

Oracle Financial Services

Profitability Analytics Cloud Service Business Intelligence User Guide



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1

Get Help

Topics:

- [Get Help in the Applications](#)
- [Learn About Accessibility](#)
- [Get Support](#)
- [Get Training](#)
- [Join Our Community](#)
- [Share Your Feedback](#)
- [Before You Begin](#)

1.1 Get Help in the Applications

Use help icons to access help in the application.

Note that not all pages have help icons. You can also access the [Oracle Help Center](#) to find guides and videos.

1.1.1 Additional Resources

- Community: Use [Oracle Cloud Customer Connect](#) to get information from experts at Oracle, the partner community, and other users.
- Training: Take courses on Oracle Cloud from [Oracle University](#).

1.2 Learn About Accessibility

For information about Oracle's commitment to accessibility, visit the [Oracle Accessibility Program](#). Videos included in this guide are provided as a media alternative for text-based topics, and are also available in this guide.

1.3 Get Support

You can get support at [My Oracle Support](#).

For accessibility support, visit Oracle Accessibility Learning and Support.

1.4 Get Training

Increase your knowledge of Oracle Cloud by taking courses at [Oracle University](#).

1.5 Join Our Community

Use [Cloud Customer Connect](#) to get information from industry experts at Oracle and in the partner community. You can join forums to connect with other customers, post questions, and watch events.

1.6 Share Your Feedback

We welcome your feedback about Oracle Applications user assistance. If you need clarification, find an error, or just want to tell us what you found helpful, we would like to hear from you.

You can email your feedback to [My Oracle Support](#).

Thanks for helping us improve our user assistance!

1.7 Before You Begin

See the following Documents:

- See [What's New](#)
- [Getting Started with Profitability Analytics Cloud Service](#)

2

Introduction

Profitability and Balance Sheet Planning Cloud Service (PBSM) Analytics User Guide describes the features and functions of PBSM's Analytics is intended for the use of Administrators, Analysts, Reporting Analysts, and Administrators.

Profitability and Balance Sheet Management (PBSM) Cloud Service utilizes the power of Oracle Analytics to generate the Business Intelligence Reports.

Oracle Analytics is a scalable and secure Oracle Cloud Service that provides a full set of capabilities to explore and perform collaborative analytics for you, your workgroup, and your enterprise.

With Oracle Analytics Cloud, you also get flexible Service Management capabilities, including fast setup, easy scaling and patching, and automated lifecycle management.

For more information, see the [Oracle Analytics Cloud](#) documentation.

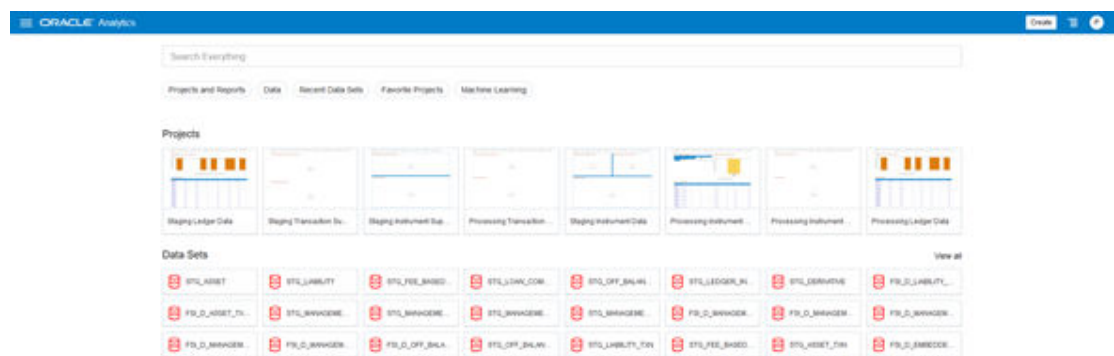
3

Access Business Intelligence (BI) Reports

This section describes the steps to access the Business Intelligence (BI) Reports.

To access the Oracle Financial Services Profitability Management Cloud Service BI Reports, from the LHS Menu, select **Analytics**, and then select **Home Page**.

Figure 3-1 Analytics Home Page



4

Preparing Data using SQL Query Browser

Data Sets are self-service Data Models that you build specifically for your Data Visualization and Analysis requirements.

A Data Set can be based on one Table, Spreadsheet, or a File. Alternatively, a Data Set can be a self-service Data Model that contains multiple Tables with relationships defined between the Tables.

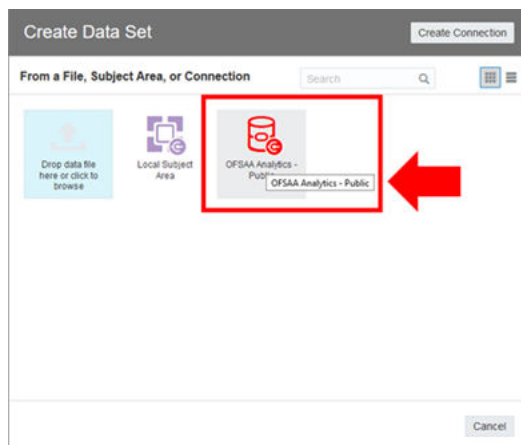
A Data Set contains Data Source Connection Information, Tables, the Columns you specify, and the Data Enrichments, and Transformations that you apply.

For more information, see [Visualizing Data and Building Reports in Oracle Analytics Cloud](#).

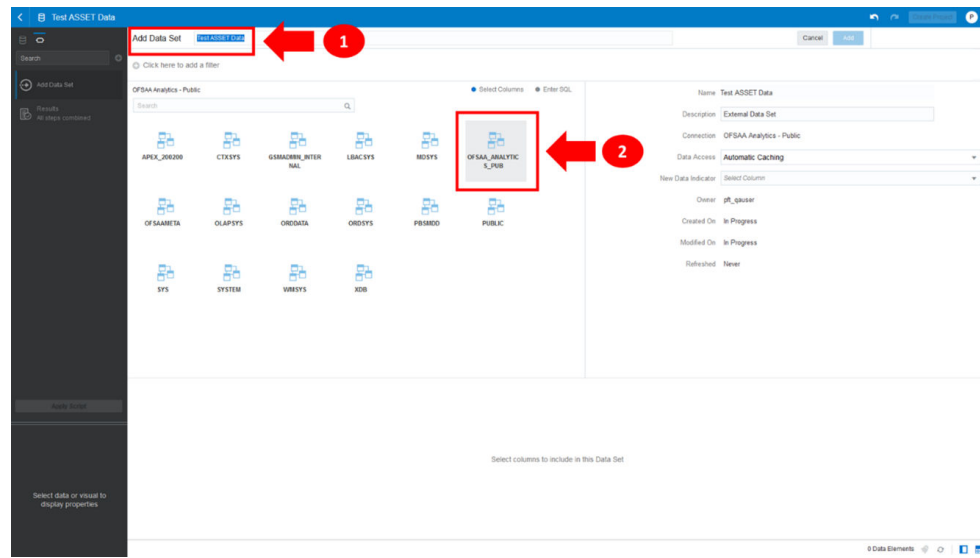
To access the SQL Query Browser and prepare Data, follow these steps:

1. From the LHS Menu, select Analytics, and then select SQL Query Browser.
The SQL Query Browser allows you to use an existing Database Connector named OFSAA Analytics – Public to interact with the underlying available Database Structures.

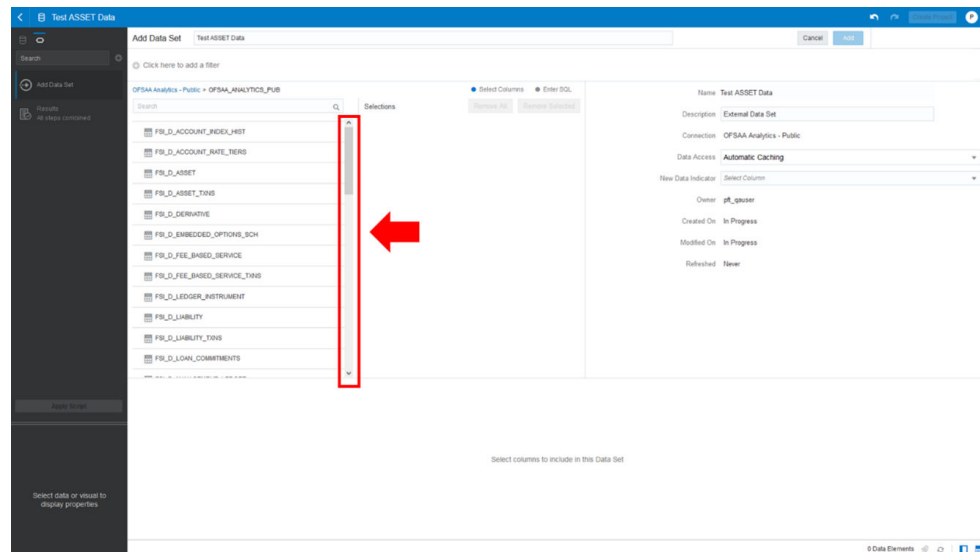
Figure 4-1 Create Data Set Screen



2. After selecting the Database Connector, you must select the Database Schema named OFSAA_ANALYTICS_PUB to proceed to the next step of Database Object Selection.

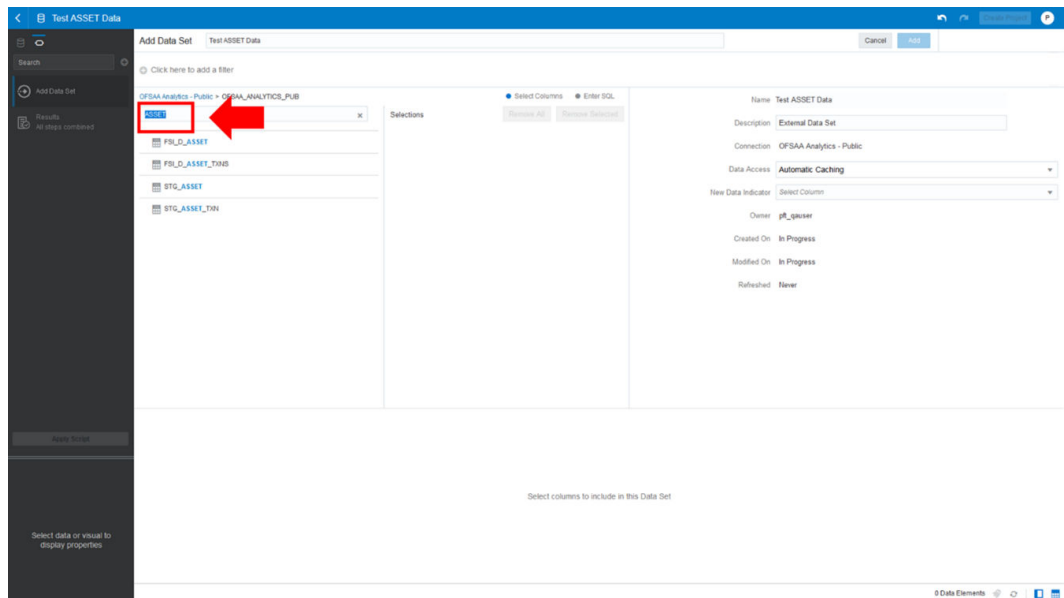
Figure 4-2 Add Data Set

3. Provide a meaningful name to the Data Set, which will be generated from this process and be used for the SQL Query Analysis.
4. You can search for a Database Object from the available options. You can either scroll down or search the Database Objects displayed in alphabetical order.

Figure 4-3 Add Data Set – Search from the List

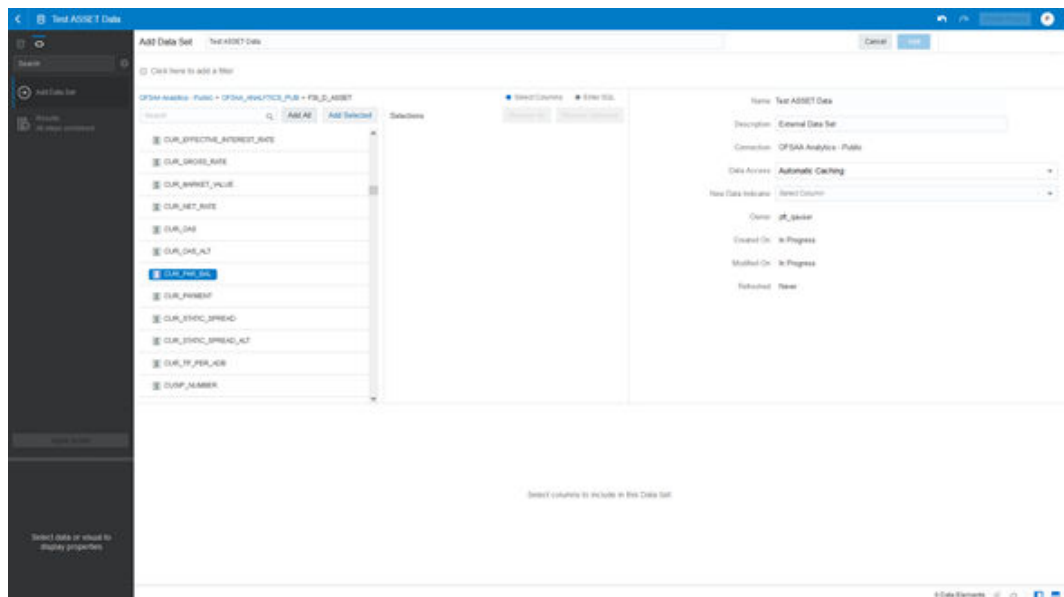
Or

Type the Database Object Name to filter the list with Description.

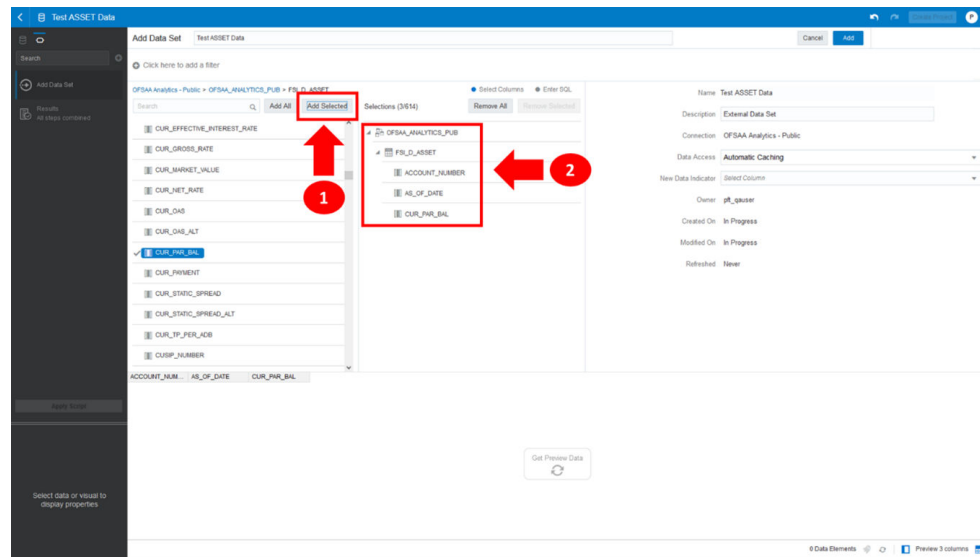
Figure 4-4 Add Data Set – Search by Name

After you select the Object that want, you can proceed to the next step.

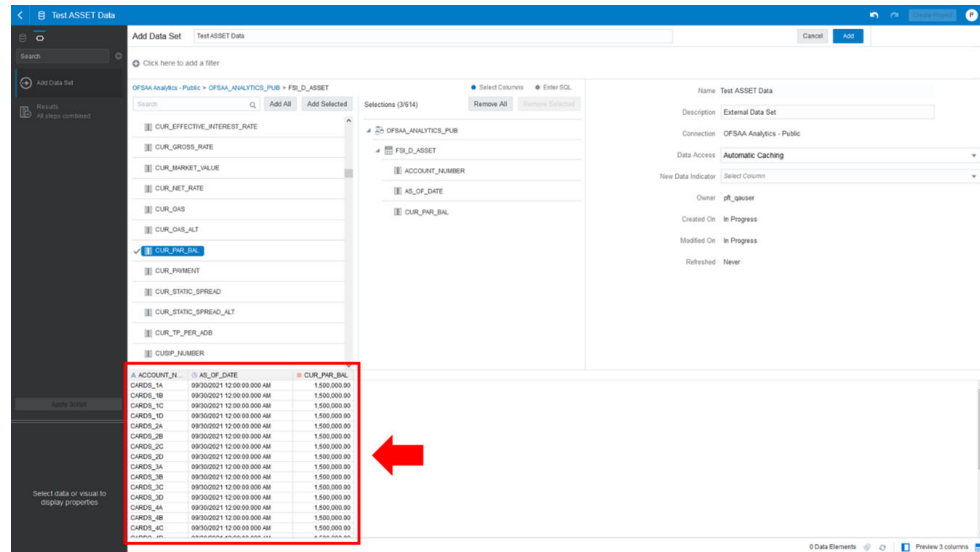
5. You search the Columns that are available for the selected Database Object by scrolling.

Figure 4-5 Add Data Set – Search Columns

6. Add the Database Object Column as required.

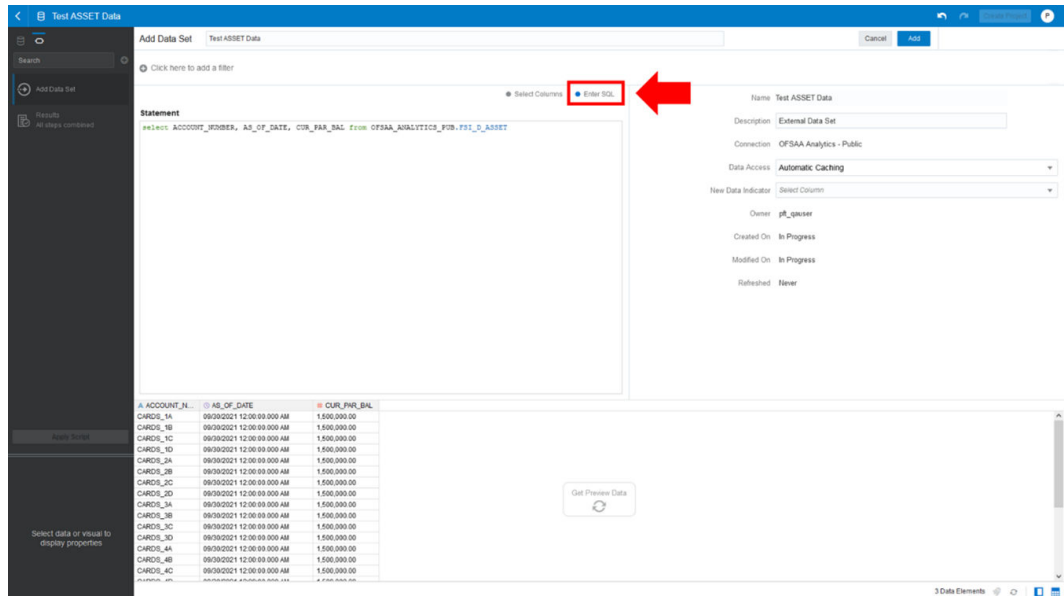
Figure 4-6 Add Data Set – Adding the Database Object Column

7. Click Get Preview Data to display the retrieved Data Results.

Figure 4-7 Data Results

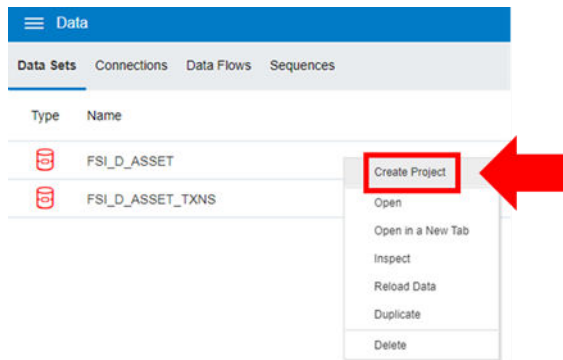
8. In addition, you can switch to the Enter SQL Pane Editor. You can change the auto-generated SQL Query at any time and click Get Preview Data to retrieve the results based on the modified SQL Query.

Figure 4-8 Data Results based on modified SQL Query



9. Click **Add** to save the SQL Data.
10. Click **Data** on the LHS Menu and click **Data Sets** to display the available Data Sets for usage.
11. Right-click on the Data Set name to display the options as shown:

Figure 4-9 Data Set Options



12. In the menu that is displayed, click **Create Project**.

5

Management Reporting

To access the PA Management Reporting canvas, select Analytics from the LHS Menu, and then select Management Reporting.

Management Reporting is designed to provide timely and actionable Management Reports across organization, line of business, products, and legal entities. In addition to standard income statement and balance sheet reporting, you also get Risk Adjusted Performance Management (RAPM) reporting and scenario comparison analysis for profitability measures.

5.1 Management Ledger Based Reporting

You can use the Management Reporting section to perform analysis on summary Top Down numbers fed from the General Ledger.

The report provides you analysis on the Income Statement, its drivers, key profitability metrics and balances. Trends are available for all of them including comparisons with Budget and Operating Plan. Analysis at the Organization Unit level including comparisons of the Top performing and bottom performing units are also provided.

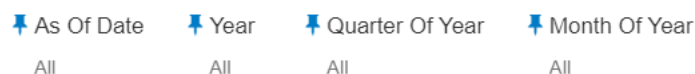
The BI includes display of absolute values as well as growth rates over the previous available periods for key data elements. The Management Reporting reports section is arranged as a set of canvases, classified into the following:

- Top Down Summary
- Time
- Detailed IS
- Defined Org Unit

5.1.1 Report Common Filters

You can use a series of canvas level pinned Prompts to filter the data according to Functional Key Attributes as follows:

Figure 5-1 Canvas Prompt Filters for Time Dimension



- **As of Date:** You can use this filter to isolate a selected timeframe for the analysis. The following screenshot displays the possible options that this filter provides against the Time Dimension.

Figure 5-2 As of Date Selection

The screenshot displays the 'As Of Date' selection interface. At the top, there is a dropdown menu labeled 'As Of Date' with 'All' selected. Below this is a search bar with a magnifying glass icon. A list of dates is shown, starting from 12/01/1999 and ending at 06/01/2000, with a scrollbar on the right. To the right of the date list is a 'Selections' panel with a message 'Click to add selections from the left'. At the bottom of the interface are two buttons: 'Select All' and 'Deselect All'.

- Additional Filters for the Time Dimension as follows:
 - Year
 - Quarter of Year
 - Month of Year

Figure 5-3 Other Canvas Prompt Filters

The screenshot shows the 'Other Canvas Prompt Filters' interface. It consists of a row of seven filters, each with a dropdown menu showing 'All':

- Currency Name
- LE Hierarchy Name
- Legal Entity Leaf Name
- ORG Hierarchy Name
- Org Unit Leaf Name (with a dropdown arrow)
- Product Hierarchy Name
- Product Leaf Name

- **Currency Name:** You can use this filter to select a specific Currency Code for the underlying preselected reporting currency.
- **Legal Entity Hierarchy Name:** This filter is for the group filtering on Legal Entity key processing dimension. As the Application supports the creation of multiple hierarchies for the same Dimension of analysis, and to avoid displaying results from multiple Dimension Hierarchies at the same time, you must select the Leaf Name with only a single value simultaneously to see results at leaf level.
- **Legal Entity Leaf Name:** You can use this filter to select the Legal Entity Leaf Name corresponding to the hierarchy.
- **Org Unit Hierarchy Name:** This filter is for the group filtering on Organization Unit key processing dimension. As the Application supports the creation of multiple hierarchies for the same Dimension of analysis, and to avoid displaying results from multiple Dimension Hierarchies at the same time, you must select the Leaf Name with only a single value simultaneously to see data at the leaf level.

- **Org Unit Leaf Name:** You can use this filter to select the Org Unit Leaf Name corresponding to the hierarchy.
- **Product Hierarchy Name:** This filter is for the group filtering on Product key processing dimension. As the Application supports the creation of multiple hierarchies for the same Dimension of analysis, and to avoid displaying results from multiple Dimension Hierarchies at the same time, you must select the Leaf Name with only a single value simultaneously to view results at leaf level.
- **Product Leaf Name:** You can use this filter to select the Product Leaf Name corresponding to the hierarchy.

5.1.2 In canvas Variable Prompts

Figure 5-4 In-canvas Prompt Filters for Top Down Summary and Detailed Income Statement



- **Select Time Level:** You need to select Year/ Half Year/Quarter/ Month from this prompt to display the preference of the time block for the analysis.
- **Select Legal Entity Hierarchy:** You can use this filter to select the LE Level Name pertaining to the LE Hierarchy level, for rolling up the results on the underlying Legal Entity Leaves that are part of the selected hierarchy.
- **Select Org Unit Hierarchy:** You can use this filter to select the Org Unit Level Name pertaining to the Org Unit Hierarchy level, for rolling up the results on the underlying Org Unit Leaves that are part of the selected hierarchy.
- **Select Product Hierarchy:** You can use this filter to select the Product Level Name pertaining to the Product Hierarchy level, for rolling up the results on the underlying Product Leaves that are part of the selected hierarchy.

Figure 5-5 In-canvas Filters for Time and Defined Org Unit canvas



- **Select Income Statement Reporting Line:** This is a mandatory filter for the group filtering on the Income Statement reporting line dimension. The following filter values are available for selection:
 - **Net Income Before Tax:** Net income before tax is the amount of profit made by the financial institution before income tax is paid. This figure is found by subtracting total expenses from total revenue.
 - **Operating Expense:** Operating Expenses are expenses incurred by the bank or financial institution to carry out normal business operations.
 - **Non Operating Expense:** A non-operating expenses are costs that are not directly related to core business operations of the bank. Typical examples of non-operating expenses for a bank are credit losses, recoveries, restructuring costs, write-offs and so on.

- **Total Revenue:** Total revenue is the total amount of income earned by the bank by selling products and services. It determines how well a company is bringing in money from its core operations of interest arbitrage and other income like fees and commissions.
 - **Net Interest Income:** Net Interest Income (NII) is the difference between the revenue generated from a bank's interest-bearing assets and expenses incurred while paying its interest-bearing liabilities. A bank's assets consist of personal and commercial loans, mortgages, securities etc. A bank's liabilities typically consist of customer deposits.
 - **Non Interest Income:** The non-interest income is the revenue generated by the banks and financial institutions, usually from the non-core activities (loan processing fee, late payment fees, credit card charges, service charges, penalties, etc. net off waivers).
 - **Total Expense:** Total Expenses means the sum of cost of sales and operating expenses (general, administrative, sales and marketing expenses) and non-operating expenses.
 - **Credit Loss Provision:** The provision for credit losses is an estimation of potential losses that a bank might experience due to credit risk. The provision for credit losses is treated as a non-operating expense on the company's financial statements.
- **Select Time Level:** You need to select Year/ Half Year/ Quarter/ Month from this prompt to display the preference of the time block for the analysis.
 - **Select Legal Entity Hierarchy:** You can use this filter to select the LE Level Name pertaining to the LE Hierarchy level, for rolling up the results on the underlying Legal Entity Leaves that are part of the selected hierarchy.
 - **Select Org Unit Hierarchy:** You can use this filter to select the Org Unit Level Name pertaining to the Org Unit Hierarchy level, for rolling up the results on the underlying Org Unit Leaves that are part of the selected hierarchy.
 - **Select Product Hierarchy:** You can use this filter to select the Product Level Name pertaining to the Product Hierarchy level, for rolling up the results on the underlying Product Leaves that are part of the selected hierarchy.

5.1.3 Report Data Action

The reports provide the capability to analyze data across canvases via a data action. The following are the data action configuration details:

Figure 5-6 Data Action configuration in Top Down Summary canvas

The figure displays three side-by-side configuration panels for data actions in the Top Down Summary canvas. Each panel has a title bar with a left-pointing triangle and a close icon.

- Analyze By Time:** Name: Analyze By Time, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Time, Pass Values: Custom. A list of filters is shown below: Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy, Line Item Name, Line Item Hierarchy.
- Analyze Detailed IS:** Name: Analyze Detailed IS, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Detailed IS, Pass Values: Custom. A list of filters is shown below: Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy.
- Analyze By Defined Org unit:** Name: Analyze By Defined Org unit, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Defined Org Unit, Pass Values: Custom. A list of filters is shown below: Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy.

At the bottom of each panel, it says "Supports Multiple Selection On".

From every chart available in “Top Down Summary”, except for “Net Interest Income” and “Net Interest Margin” charts, you can select a value, and then navigate to the Time, Detailed Income Statement and Defined Org Unit canvas.

In order to do so, with a right click on the chart selection, the data action option (Analyze) will appear for you to be able to pass on the data filters to the canvas that you select.

Figure 5-7 Data Action configuration in Time canvas

The figure displays three side-by-side configuration panels for data actions in the Time canvas. Each panel has a title bar with a left-pointing triangle and a close icon.

- Analyze By Detailed IS:** Name: Analyze By Detailed IS, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Detailed IS, Pass Values: Custom. A list of filters is shown below: Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy.
- Analyze By Defined Org unit:** Name: Analyze By Defined Org unit, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Defined Org Unit, Pass Values: Custom. A list of filters is shown below: Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy.
- Analyze By Top Down Summary:** Name: Analyze By Top Down Summary, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Top Down Summary, Pass Values: Custom. A list of filters is shown below: Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy, Line Item Name, Line Item Hierarchy.

At the bottom of each panel, it says "Supports Multiple Selection On".

From every chart available in the Time canvas, you can select a value, and then navigate to the Top Down Summary, Detailed Income Statement and Defined Org Unit canvas.

In order to do so, with a right click on the chart selection, the data action option (Analyze) will appear for you to be able to pass on the data filters to the canvas that you select.

Figure 5-8 Data Action configuration in Detailed Income Statement canvas

The figure displays three side-by-side configuration panels for data actions in different canvases:

- Analyze By Time:** Name: Analyze By Time, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Time, Pass Values: Custom. A list of pass values includes Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy, Line Item Name, and Line Item Hierarchy. Supports Multiple Selection is On.
- Analyze By Defined Org unit:** Name: Analyze By Defined Org unit, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Defined Org Unit, Pass Values: Custom. A list of pass values includes Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy, and Line Item Hierarchy. Supports Multiple Selection is On.
- Analyze By Top Down Summary:** Name: Analyze By Top Down Summary, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Top Down Summary, Pass Values: Custom. A list of pass values includes Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy, Line Item Name, and Line Item Hierarchy. Supports Multiple Selection is On.

Note that although Line Item Name and Hierarchy appear as a pass value, tool limitation currently limits passing these values to the other canvases.

In order to invoke Data Action within Detailed Income Statement report, with a right click on the reporting line selection, the data action option will appear for you to be able to navigate further to the canvas that you select.

Figure 5-9 Data Action configuration in Defined Org Unit canvas

The figure displays three side-by-side configuration panels for data actions in different canvases:

- Analyze By Time:** Name: Analyze By Time, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Time, Pass Values: Custom. A list of pass values includes Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy, Line Item Name, and Line Item Hierarchy. Supports Multiple Selection is On.
- Analyze By Detailed IS:** Name: Analyze By Detailed IS, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Detailed IS, Pass Values: Custom. A list of pass values includes Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy, and Line Item Hierarchy. Supports Multiple Selection is On.
- Analyze By Top Down Summary:** Name: Analyze By Top Down Summary, Type: Analytics Link, Anchor To: Select Data, Target: This Project, Canvas Link: Top Down Summary, Pass Values: Custom. A list of pass values includes Time, Legal Entity Hierarchy, Org Unit Hierarchy, Product Hierarchy, Line Item Name, and Line Item Hierarchy. Supports Multiple Selection is On.

From every chart available in the Defined Org Unit canvas, you can select a value, and then navigate to the Time, Detailed Income Statement or Top Down Summary canvases.

In order to do so, with a right click on the chart selection, the data action option will appear for you to be able to navigate to the canvas you selected.

5.1.3.1 Using a Sample Data Action

The following two screenshots are showing the procedure you have to follow; the first one shows how to perform the data action on a specific selection, and the second one the result of this Data Action Navigation.

Figure 5-10 Use Data Action to Navigate to Defined Org Unit from Top Down Summary

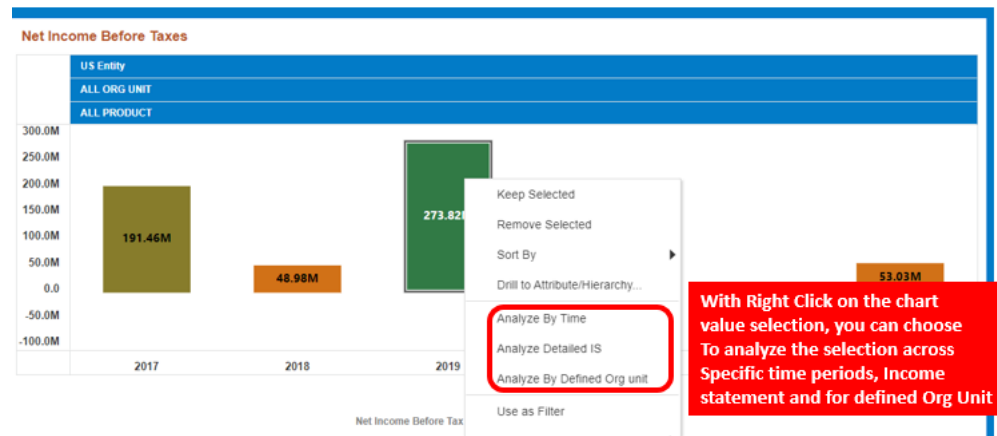
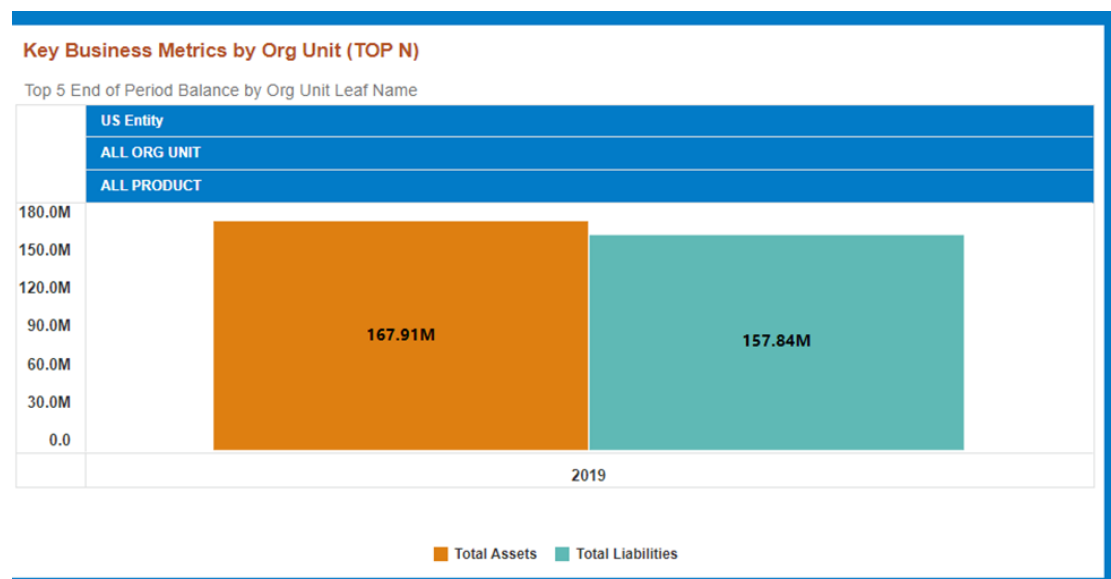


Figure 5-11 Result of Data Action Navigation



5.1.4 Top Down Summary

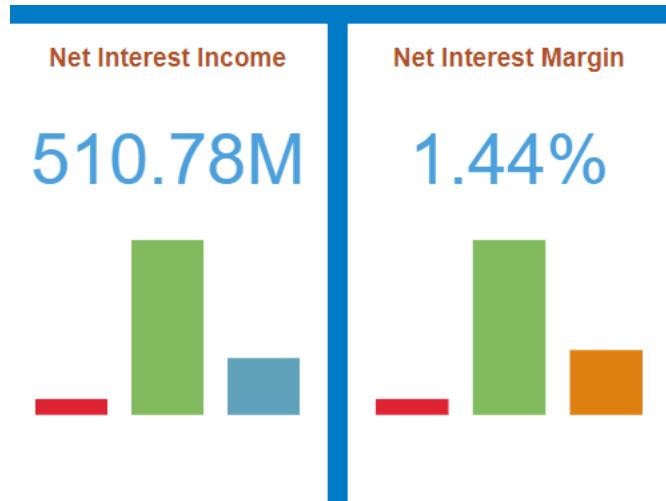
The Top Down Summary Report provides a view of the descriptive analytics related to the heads of Income and Expenses.

You can use a series of Report Prompts, as previously described, to filter the data according to key attributes pertaining to the underlying Management Ledger tables. The canvas provides a summary view to key management reports for better performance tracking and profitability management. Distribution of Assets and Liabilities at enterprise and Income statement Analysis at enterprise/ Legal entity, Org Unit, and Product level along with Impact of on NII and NIM.

The report displays the underlying data according to the following Charts' logic:

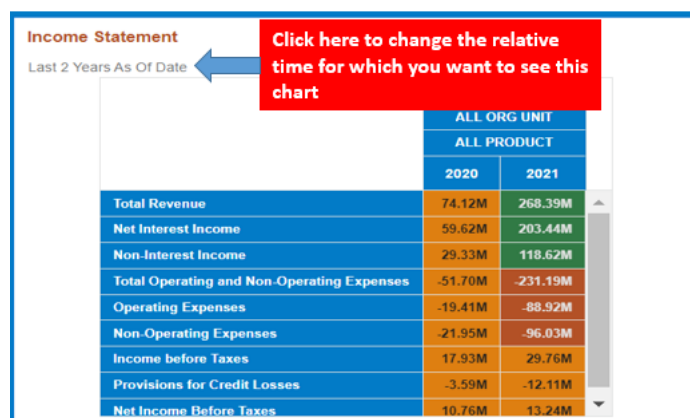
- **Net Interest Income and Net Interest Margin:** The chart displays the absolute value for the Net Interest Income and the Net Interest Margin as a percentage for the selected time level. NIM is usually Net Interest Income expressed as a percentage that is, it is the net interest income a bank or financial institution earns in percentage terms on the average interest-earning assets in a specified period.

Figure 5-12 Net Interest Income and Net Interest Margin



Income Statement: The income statement is a financial statement that shows you the bank's income and expenditures. It also shows whether the bank is making profit or loss for the given period. The Top Down Summary canvas displays a summary Income statement showing selected reporting lines with a dedicated canvas for the detailed statement showing reporting lines at multiple levels. Using the filter prompt in the chart you can select the 2 periods you want to compare.

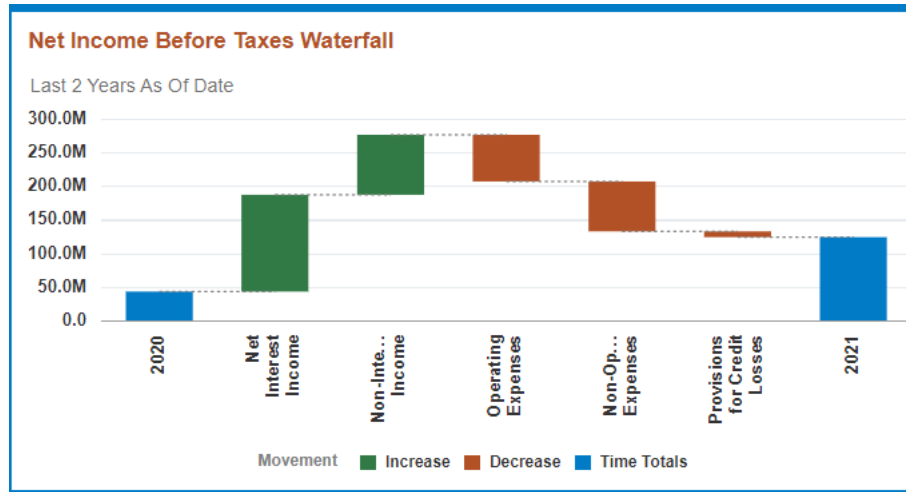
Figure 5-13 Income Statement



Net Income Before Taxes Waterfall: The NIBT waterfall shows the incremental contribution of the displayed reporting lines over the base period that has been

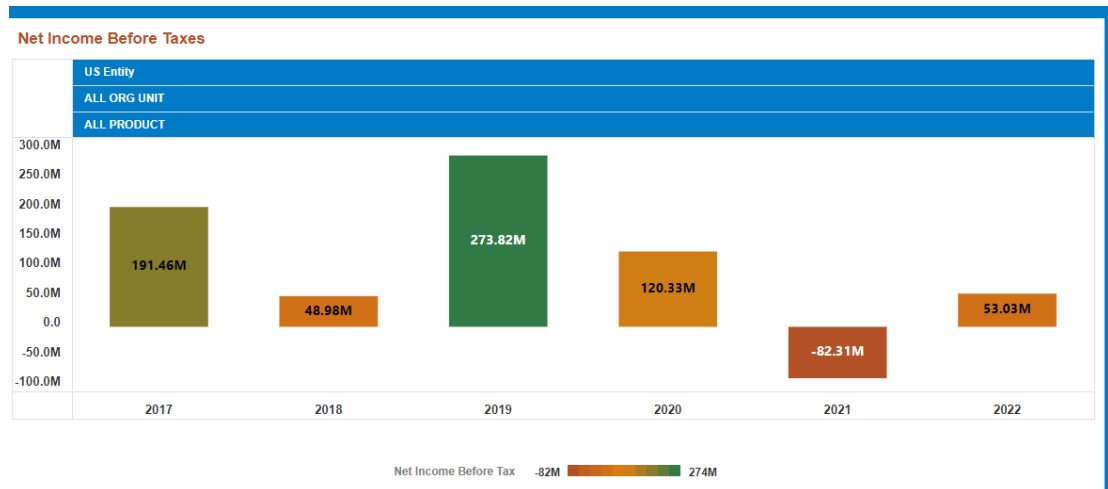
selected as the comparison point. For this report, the default view is of the last two time periods.

Figure 5-14 Net Income Before Taxes Waterfall



Net Income Before Taxes: The chart displays the absolute value for the Net Income Before Taxes for the selected time period/s. The default view of this chart is for the last 5 years from the current As-of-Date.

Figure 5-15 Net Income Before Taxes



Net Income Before Taxes Growth Rates: The chart displays the relative percentage variation of NIBT that is calculated over the previous period available as per the selection.

Figure 5-16 Net Income Before Taxes Growth Rates

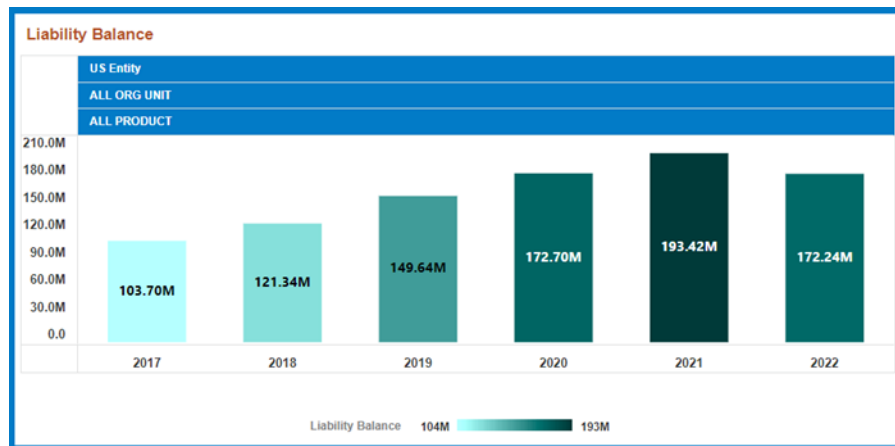


Asset Balance: The chart displays the absolute value for Asset Balances for the selected time period/s. The default view of this chart is for the last 5 years from the current As-of-Date.

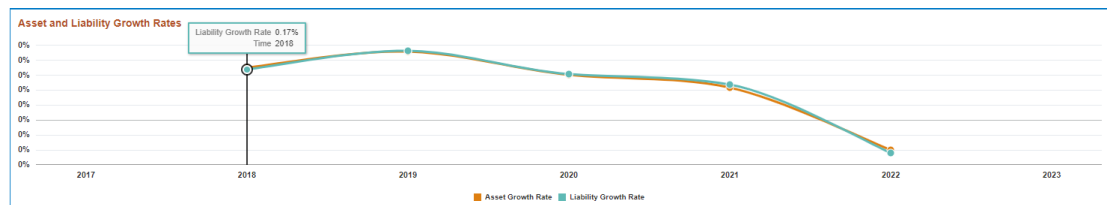
Figure 5-17 Asset Balance



Liability Balance: The chart displays the absolute value for Liability Balances for the selected time period/s. The default view of this chart is for the last 5 years from the current As-of-Date.

Figure 5-18 Liability Balance

Asset and Liability Balance Growth Rates: The chart displays the relative percentage variation of Asset and Liability balance values that is calculated over the previous period available as per the selection. The default view of this chart is a comparison over the past 5 years.

Figure 5-19 Asset and Liability Balance Growth Rates

5.1.5 Time

The Time Report allows you to track profitability trends and reporting line trends based on key dimensions, conduct scenario analysis at an aggregated level to gauge profitability variations with Budget and Operating plan. In addition, you can compare actual performance with budgeted/forecasted report.

KPIs are reported across time along with the comparison with plan report users are able to monitor performance, analyze specific metrics, and compare them to budgets or specific benchmarks. They can spot deviations and take corrective action. Opportunities to improve performance can also be identified. The DV tool provides visual representations focusing on the variations observed.

You can use a series of Report Prompts, as previously described, to filter the data.

Figure 5-20 Selected Income Statement Reporting Lines

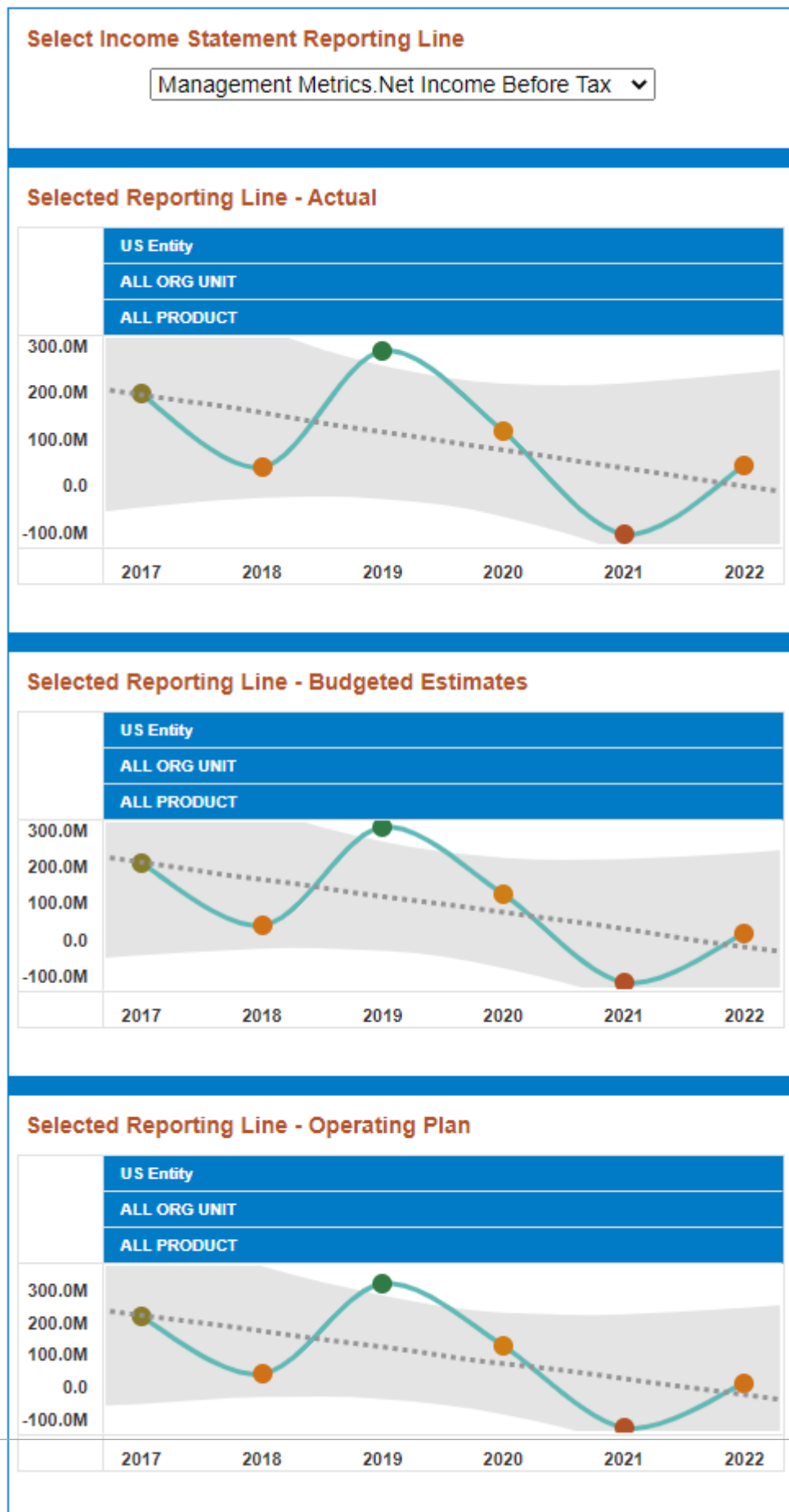
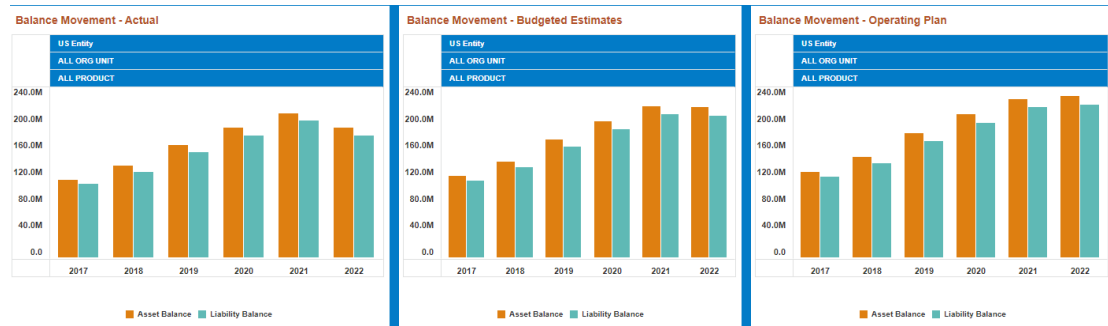
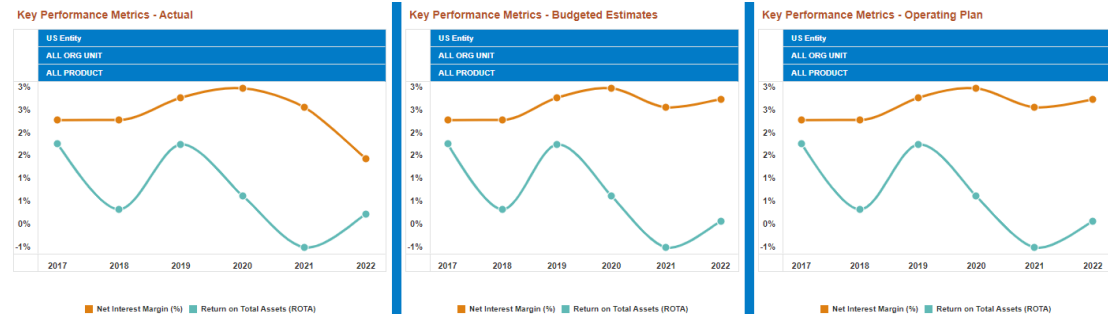


Figure 5-21 Overall Balances



- **Key Performance Metrics:** The following Key Performance Metrics can be observed from these set of charts.
 - **Net Interest Margin:** NIM is usually Net Interest Income expressed as a percentage that is, it is the net interest income a bank or financial institution earns in percentage terms on the average interest-earning assets in a specified period.
 - **Return on Total Assets:** Return on Total Assets (ROTA) is a ratio that measures a company's earnings before taxes (NIBT) relative to its total Assets. It is expressed as a percentage.

Figure 5-22 Key Performance Metrics



The canvas displays the comparisons of the following scenarios:

- **Actual:** These are actual metric and performance numbers as reported by the bank in their financial statements. These numbers are the outcomes of operations and business strategy that have been executed in the past.
- **Budget:** A budget's primary goal is to determine how many resources to allocate to each Business Unit. A fallout of the budgeting exercise are specific expectations around revenue and expected reporting lines as well as financial metrics. Budget numbers thus make business units at different levels responsible for the variances with actual numbers.
- **Operating Plan:** An operating plan is a financial snapshot of the business in future, as it is best understood today. The result is a forecast of how the business is trending taking into account the latest performance drivers. The banks operating plan is updated regularly. In this way, executives can make changes in real time, adjusting their product strategy, market position, marketing approach, and staffing to minimize variance with budget numbers.

5.1.6 Detailed IS

The Detailed IS Report as it implies details the granular level reporting lines of the P&L of a bank. Time-series reporting of the income statement, with respect to the last five time periods selected are provided at the granularity of month.

Details of the revenue and expenses lines makes it possible to identify the inconsistencies in these values over time. You can use a series of Report Prompts, as previously described, to filter the data.

The report displays the underlying data according to selection of Levels 2 through 8 that can be done in the chart selection. The default view of the report has the levels 2-5 pre-selected, which has the same view as in the Income Statement Summary on the Top Down canvas.

- **Levels 2-5**
 - Total Revenue
 - Net Interest Income
 - Non-Interest Income
 - Total Operating and Non-Operating Expenses
 - Operating Expenses
 - Non-Operating Expenses
 - Income before Taxes
 - Provisions for Credit Losses
 - Net Income Before Taxes
 - Tax Expense
- **Level 6**
 - Total Interest Income
 - Total Interest Expense
 - Non-Interest Revenue
 - Indirect Non-interest Income
 - Other Revenue
 - Advertising and Marketing
 - Processing Expenses
 - Sales and Marketing Expenses
 - Product Management Expenses
 - Business Management Expenses
 - Indirect Processing Expense
 - Indirect Distribution Expense
 - Deposit Insurance
 - Other Allocated Costs
 - Net Credit Losses

- **Level 7**
 - Agency Fees
 - Print and Production Expenses
 - Sales Commissions
 - Product Development Expenses
 - Miscellaneous Product Management Expenses
 - Brand Management Expenses
 - Miscellaneous Business Management Expenses
 - Technology and Infrastructure Expenses
 - Staff Costs
 - Depreciation
 - Amortization
 - Income from Discontinued Operations, Net of Taxes
 - Other Expense
 - Allocated Indirect Expenses
 - Allocated Non-cash Expenses
 - Credit Losses
 - Recoveries of amounts previously written-off
- **Level 8**
 - Other Income - Non-Customers
 - Allocated Other Income - Non-Customers
 - Total Brand Management Expenses
 - Business Promotion Expenses
 - Origination Expenses
 - Servicing Expenses
 - Collection Expenses
 - Direct Sales Expenses
 - Other Campaign Expenses
 - Miscellaneous Sales Expenses
 - Advertising Expenses
 - Credit for Other Allocated Liabilities
 - Credit for Liquidity
 - Amortization of Discount for Liability
 - Central Bank Int. Income
 - Credit for Float
 - Transfer Pricing Credit
 - Customer Break Funding Fees

- Amortization of Premium for Asset
 - Amortization of Premium for Liability
 - Amortization of Discount for Asset
 - Transfer Pricing Charge
 - Pricing Incentive
 - Charge for Basis Risk
 - Charge for Central Bank Reserves
 - Charge for Liquidity
 - Charge for Optionality
 - Charge for Other Allocated Assets
 - Commission
 - Fees
 - Penalties
 - Other Income - Customers
 - Waived Fees
 - Early Redemption Fee
 - Investment Income
 - Branch Origination Expenses
 - Mail Origination Expenses
 - Phone Origination Expenses
 - Loan Center Origination Expenses
 - Origination Expenses, Other Channels
 - Branch Platform Expenses
 - Branch Teller Expenses
 - In Network ATM Expenses
 - Out of Network ATM Expenses
 - Call Center Expenses
 - E-Banking Expenses
 - Statement Processing Expenses
 - Loan Processing Expenses
 - Compliance Expenses
 - Commission on Collections
 - Other Collection Expenses
 - Amortization of Restructuring Expenses
 - Gain or Loss on Sale of Assets from Discontinued Operations
 - Income from Discontinued Operations
- **Level 9**

- Credit for Equity
- Economic Provision
- Executive and Other Overhead Expenses
- Other Processing Expenses

Figure 5-23 Detailed IS Report Default**Income Statement**

Line Item Level: 2, 3, 4, 5, 6, 7, 8

Line Item ID ▼	Line Item Name	US Entity				
		ALL ORG UNIT				
		ALL PRODUCT				
		2017	2018	2019	2020	2021
1.1.2	Provisions for Credit Losses	-10.70M	-10.71M	-10.70M	-10.73M	-12.11M
1.1.1.2.2	Non-Operating Expenses	-181.51M	-180.37M	-184.64M	-182.18M	-231.66M
1.1.1.2.1.3.4	Advertising Expenses	-59.47M	-59.03M	-61.02M	-58.83M	-67.81M
1.1.1.2.1	Operating Expenses	-55.22M	-55.41M	-55.97M	-56.83M	-88.92M
1.1.1.2	Total Operating and Non-Operating Expenses	-147.24M	-147.17M	-148.22M	-151.69M	-231.19M
1.1.1.1.2	Non-Interest Income	87.24M	87.38M	87.38M	87.61M	118.62M
1.1.1.1.1.2.1	Credit for Other Allocated Liabilities	267.60M	265.63M	274.58M	264.73M	305.16M
1.1.1.1.1.1	Total Interest Income	208.14M	206.60M	213.56M	205.90M	237.35M
1.1.1.1.1	Net Interest Income	178.40M	177.08M	183.05M	176.49M	203.44M
1.1.1.1	Total Revenue	221.37M	220.39M	225.36M	220.08M	268.39M
1.1.1	Income before Taxes	59.30M	58.58M	61.71M	54.72M	29.76M
1.1	Net Income Before Taxes	36.45M	35.90M	38.26M	32.99M	13.24M

5.1.7 Defined Org Unit

The Defined Org Unit report provides a view of the Top Down Ledger Data for different Organizational Units. The canvas empowers all org owners to access actionable profitability insight directly. The users can then assess risk-adjusted metrics such as return on assets (ROTA), return on Net Interest Margin (NIM), risk-adjusted return on capital (RAROC) or key performance indicators such as top 10 products by balance growth.

You can use a series of Report Prompts, as previously described, to filter the data. In addition, there are In-Report prompt selections to select the Top/ Bottom N org units that you are interested in, and the corresponding data will be displayed.

The report displays the underlying data according to the following Charts:

- **Org Unit wise contribution for Reporting Line (TOP N); the same is available for bottom view**

In this chart, for the selected reporting line, the Top N (N selected from the chart prompt) and bottom N organization units are displayed in descending order of value of the reporting line.

Figure 5-24 Org Unit wise contribution for Reporting Line (TOP N)

Org Unit Wise contribution for Reporting Line (TOP N)

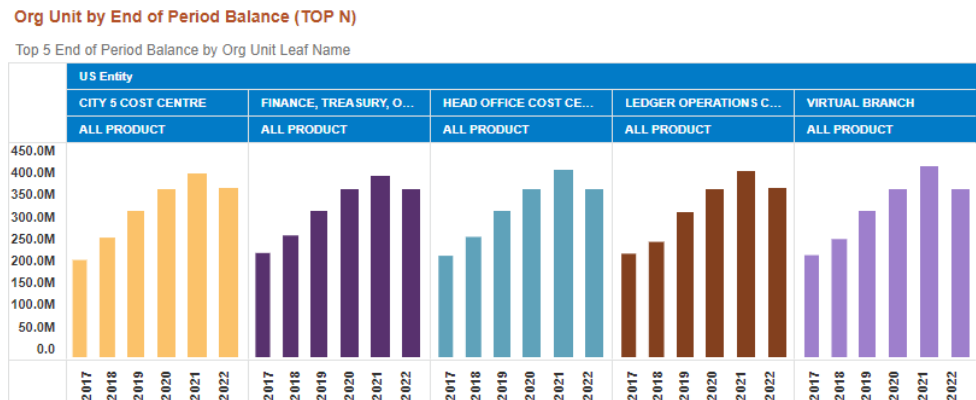
Top 5 Line Item by Org Unit Leaf Name

Org Unit Hierarchy	US Entity					
	ALL PRODUCT					
	2017	2018	2019	2020	2021	2022
	Line Item	Line Item	Line Item	Line Item	Line Item	Line Item
ALCO COST CENTRE	30.38M	3.87M	39.96M	15.21M	-16.17M	7.91M
CITY 1 COST CENTRE	27.60M	8.31M	39.10M	19.83M	-13.58M	8.17M
CITY 2 BRANCH	30.27M	7.97M	36.35M	15.30M	-15.39M	7.52M
CITY 4 BRANCH	4.61M	975.65K	10.45M	4.64M	-342.03K	2.23M
VIRTUAL BRANCH	27.49M	7.57M	31.41M	23.36M	-17.06M	9.50M

- **Org Unit by End of Period Balance (TOP N); the same is available for bottom view**

The chart displays the Top N (N selected from the chart prompt) and bottom N organization units sorted in a descending order by End of Period Balances.

Figure 5-25 Org Unit by End of Period Balance (TOP N)



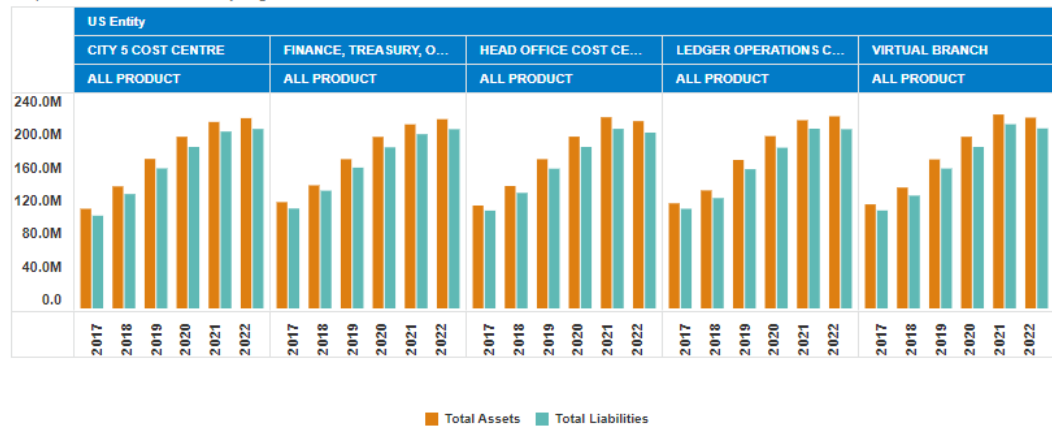
- **Key Business Metrics by Org Unit (TOP N); the same is available for bottom view**

The chart displays the Top N (N selected from the chart prompt) and bottom N organization units sorted in a descending order by End of Period Balances and provides the breakup between Asset and Liability Balances.

Figure 5-26 Key Business Metrics by Org Unit (TOP N)

Key Business Metrics by Org Unit (TOP N)

Top 5 End of Period Balance by Org Unit Leaf Name



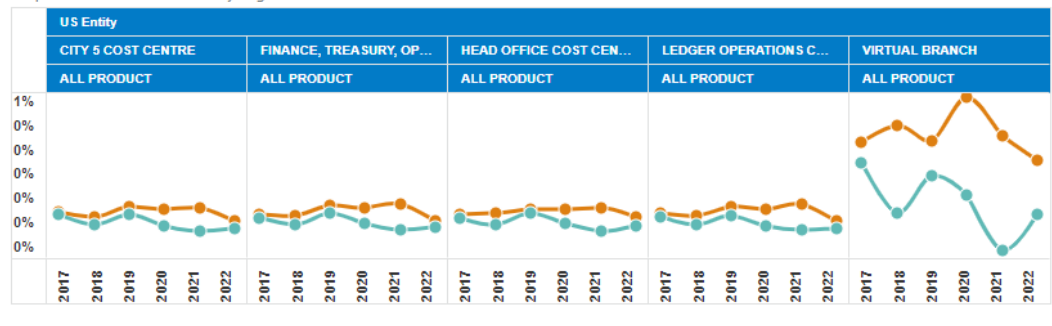
- **Key Performance Metrics by Org Unit (TOP N); the same is available for bottom view**

The chart displays the Top N (N selected from the chart prompt) and bottom N organization units sorted in a descending order by End of Period Balances and provides selected KPI's like NIM and ROTA of these Org Units.

Figure 5-27 Key Performance Metrics by Org Unit (TOP N)

Key Performance Metrics by Org Unit (TOP N)

Top 5 End of Period Balance by Org Unit Leaf Name



6

Profitability Analytics

To access the Processing Analytics report, select **Analytics** from the LHS Menu, and then select **Profitability Analytics**.

Profitability Analytics provide a comprehensive view of financial performance across multiple dimensions, including – but not limited to – Product, Line of Business, Region, and Organization, all aggregated up from the Instrument level.

6.1 Instrument Level Aggregation and Insights

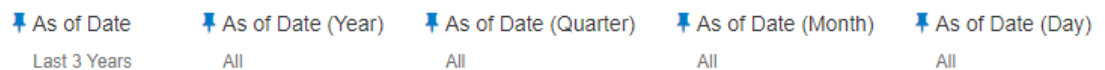
The Profitability Analytics report is arranged as a set of reports, classified into the following:

- Org Unit
- Product
- Region
- Other Insights

6.1.1 Report Common Filters

You can use a series of canvas level pinned Prompts to filter the data according to Functional Key Attributes as follows:

Figure 6-1 Canvas Prompt Filters for Time Dimension



- **As of Date:** You can use this filter to isolate a selected timeframe for the analysis. The following screenshot displays the possible options that this filter provides against the Time Dimension.

Figure 6-2 As of Date Selection

As of Date
Last 1 Quarter

Relative Time

Type Last

Increment 1

Time Level Quarter

Relative To

- Year
- ☒ Quarter
- Month
- Week
- Day

- Additional Filters for the Time Dimension as follows:
 - As of Date (Year)
 - As of Date (Quarter)
 - As of Date (Month)
 - As of Date (Day)

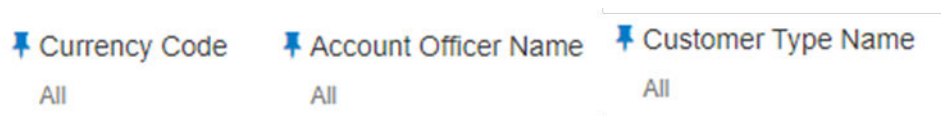
Figure 6-3 Key Processing Dimensions Prompt Filters

LE Hierarchy Name	Legal Entity Leaf Name	ORG Hierarchy Name	Org Unit Leaf Name	Prod Hierarchy Name	Prod Leaf Name	Geography Hierarchy Name	Geography Leaf Name
All	All	All	All	All	All	All	All

- **Legal Entity Hierarchy Name:** This filter is for the group filtering on Legal Entity key processing dimension. As the Application supports the creation of multiple hierarchies for the same Dimension of analysis, and to avoid displaying results from multiple Dimension Hierarchies at the same time, you must select the Leaf Name with only a single value simultaneously to see results at leaf level.
- **Legal Entity Leaf Name:** You can use this filter to select the Legal Entity Leaf Name corresponding to the hierarchy.
- **Org Unit Hierarchy Name:** This filter is for the group filtering on Organization Unit key processing dimension. As the Application supports the creation of multiple hierarchies for the same Dimension of analysis, and to avoid displaying results from multiple Dimension Hierarchies at the same time, you must select the Leaf Name with only a single value simultaneously to see data at the leaf level.

- **Org Unit Leaf Name:** You can use this filter to select the Org Unit Leaf Name corresponding to the hierarchy.
- **Product Hierarchy Name:** This filter is for the group filtering on Product key processing dimension. As the Application supports the creation of multiple hierarchies for the same Dimension of analysis, and to avoid displaying results from multiple Dimension Hierarchies at the same time, you must select the Leaf Name with only a single value simultaneously to view results at leaf level.
- **Product Leaf Name:** You can use this filter to select the Product Leaf Name corresponding to the hierarchy.
- **Geography Hierarchy Name:** This filter is for the group filtering on Geography key processing dimension. As the Application supports the creation of multiple hierarchies for the same Dimension of analysis, and to avoid displaying results from multiple Dimension Hierarchies at the same time, you must select the Leaf Name with only a single value simultaneously to view results at leaf level.
- **Geography Leaf Name:** You can use this filter to select the Geography Leaf Name corresponding to the hierarchy.

Figure 6-4 Simple Dimensions Prompt Filters



- **Currency Code:** You can use this filter to select a specific Currency Code to be applied to the underlying management ledger data.
- **Account Officer Name:** You can use this filter to select the Account Officer or Account Manager for the underlying instrument tables accounts.
- **Customer Type Name:** You can use this filter to select the Customer Type for the underlying instrument tables accounts.

Figure 6-5 Standard Dimensions Prompt Filters



- **Branch Leaf Name:** You can use this filter to select a specific Branch value at leaf level related to the underlying instrument tables accounts.
- **Geography Leaf Name:** You can use this filter to select a specific Geography value at leaf level related to the underlying instrument tables accounts.
- **Industry Leaf Name:** You can use this filter to select a specific Industry value at leaf level related to the underlying instrument tables accounts.

6.1.2 In canvas Variable Prompts

Figure 6-6 In-canvas Prompt Filters for Org Unit



Figure 6-7 In-canvas Prompt Filters for Product



Figure 6-8 In-canvas Prompt Filters for Region



Figure 6-9 In-canvas Prompt Filters for Other Insights



- **Select Org Unit Hierarchy:** You can use this filter to select the Org Unit Level Name pertaining to the Org Unit Hierarchy level, for rolling up the results on the underlying Org Unit Leaves that are part of the selected hierarchy.
- **Select Product Hierarchy:** You can use this filter to select the Product Level Name pertaining to the Product Hierarchy level, for rolling up the results on the underlying Product Leaves that are part of the selected hierarchy.
- **Select Region Hierarchy:** You can use this filter to select the Region Level Name pertaining to the Region Hierarchy level, for rolling up the results on the underlying Region Leaves that are part of the selected hierarchy.
- **Select Income Statement Reporting Line:** This is a mandatory filter for the group filtering on the Income Statement reporting line dimension. The following filter values are available for selection:
 - **Net Income Before Tax:** Net income before tax is the amount of profit made by the financial institution before income tax is paid. This figure is found by subtracting total expenses from total revenue.
 - **Net Interest Income:** Net Interest Income (NII) is the difference between the revenue generated from a bank's interest-bearing assets and expenses incurred while paying its interest-bearing liabilities. A bank's assets consist of personal and commercial loans, mortgages, securities etc. A bank's liabilities typically consist of customer deposits.
 - **Non Interest Income:** The non-interest income is the revenue generated by the banks and financial institutions, usually from the non-core activities (loan processing fee, late payment fees, credit card charges, service charges, penalties, and so on, net off waivers).

- **Operating Expenses:** Operating Expenses are expenses incurred by the bank or financial institution to carry out normal business operations.
- **Provision for Credit Losses:** The provision for credit losses is an estimation of potential losses that a bank might experience due to credit risk. The provision for credit losses is treated as a non-operating expense on the company's financial statements.

6.1.3 Report Data Action

The reports provide the capability to analyze data across canvases via a Data Action. The following are the Data Action Configuration details:

Figure 6-10 Data Action Configuration in Org Unit canvas

The figure displays three side-by-side configuration panels for data actions in the Org Unit canvas. Each panel has a title bar with a collapse icon and a title: 'Analyze By Time', 'Analyze By Detailed IS', and 'Analyze By Top Down Summary'. Below each title bar, there are several configuration fields: 'Name' (text input), 'Type' (dropdown menu set to 'Analytics Link'), 'Anchor To' (text input set to 'Select Data' with a plus icon), 'Target' (text input set to 'This Project'), 'Canvas Link' (dropdown menu), and 'Pass Values' (dropdown menu set to 'Custom' with a plus icon). Below these fields is a list of available dimensions: 'Time', 'Legal Entity Hierarchy', 'Org Unit Hierarchy', 'Product Hierarchy', 'Line Item Name', and 'Line Item Hierarchy'. At the bottom of each panel, there is a checkbox labeled 'Supports Multiple Selection' which is checked and labeled 'On'.

From every chart available in Org Unit you can select a value, and then navigate to the Product, Region and Other Insights canvases.

In order to do so, with a right click on the chart selection, the data action option (Analyze) will appear for you to be able to pass on the data filters to the canvases that you select.

Figure 6-11 Data Action Configuration in Product canvas

From every chart available in Product you can select a value, and then navigate to the Org Unit, Region and Other Insights canvases.

In order to do so, with a right click on the chart selection, the data action option (Analyze) will appear for you to be able to pass on the data filters to the canvases that you select.

Figure 6-12 Data Action Configuration in Region canvas

The figure shows three sequential screenshots of the 'Data Actions' configuration dialog in the Region canvas. Each dialog has a title bar 'Data Actions' and a close button. The 'Actions' list on the left contains: 'Analyze by Org Unit', 'Analyze by Product', 'Analyze by Region', and 'Analyze by Other Insights'. The configuration fields are: Name (text input), Type (Analytics Link dropdown), Anchor To (Select Data button), Target (This Project), Canvas Link (dropdown), Pass Values (Custom dropdown), and a list of supported hierarchies (Region Hierarchy, Org Unit Hierarchy, Product Hierarchy, As of Date) with a 'Supports Multiple Selection' toggle (On). The first screenshot shows 'Analyze by Org Unit' selected, with 'Org Unit' in the Canvas Link dropdown. The second screenshot shows 'Analyze by Product' selected, with 'Product' in the Canvas Link dropdown. The third screenshot shows 'Analyze by Other Insights' selected, with 'Other Insights' in the Canvas Link dropdown. Each dialog has 'Cancel' and 'OK' buttons at the bottom right.

From every chart available in Region, you can select a value, and then navigate to the Org Unit, Product and Other Insights canvases.

In order to do so, with a right click on the chart selection, the data action option (Analyze) will appear for you to be able to pass on the data filters to the canvases that you select.

Figure 6-13 Data Action Configuration in Other Insights canvas

The figure shows three sequential screenshots of the 'Data Actions' configuration dialog in the Other Insights canvas. The 'Actions' list on the left contains: 'Analyze by Org Unit', 'Analyze by Product', 'Analyze by Region', and 'Analyze by Other Insights'. The configuration fields are: Name (text input), Type (Analytics Link dropdown), Anchor To (Select Data button), Target (This Project), Canvas Link (dropdown), Pass Values (Custom dropdown), and a list of supported hierarchies (Region Hierarchy, Org Unit Hierarchy, Product Hierarchy, As of Date) with a 'Supports Multiple Selection' toggle (On). The first screenshot shows 'Analyze by Org Unit' selected, with 'Org Unit' in the Canvas Link dropdown. The second screenshot shows 'Analyze by Product' selected, with 'Product' in the Canvas Link dropdown. The third screenshot shows 'Analyze by Region' selected, with 'Region' in the Canvas Link dropdown. Each dialog has 'Cancel' and 'OK' buttons at the bottom right.

From every chart available in Other Insights, you can select a value, and then navigate to the Org Unit, Product and Region canvases.

In order to do so, with a right click on the chart selection, the data action option (Analyze) will appear for you to be able to pass on the data filters to the canvas that you select.

6.1.4 Org Unit

Understanding Org Unit performance is of strategic importance to financial services institutions. The “Org Unit” report here is similar to the one we have in the Management Ledger Reporting section except for the fact that the reports are populated on the back off Instrument Summary data with additional reporting.

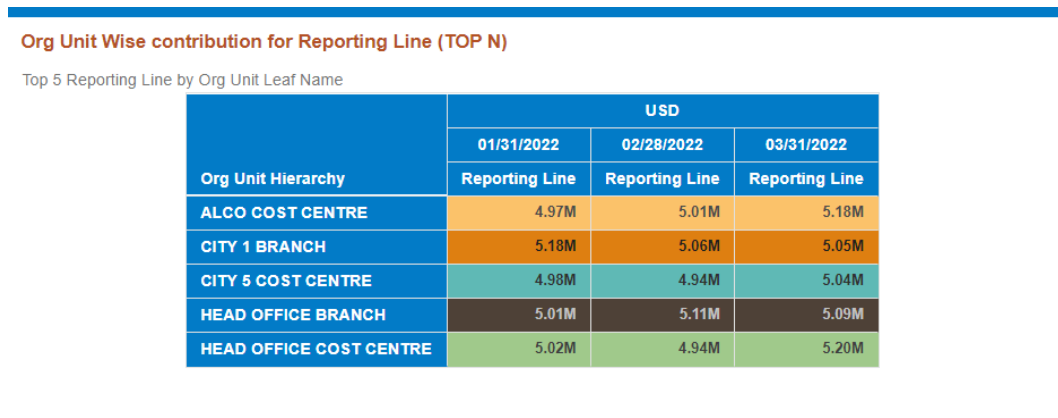
You can use a series of Report Prompts, as previously described, to filter the data. In addition, there are In-Report prompt selections to select the Top/ Bottom N org units that you are interested in, and the corresponding data will be displayed.

The report displays the underlying data according to the following Charts:

- **Org Unit Wise contribution for Reporting Line (TOP N); the same is available for bottom view**

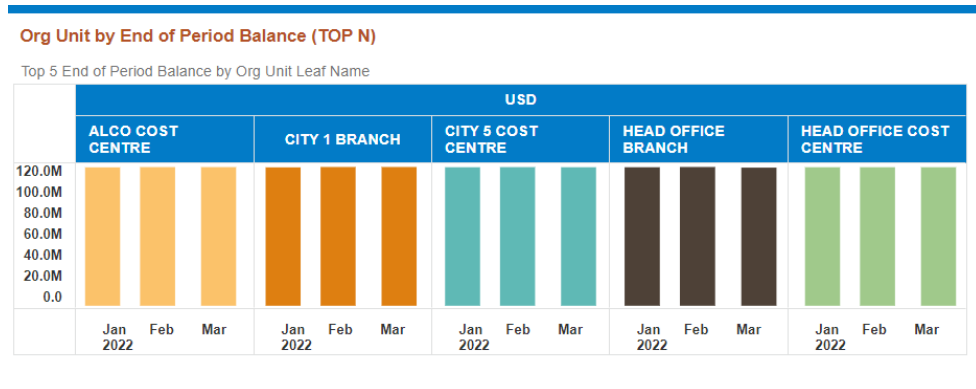
In this chart, for the selected reporting line, the Top N (N selected from the chart prompt) and bottom N organization units are displayed in descending order of value of the reporting line.

Figure 6-14 Org Unit Wise contribution for Reporting Line (TOP N)



- **Org Unit by End of Period Balance (TOP N); the same is available for bottom view:**
The chart displays the Top N (N selected from the chart prompt) and bottom N organization units sorted in a descending order by End of Period Balances.

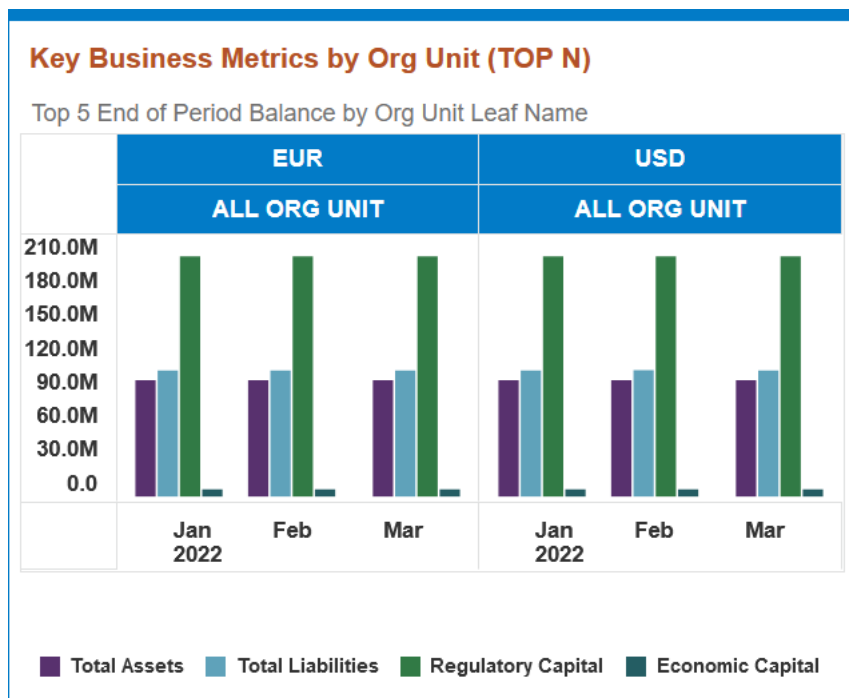
Figure 6-15 Org Unit by End of Period Balance (TOP N)



- **Key Business Metrics by Org Unit (TOP N);** the same is available for bottom view:

The chart displays the Top N (N selected from the chart prompt) and bottom N organization units sorted in a descending order by End of Period Balances and provides the breakup between Asset and Liability Balances along with Regulatory and Economic Capital.

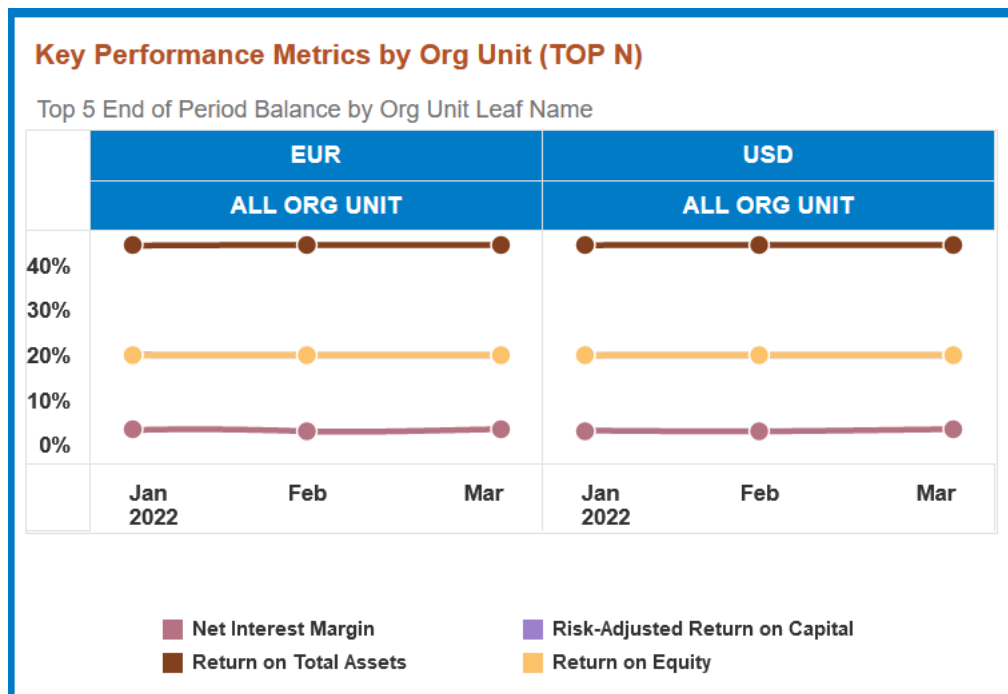
Figure 6-16 Key Business Metrics by Org Unit (TOP N)



- **Total Assets and Total Liabilities:** Total Asset and Total Liability Balances.
- **Regulatory Capital:** Regulatory Capital is by definition similar to that of Economic capital except for the fact that unlike economic capital, regulatory capital is calculated as per regulations laid down by banking regulators in a country.

- **Economic Capital:** Economic Capital is the amount of risk capital, which a firm requires to cover the risks that it is running on books and collecting as a risk taking enterprise. These risks are typically market risk, credit risk, legal risk, and operational risk. It is the amount of capital that is needed by the bank to stay solvent.
- **Key Performance Metrics by Org Unit (TOP N); the same is available for bottom view:** The chart displays the Top N (N selected from the chart prompt) and bottom N organization units sorted in a descending order by End of Period Balances and provides selected KPI's like NIM, RAROC, ROE and ROTA of these Org Units.

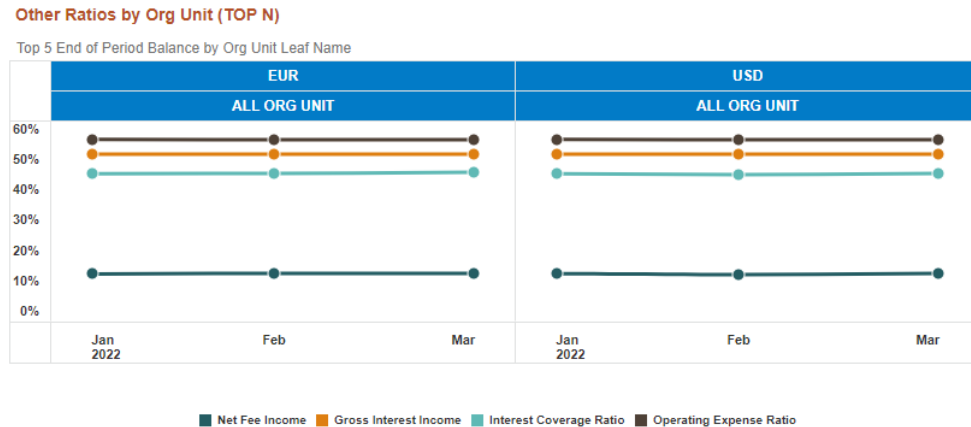
Figure 6-17 Key Performance Metrics by Org Unit (TOP N)



- **Net Interest Margin:** NIM is usually Net Interest Income expressed as a percentage that is, it is the net interest income a bank or financial institution earns in percentage terms on the average interest-earning assets in a specified period.
- **Return on Total Assets:** Return on Total Assets (ROTA) is a ratio that measures a company's earnings before taxes (NIBT) relative to its total Assets. It is expressed as a percentage.
- **Risk Adjusted Return on Capital:** Risk Adjusted Return on Capital is a ration that measures the financial health of the financial institution. Here NIBT is divided by Unexpected Losses and expressed as a percentage.
- **Return on Equity:** Return on equity (ROE) is the measure of a bank's net income divided by its shareholders' equity. ROE is a gauge of a corporation's profitability and how efficiently it generates those profits. The higher the ROE, the better a company is at converting its equity financing into profits.
- **Other Ratios by Org Unit (TOP N); the same is available for bottom view:** The chart displays the Top N (N selected from the chart prompt) and bottom N organization units sorted in a descending order by End of Period Balances and provides selected business

metrics like Net Fee Income, Gross Interest Income, Interest Coverage Ratio and Debt coverage ratio, all expressed as percentages.

Figure 6-18 Other Ratios by Org Unit (TOP N)



- **Net Fee Income:** Net Fee Income is the revenue generated by the bank from fees and commissions less the waivers expressed as a percentage of Total End of Period Balances.
- **Gross Interest Income:** Gross Interest Income is the total interest paid by the borrower to the bank relative to its total outstanding balances. It does not account for any interest expenses incurred by the bank or any kind of fees or charges. It is expressed as a percentage.
- **Interest Coverage Ratio:** The Interest Coverage Ratio measures a bank's ability to meet required interest expense payments related to its outstanding obligations. It is expressed as a ratio of NIBT with Total Interest Expenses expressed as a percentage.
- **Operating Expense Ratio:** Operating Expense ratio compares operating expenses to Total Revenue. It is a common metric financial institutions use to determine how efficient their management is at keeping operating costs low while also earning revenue.

6.1.5 Product

This report provides monthly trended results using that you can monitor product line performance, track earnings trend and other key factors at the product levels.

You can use a series of Report Prompts, as previously described, to filter the data. In addition, there are In-Report prompt selections to select the Top/ Bottom N products that you are interested in, and the corresponding data will be displayed.

The report displays the underlying data according to the following Charts:

- **Product wise contribution for Reporting Line (TOP N); the same is available for bottom view:** In this chart, for the selected reporting line, the Top N (N selected from the chart prompt) and bottom N products are displayed in descending order of value of the reporting line.

Figure 6-19 Product wise contribution for Reporting Line (TOP N)

Product Wise contribution for Reporting Line (TOP N)

Top 5 Reporting Line by Prod Leaf Name

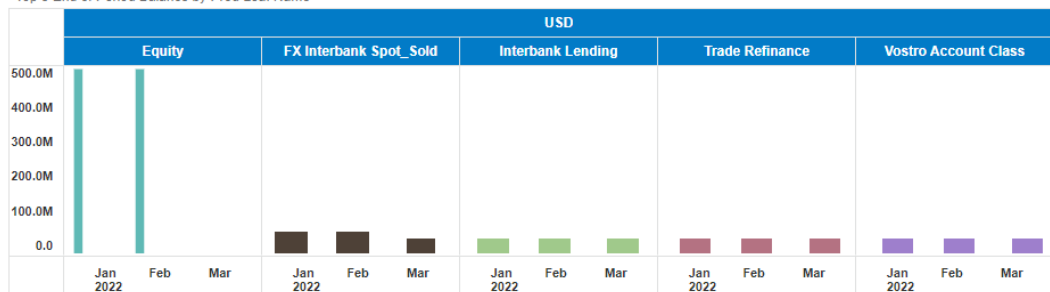
Product Hierarchy	USD		
	01/31/2022	02/28/2022	03/31/2022
	Reporting Line	Reporting Line	Reporting Line
FX Interbank Spot_Sold	8.12M	8.03M	8.13M
Interbank Lending	8.08M	8.07M	8.06M
Trade Refinance	8.01M	7.99M	8.08M
Treasury Notes	8.02M	8.07M	8.06M
Vostro Account Class	8.00M	7.98M	8.10M

- **Product by End of Period Balance (TOP N); the same is available for bottom view:**
The chart displays the Top N (N selected from the chart prompt) and bottom N products sorted in a descending order by End of Period Balances.

Figure 6-20 Product by End of Period Balance (TOP N)

Products by End of Period Balance (TOP N)

Top 5 End of Period Balance by Prod Leaf Name

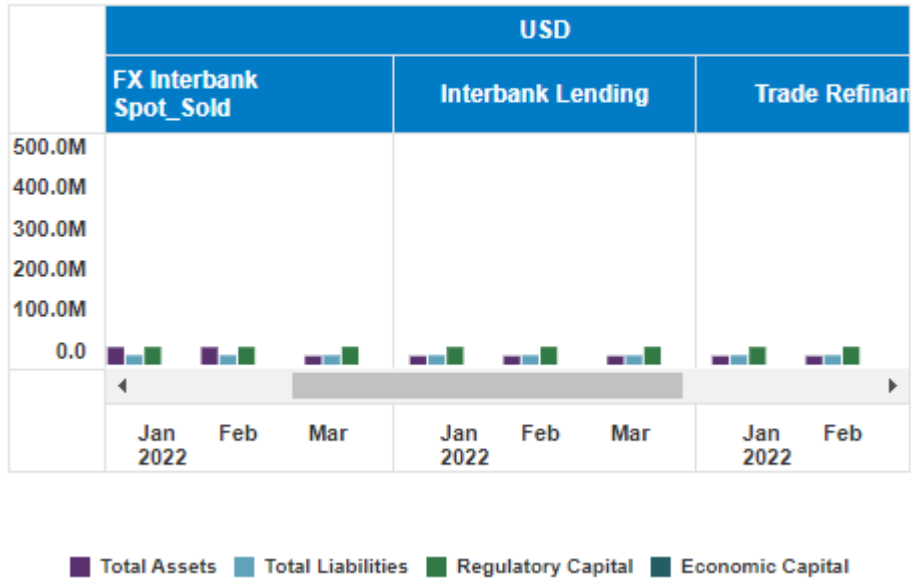


- **Key Business Metrics by Products (TOP N); the same is available for bottom view:**
The chart displays the Top N (N selected from the chart prompt) and bottom N organization units sorted in a descending order by End of Period Balances and provides the breakup between Asset and Liability Balances along with Regulatory and Economic Capital.

Figure 6-21 Key Business Metrics by Products (TOP N)

Key Business Metrics by Products (TOP N)

Top 5 End of Period Balance by Prod Leaf Name

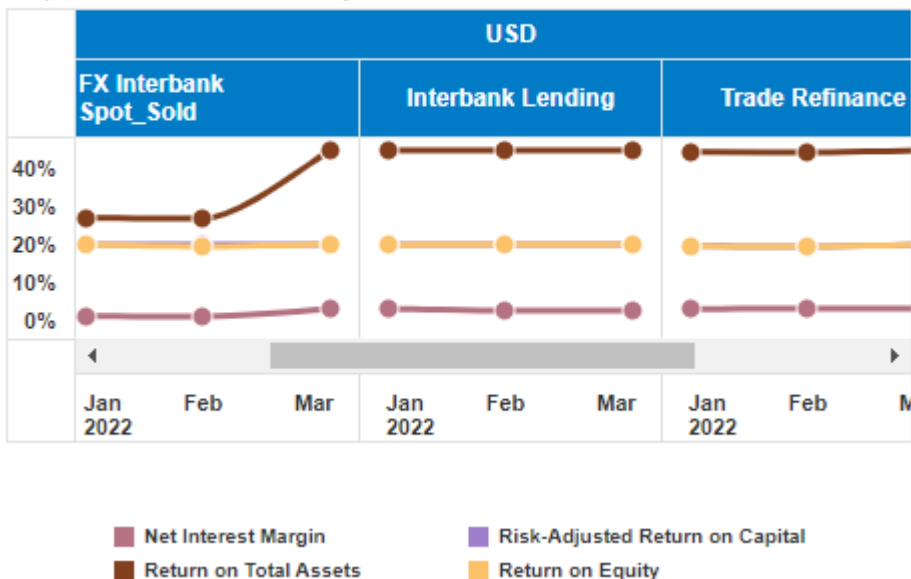


- **Key Performance Metrics by Products (TOP N); the same is available for bottom view:** The chart displays the Top N (N selected from the chart prompt) and bottom N products sorted in a descending order by End of Period Balances and provides selected KPI's like NIM, RAROC, ROE and ROTA of these Products.

Figure 6-22 Key Performance Metrics by Products (TOP N)

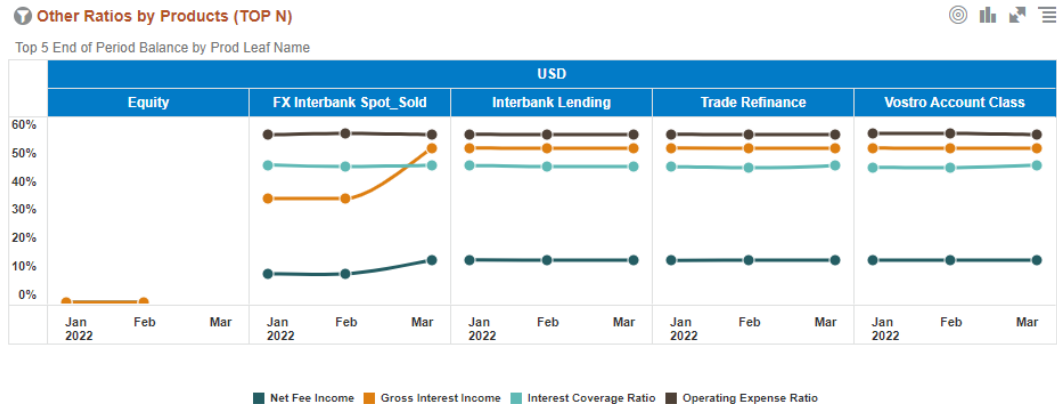
Key Performance Metrics by Products (TOP N)

Top 5 End of Period Balance by Prod Leaf Name



- **Other Ratios by Products (TOP N); the same is available for bottom view:** The chart displays the Top N (N selected from the chart prompt) and bottom N products sorted in a descending order by End of Period Balances and provides selected business metrics like Net Fee Income, Gross Interest Income, Interest Coverage Ratio and Debt coverage ratio, all expressed as percentages.

Figure 6-23 Other Ratios by Products (TOP N)



6.1.6 Region

This report enables tracking of Balances, reporting lines, business and performance metrics including comparison with selected regions and regional hierarchy at different levels.

You can use the following report filters to further slice and dice the available report charts:

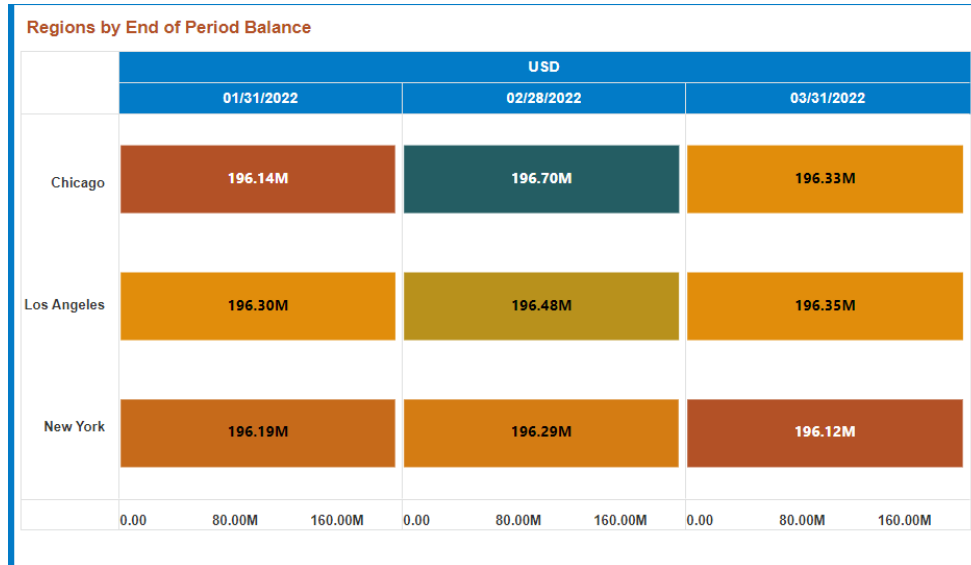
Figure 6-24 Canvas Prompt Filters



In addition, you can use a series of Report Prompts, as previously described, to filter the data. The report displays the underlying data according to the following Charts:

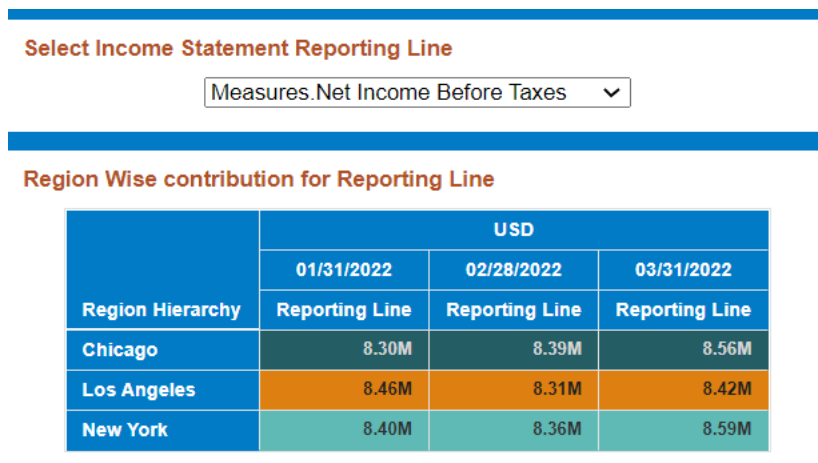
- **Regions by End of Period Balance:** The chart displays the End of Period Balances for the region hierarchy or leaf level as selected by the user.

Figure 6-25 Regions by End of Period Balance



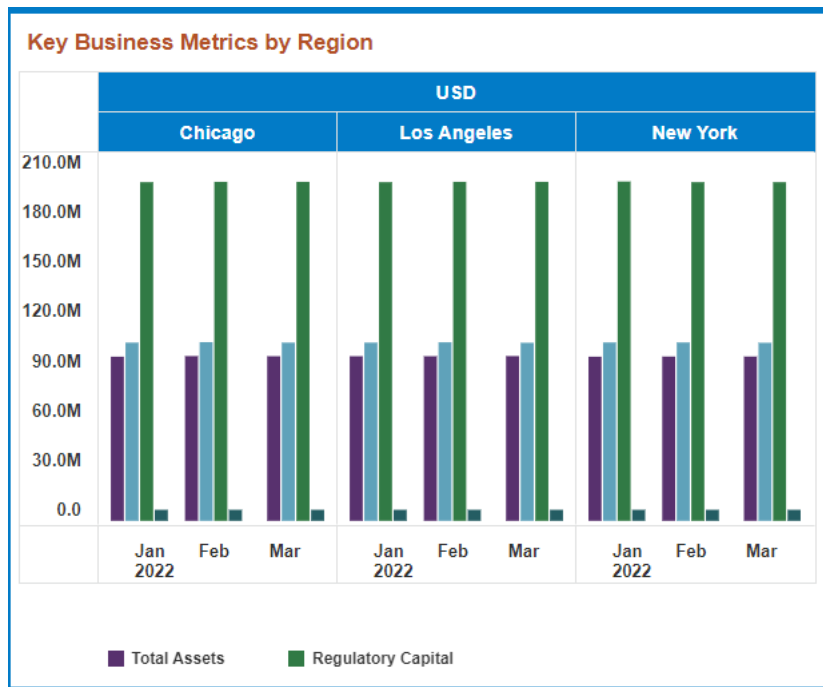
- **Region Wise Contribution for Reporting Line:** The chart displays the value of the reporting line for the selected combination of reporting line, leveraging the Select Income Statement Reporting Line variable prompt, and region hierarchy, as described earlier in how to leverage Select Region hierarchy.

Figure 6-26 Region Wise Contribution for Reporting Line



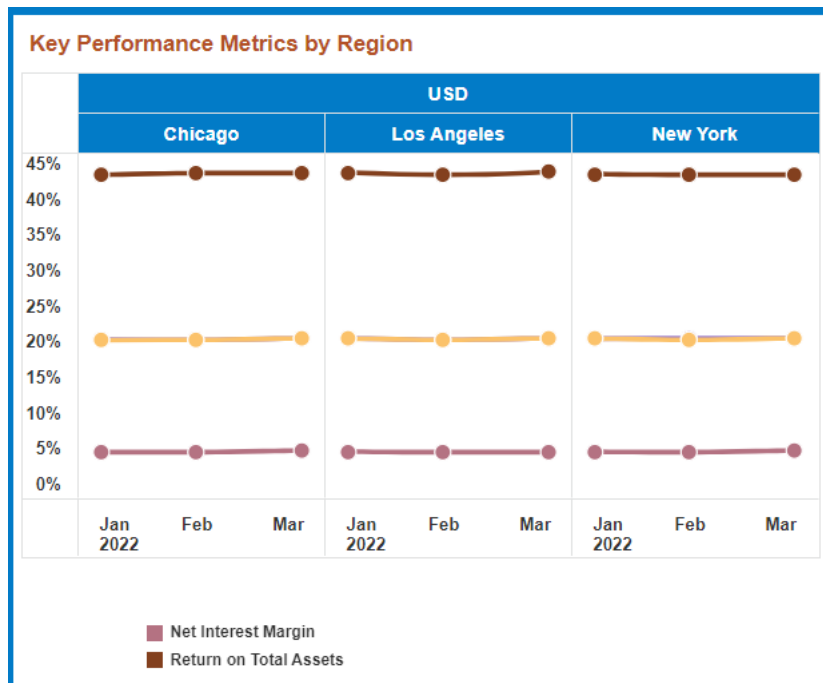
- **Key Business Metrics by Region:** The chart displays the key Business Metrics – Total Assets, Total Liabilities, Economic Capital, and Regulatory Capital for the selected Region hierarchy.

Figure 6-27 Key Business Metrics by Region



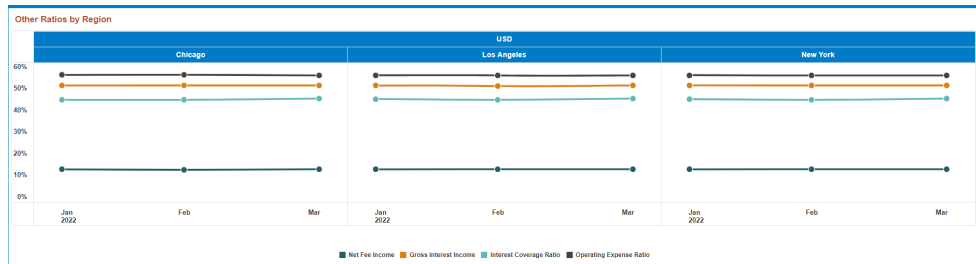
- **Key Performance Metrics by Region:** The chart displays the key Business Metrics – Net Interest Margin, Return on Total Assets, Risk Adjusted Return on Capital, and Return on Equity for the selected Region hierarchy.

Figure 6-28 Key Performance Metrics by Region



- **Other Ratios by Region:** The chart displays business metrics like Net Fee Income, Gross Interest Income, Interest Coverage Ratio and Debt coverage ratio, all expressed as percentages for the selected region hierarchy.

Figure 6-29 Other Ratios by Region



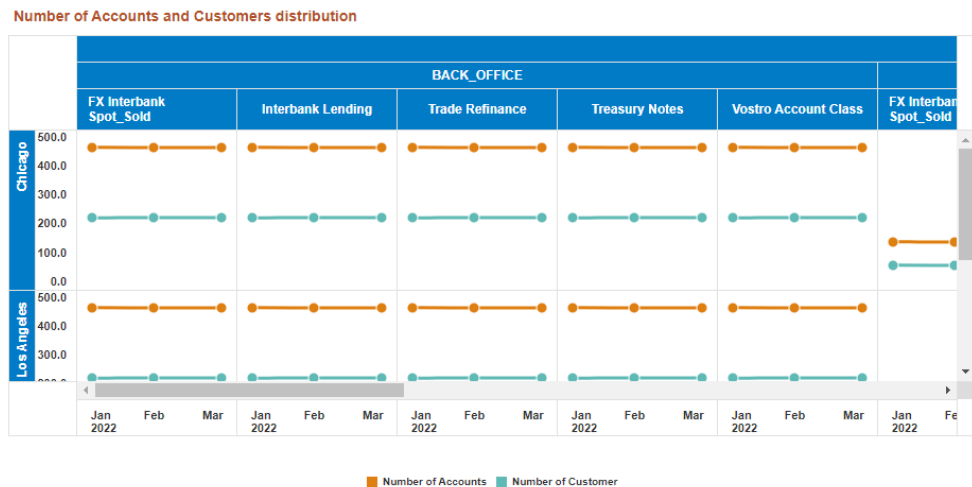
6.1.7 Other Insights

The Other Insights report provides granular information on account and customer distribution. This data help banks manage their investments efficiently and invest in areas that are of strategic and financial importance to the bank. You can use a series of Report Prompts, as previously described, to filter the data.

The report displays the underlying data according to the following Charts:

- **Number of Accounts and Customers Distribution:** The chart displays business metrics like Number of Accounts and Number of Customers for the selected Region, Org Unit and Product hierarchy.

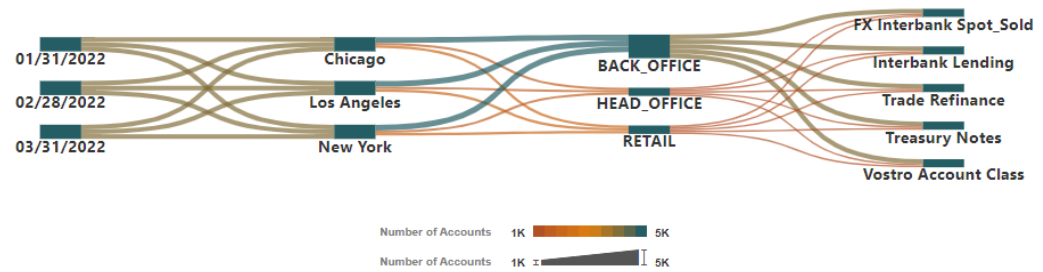
Figure 6-30 Number of Accounts and Customers Distribution



- **Number of Accounts dissemination by Geography, Org Unit and Product:** As the name implies, this chart provides a breakup of the number of accounts by Region, Org Unit and Product.

Figure 6-31 Number of Accounts dissemination by Geography, Org Unit and Product

Number of Accounts dissemination by Geography, Org Unit and Product



- **Number of Customers dissemination by Geography, Org Unit and Product:** As the name implies, this chart provides a breakup of the number of customers by Region, Org Unit and Product.

Figure 6-32 Number of Customers dissemination by Geography, Org Unit and Product

Number of Customers dissemination by Geography, Org Unit and Product

