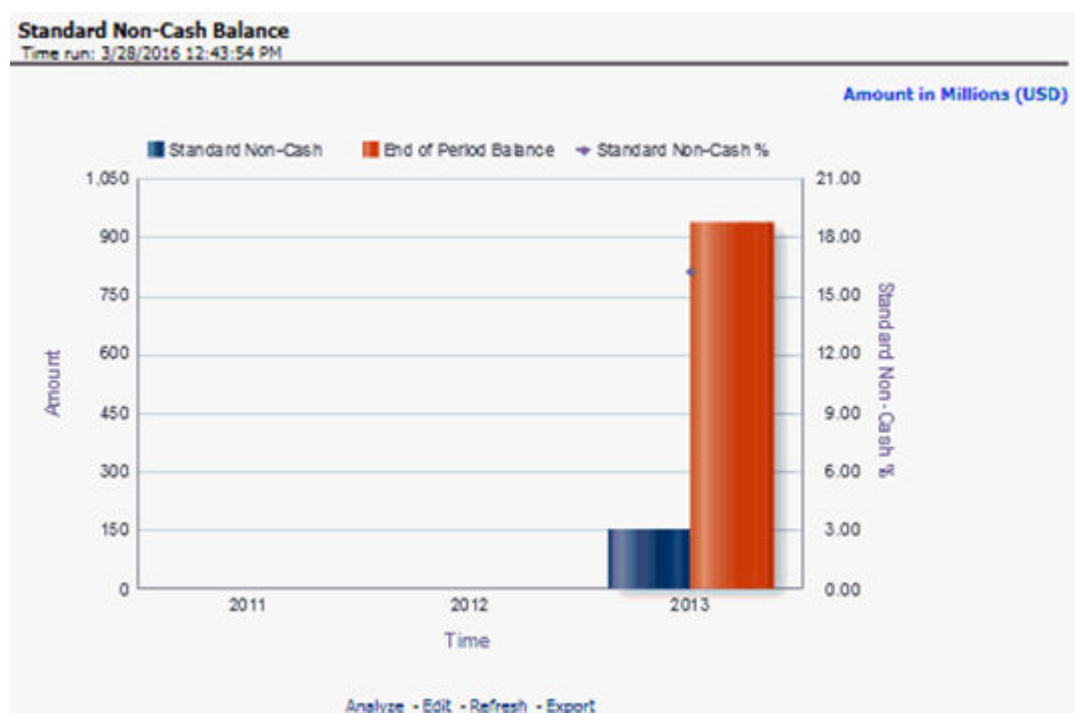
Time	Card Type	No. of Accounts	No. of New Accounts	No. of Open Customers	Fee Revenue	Total Payments	Total Revenue
2011	Platinum Card	2	1	2	14.15	0.13	142.42
	Signature Card	2	2	2	14.45	0.16	136.89
2012	Platinum Card	2	0	2	12.09	0.13	148.79
	Signature Card	2	0	2	15.43	0.16	127.22
2013	Gold Card	9	4	2	4.33	0.05	53.67
	Platinum Card	13	6	5	8.62	0.07	77.43
	Platinum Plus	12	7	6	6.12	0.09	92.60
	Signature Card	9	5	4	6.03	0.07	55.35

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Standard Non-Cash Balance

This report displays the growth (or decline) of customer non-cash balance over time.

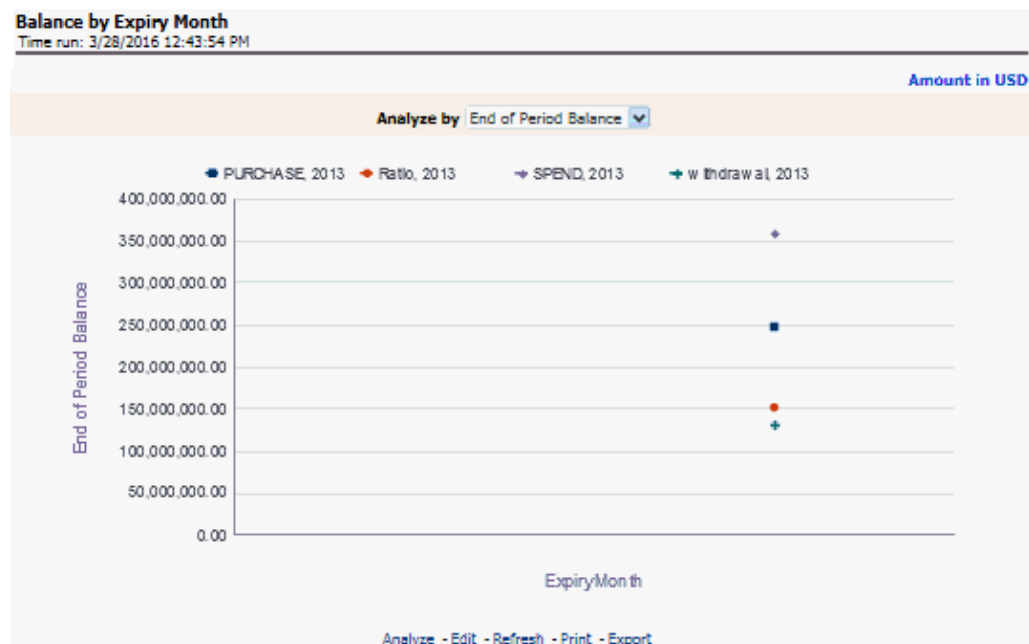
Figure 4-43 Standard Non-Cash Balance



Balance by Expiry Month

This report displays balance distribution across offer expiry dates gives the user an indication of the balance that is scheduled to flip to a different balance bucket.

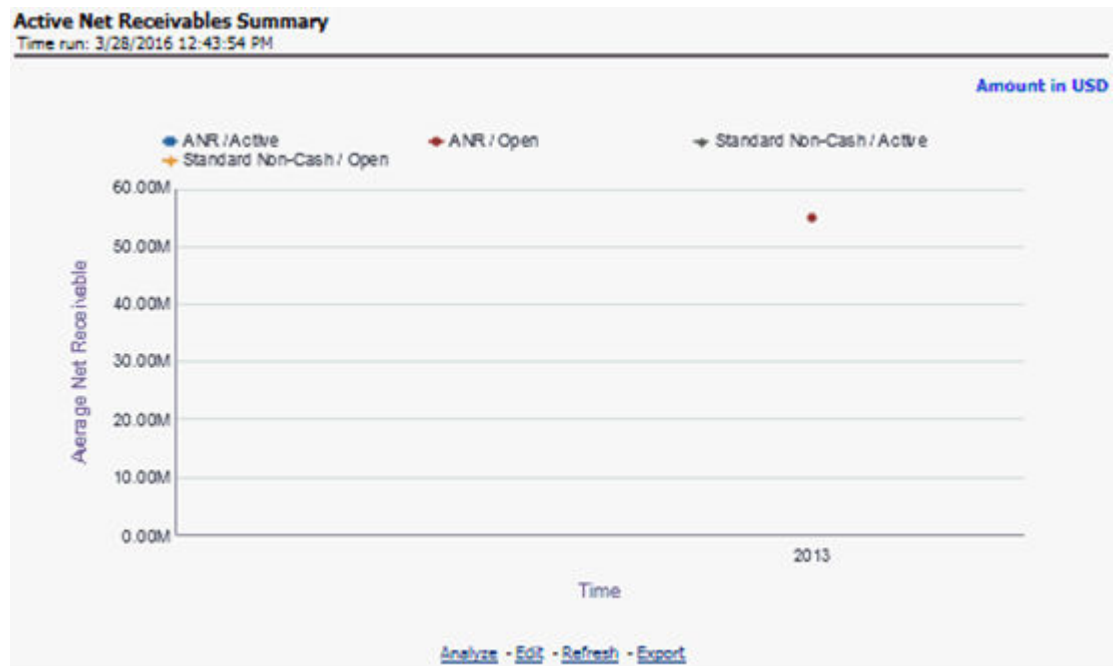
Figure 4-44 Balance by Expiry Month



Active Net Receivables Summary

This report displays the average growth (or decline) of balances per open customer in relation to how the standard non-cash balance is growing (or declining).

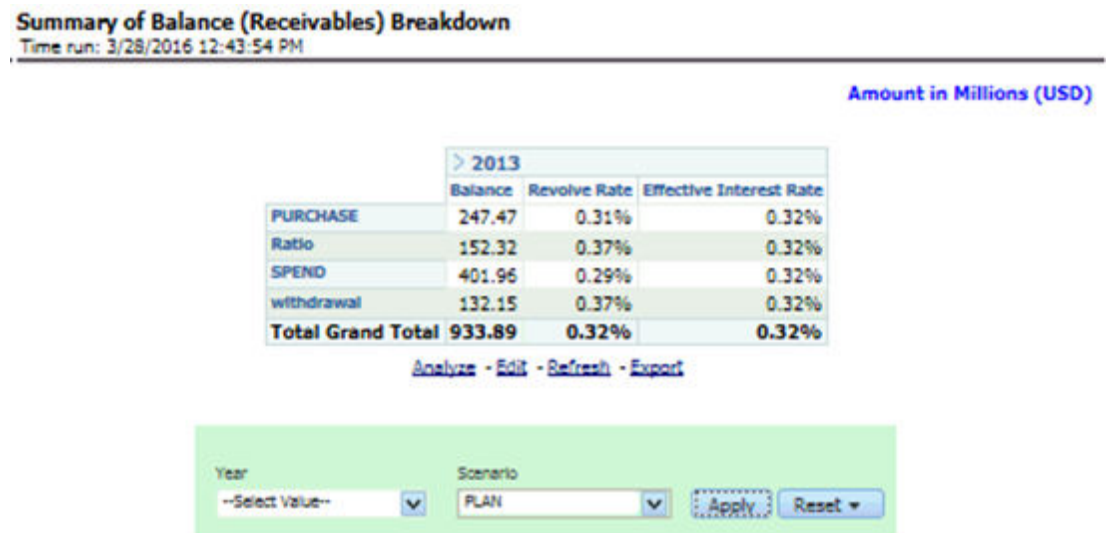
Figure 4-45 Active Net Receivables Summary



Summary of Balance (Receivables) Breakdown

This report summarizes the Average Net Receivable (ANR) mix across the different balance buckets available within the bank and the effective interest rate across each balance bucket.

Figure 4-46 Summary of Balance (Receivables) Breakdown



Profit and Loss - Scenario Comparison

This report provides a comparison of the details of the income generated to predefined scenarios.

Figure 4-47 Profit and Loss - Scenario Comparison

Profit & Loss - Scenario Comparison
Time run: 7/22/2015 9:00:07 PM

Amount in Millions (USD)

	Actual		Scenario		(B/W)	(B/W) %	FULL YEAR	YTD Actuals % FY Scenario
	Mar- 2015	YTD Actual	YTD Scenario					
▽ Net Income Before Taxes	-128.01	-128.01	-8.67		-	0.93	-13.31	
					119.34			
▽ Income before Taxes	-128.01	-128.01	-8.67		-	0.93	-13.31	
					119.34			
▽ Total Revenue	-126.55	-126.55	-8.20		-	0.94	-12.83	
					118.35			
▷ Net Interest Income	-126.55	-126.55	-8.20		-	0.94	-12.83	
					118.35			
▷ Net Credit Losses	1.47	1.47	0.47		1.00	0.68	0.48	

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Some of the dashboard filters, that is, Vintage, The Age On Book, Customer Gender, Customer Age/Customer Income, Geography Filter prompt selection do not apply to this report.

Retail Bank

The Retail Bank dashboard displays the following reports:

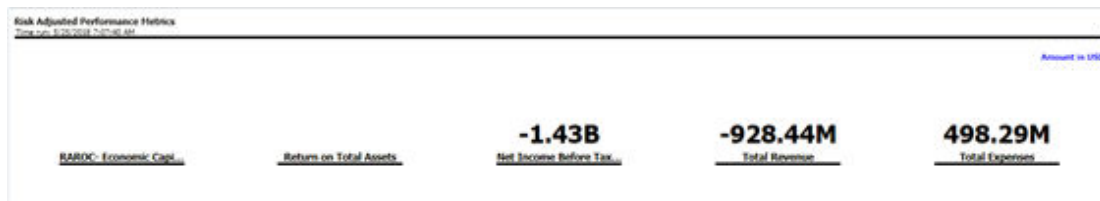
- Risk-Adjusted Performance Metrics
- Income Statement
- Profit and Loss Summary
- Total Deposit Analysis
- Profit and Loss - Scenario Comparison

Risk-Adjusted Performance Metrics

This report helps you to determine the ratio of risk-adjusted Net Income against the Economic Capital.

This metric is also called Risk-Adjusted Return On Capital (RAROC). It helps in determining the efficiency of Economic Capital corresponding to every customer. This Report shows a snapshot of measures against various reporting lines eg; Total Revenue, Total Expenses, Net Income, Return on Total Asset RAROC-Economic Capital, and Return on Equity.

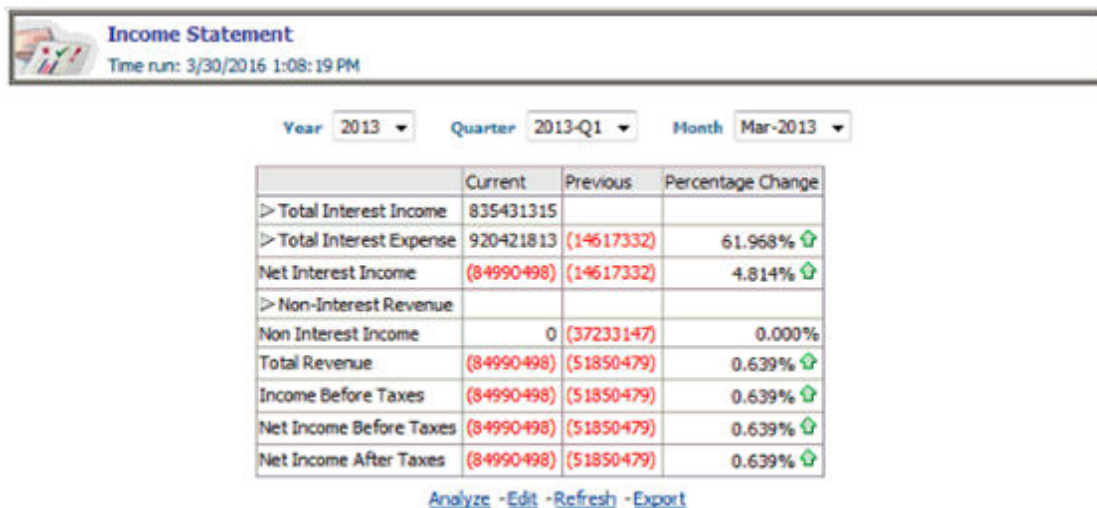
Figure 4-48 Risk-Adjusted Performance Metrics



Income Statement

This report displays Revenues and Expenses under various reporting lines. The numbers are displayed for the current period selected and in comparison with numbers recorded during the previous same period and move in terms of percentage change.

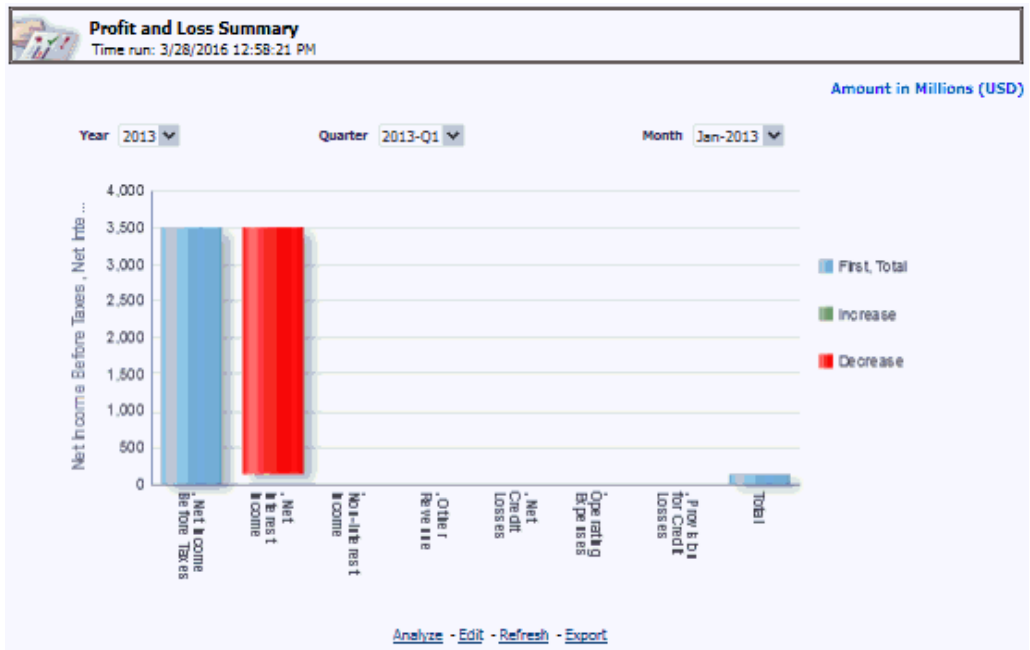
Figure 4-49 Income Statement



Profit and Loss Summary

This report provides a comparison of the details of the income generated to predefined scenarios.

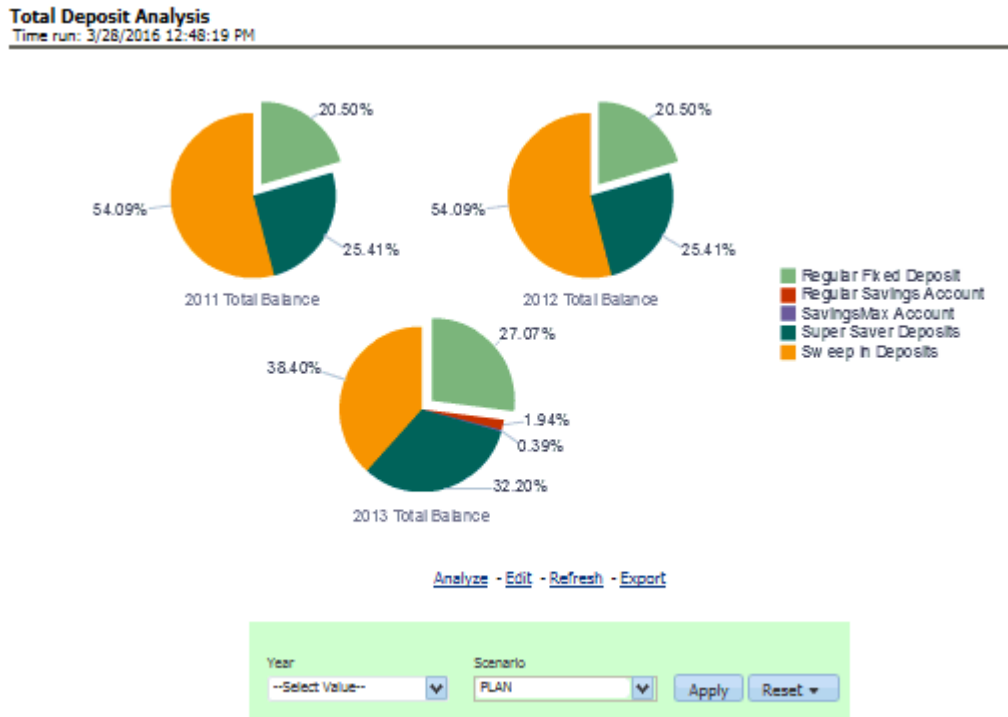
Figure 4-50 Profit and Loss Summary



Total Deposit Analysis

This report displays the distribution of deposits booked by the bank across various product categories.

Figure 4-51 Total Deposit Analysis



Profit and Loss - Scenario Comparison

This report provides a comparison of the details of the income generated to predefined scenarios.

Figure 4-52 Profit and Loss - Scenario Comparison

Profit & Loss - Scenario Comparison
Time run: 7/22/2015 9:49:18 PM

Amount in USD

	Actual		Scenario		(B/W) (B/W) %	FULL YEAR	YTD Actuals % FY Scenario
	Mar- 2015	YTD Actual	YTD Scenario				
▽ Net Income Before Taxes	-22.18	-22.18	-1.30	-	0.94	-1.30	
▽ Income before Taxes	-22.18	-22.18	-1.30	20.89	0.94	-1.30	
▽ Total Revenue	-22.16	-22.16	-1.09	21.07	0.95	-1.09	
▷ Net Interest Income	-22.16	-22.16	-1.09	21.07	0.95	-1.09	
▷ Net Credit Losses	0.03	0.03	0.21	-0.18	-6.96	0.21	

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Some of the dashboard filters, that is, Customer Gender, Customer Age/Customer Income, Geography Filter prompt selection do not apply to this report.

Mortgage

The Mortgage dashboard displays the following reports:

- Risk-Adjusted Performance Metrics
- Income Statement
- Profit and Loss Summary
- Profit and Loss - Scenario Comparison

Risk-Adjusted Performance Metrics

This report helps you to determine the ratio of risk-adjusted Net Income against the Economic Capital.

Figure 4-53 Risk-Adjusted Performance Metrics

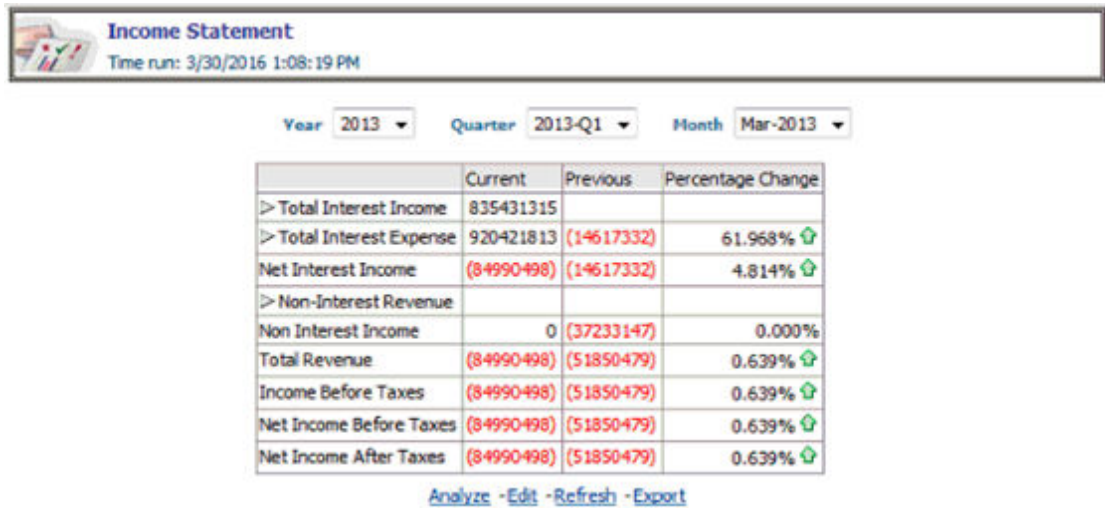


This metric is also called Risk-Adjusted Return On Capital (RAROC). It helps in determining the efficiency of Economic Capital corresponding to every customer. This Report shows a snapshot of measures against various reporting lines for example, Total Revenue, Total Expenses, Net Income, Return on Total Asset RAROC-Economic Capital, and Return on Equity.

Income Statement

This report displays Revenues and Expenses under various reporting lines. The numbers are displayed for the current period selected and in comparison with numbers recorded during the previous same period and move in terms of percentage change.

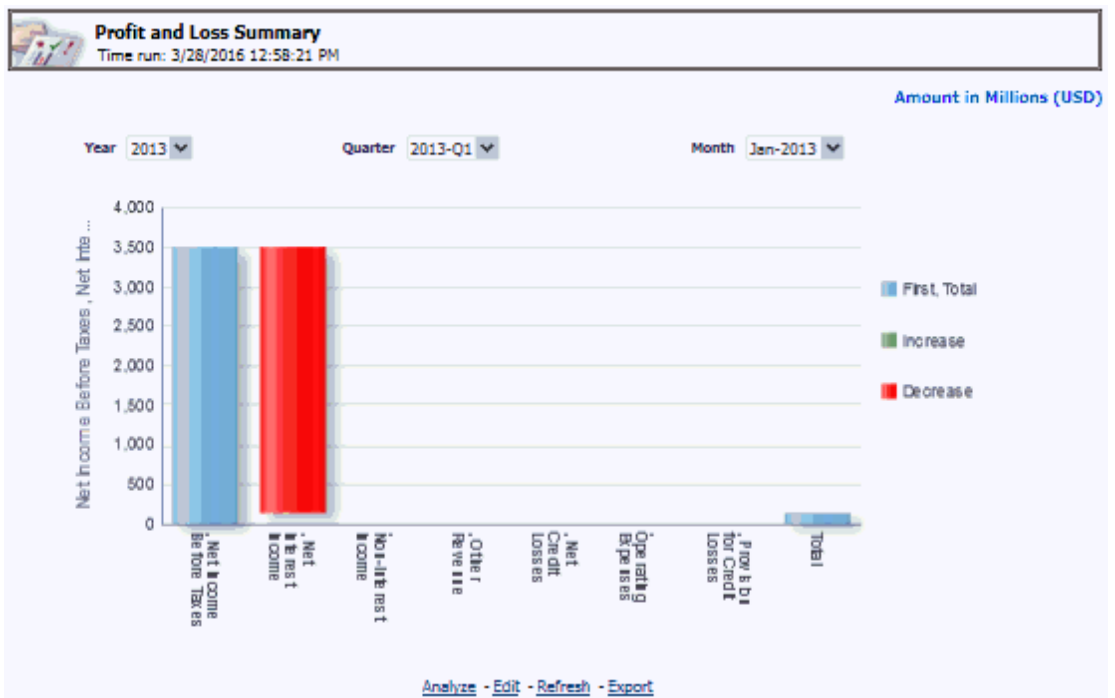
Figure 4-54 Income Statement



Profit and Loss Summary

This report provides a comparison of the details of the income generated to predefined scenarios.

Figure 4-55 Profit and Loss Summary



Profit and Loss - Scenario Comparison

This report provides a comparison of the details of the income generated to predefined scenarios.

Figure 4-56 Profit and Loss - Scenario Comparison

Profit & Loss - Scenario Comparison
Time run: 7/22/2015 9:49:18 PM

Amount in USD

	Actual		Scenario				YTD Actuals % FY Scenario
	Mar-2015	YTD Actual	YTD Scenario	(B/W)	(B/W) %	FULL YEAR	
∇ Net Income Before Taxes	-22.18	-22.18	-1.30	-	0.94	-1.30	
∇ Income before Taxes	-22.18	-22.18	-1.30	-	0.94	-1.30	
∇ Total Revenue	-22.16	-22.16	-1.09	-	0.95	-1.09	
▷ Net Interest Income	-22.16	-22.16	-1.09	-	0.95	-1.09	
▷ Net Credit Losses	0.03	0.03	0.21	-0.18	-6.96	0.21	

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#)

Some of the dashboard filters, that is, Customer Gender, Customer Age/Customer Income, Geography Filter prompt selection do not apply to this report.

Relationship Manager Insights

The Relationship Manager Insights dashboard displays the following reports:

- Relationship Manager Portfolio
- Relationship Manager Org Performance

Relationship Manager Portfolio

This report displays the various assets of a Relationship Manager. This report provides an account-wise product portfolio with the Revenue of customers held by each RM.

Figure 4-57 Relationship Manager Portfolio

Relationship Manager Portfolio
Time run: 3/28/2016 1:00:37 PM

Amount in USD

ROBERT QUINLAN

Customer Name	Product	Account ID	Percentage Contribution	Primary Officer (Y/N)	Total Revenue	Contributed Revenue
DAVID WARNER	Salary Accounts	RCASA001	100%	N	(160.00)	-160.00
SUCHITHRA C	Salary Accounts	RCASA007	100%	Y	(1,190.00)	-1190.00
MARY H LAMB	Institutional Savings	RCASA008	100%	Y	(2,160.00)	-2160.00
LAKSHMI P	Salary Accounts	RCASA012	100%	Y	(3,955.00)	-3955.00
SACHIN TOM	Supreme Current Account	RCASA013	100%	Y	(4,795.00)	-4795.00
MEERA R	Supreme Current Account	RCASA014	100%	N	(4,830.00)	-4830.00

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Relationship Manager Org Performance

This report provides details of each Relationship Manager's performance at an Account Manager's level with details of customers, holding, total revenue, percent contribution to the business, and both direct and indirect revenue generation.

Figure 4-58 Relationship Manager Org Performance

Relationship Manager Org Performance
Time run: 3/28/2016 1:00:37 PM

Amount in USD

Relationship Manager Hierarchy	Product	Customer	Account ID	Primary Officer Flag	Total Revenue	Percentage Contribution	Direct Contribution	Indirect Revenue	Overall Revenue Contribution
> ROBERT QUINLAN	Institutional Savings	MARY H LAMB	RCASA008	Y	(2,160.00)	100.00	(2,160.00)	0.00	(2,160.00)
	Salary Accounts	DAVID WARNER	RCASA001	N	(160.00)	100.00	(160.00)	0.00	(160.00)
		LAKSHMI P	RCASA012	Y	(3,955.00)	100.00	(3,955.00)	0.00	(3,955.00)
		SUCHITHRA C	RCASA007	Y	(1,190.00)	100.00	(1,190.00)	0.00	(1,190.00)
	Supreme Current Account	MEERA R	RCASA014	N	(4,830.00)	100.00	(4,830.00)	0.00	(4,830.00)
		SACHIN TOM	RCASA013	Y	(4,795.00)	100.00	(4,795.00)	0.00	(4,795.00)

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