



Profitability Insight

FINANCIAL INSTITUTIONS

HROUG, 2013



AGENDA

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FINANCIAL INSTITUTIONS - PROFITABILITY INSIGHT



Neos

- Osnovne informacije

Neos Profitability Insight

- Opis sustava
- Elementi sustava i arhitektura
- Dashboardi i stranice
- Prilagodbe
- Prikaz sustava

Implementacija

- Faze projekta
- Iskustva

Pitanja





Osnovne informacije

- Osnovano 2002
- 30+ zaposlenih
- Specijalizirani u in DW/BI Sustavima, Java/Oracle Custom Development i konzalting

Dugogodišnje iskustvo

- Više od 10 godina DW/BI & CD iskustva
- Certificirani stručnjaci (OCP, Specialists, Experts...)
- Number of Successful Projects and Satisfied Customers

Oracle Partner - Gold Level

- Od 2002

Specialized Oracle BI Foundation Partner

- 30-ti u svijetu i prvi u regiji

Specialized Oracle ADF Partner

- Jedan od prvih partnera u svijetu

Specialized
Data Warehousing

Specialized
Oracle Business Intelligence
Foundation

Specialized
Oracle Application
Development Framework



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Izračun profitabilnosti

- Više komponenata utječe na izračun profitabilnosti
- Alocirani i direktno knjiženi iznosi

Kontekst

- Različite mjere
- Profitabilnost na nivou banke, org. jedinice, klijenta

ACCOUNT LEVEL

NET INTEREST INCOME FTP CHARGE/CREDIT	Assets: interest income less the cost of funds Liabilities: benefit of fund less interest expense
PLUS NON INTEREST INCOME	Fees, service charges and commission income that can be attributed to an account
MINUS NON INTEREST EXPENSE	Sales & service cost allocated either using top down methodology or activity based costing
MINUS EXPECTED LOSS	Based on the quality of the obligator, probability of default and exposure at default.
DIVIDE ALLOCATED CAPITAL CHARGE	Capital charge calculated based on credit, market and operational risk factors
RAPM RAROC / EVA	





Dimenzionalnost

- Ovisna o strategiji banke i njenom portfoliju proizvoda
- Glavne dimenzije: Proizvod, Klijent, Org. Jedinica,
- Specifične: preostali i početni razred ročnosti, Ocjena rizika, Ocjena kvalitete klijenta,

Tip industrije...



PROFIT



➤ Pogled na profitabilnost ovisan o kontekstu



Različiti kut gledanja na profitabilnost

● Temeljeno na ulozi korisnika sustava

PRODUCT	CUSTOMER	BRANCH / ORG UNIT	CUSTOMER SEGMENT	TOTAL BANK
+ Interest contribution	+ Interest contribution	+ Interest contribution	+ Interest contribution	+ Interest contribution
-/+ Liquidity costs	-/+ Liquidity costs	-/+ Liquidity costs	-/+ Liquidity costs	-/+ Liquidity costs
+/- Location premium	+/- Location premium	+/- Location premium	+/- Location premium	+/- Location premium
- Float	- Float	- Float	- Float	- Float
- Minimum reserve	- Minimum reserve	- Minimum reserve	- Minimum reserve	- Minimum reserve
- Net Interest Income	- Net Interest Income	- Net Interest Income	- Net Interest Income	- Net Interest Income
+ Net Commission result	+ Net Commission result	+ Net Commission result	+ Net Commission result	+ Net Commission result
+ Trading result	+ Trading result	+ Trading result	+ Trading result	+ Trading result
= GROSS INCOME	= GROSS INCOME	= GROSS INCOME	= GROSS INCOME	+ Net Interest Income
- Standard unit costs	- Standard unit costs	- Standard unit costs	- Standard unit costs	- Contribution from Equity
- Standard risk costs	- Standard risk costs	- Standard risk costs	- Standard risk costs	- Maturity Transformation
- Equity costs	- Equity costs	- Equity costs	- Equity costs	- Net Interest Income
- Deposit insurance cost	- Deposit insurance cost	- Deposit insurance cost	- Deposit insurance cost	+ Net Commission result
= CONTRIBUTION I	= CONTRIBUTION I	= CONTRIBUTION I	= CONTRIBUTION I	+ Trading result
	- customer support & service costs	- Costs from distribution	- Costs from distribution	+ Valuation result
	= CONTRIBUTION I A	- Standard unit costs distrib. - Clearing	- Standard unit costs distrib. - Clearing	+ Net income from investments
		+/- Productivity result	+/- Productivity result	= GROSS INCOME
		= CONTRIBUTION II	= CONTRIBUTION II	- Standard unit costs
		Cost from manag. Region/Branch	Cost from manag. Region/Branch	- Standard risk costs
		Cost from Cust. Segment manag. -H.O	Cost from Cust. Segment manag. -H.O	- Equity costs
		= CONTRIBUTION III	= CONTRIBUTION III	- Deposit insurance cost
		- General Overhead	- General Overhead	- Contribution from Equity (neutr.)
		= CONTRIBUTION IV	= CONTRIBUTION IV	- Trading result (neutr.)
		+/- Risk result	+/- Risk result	= CONTRIBUTION I
		= CONTRIBUTION IV A	= CONTRIBUTION IV A	- Costs from distribution
		AFTER ACTUAL RISK ALLOCATION	AFTER ACTUAL RISK ALLOCATION	- Standard unit costs distrib. - Clearing
				+/- Productivity result
				= CONTRIBUTION II
				Cost from manag. Region/Branch
				Cost from Cust. Segment manag. -H.O
				= CONTRIBUTION III
				- General Overhead
				= CONTRIBUTION IV
				+/- Risk result
				= CONTRIBUTION IV A
				AFTER ACTUAL RISK ALLOCATION
				- Contribution from Equity (reconc.)
				- Trading result (reconc.)
				- Equity costs (reconc.)
				= PROFIT BEFORE TAX



PROFIT





Profitability Insight

- Analiza profitabilnosti financijskih institucija
- Izvještajni modul omogućava višedimenzionalni uvid u profitabilnost
- Veliki broj predefiniranih izvještaja i ključnih pokazatelja

Ključne značajke sustava

- Jednostavna prilagodba sustava
- Gotovi predložak implementacijskog ciklusa (više puta isproban)
- Kratki period implementacije

Integracija

- Izvor može biti bilo koji sustav za kalkulacije profitabilnosti (OFSAA, Custom...)
- Implementatori upoznati kako sa poslovnim modelom izračuna profitabilnosti banaka tako i tehničkim znanjem potrebnim za izradu izvještaja u kompleksnim okruženjima

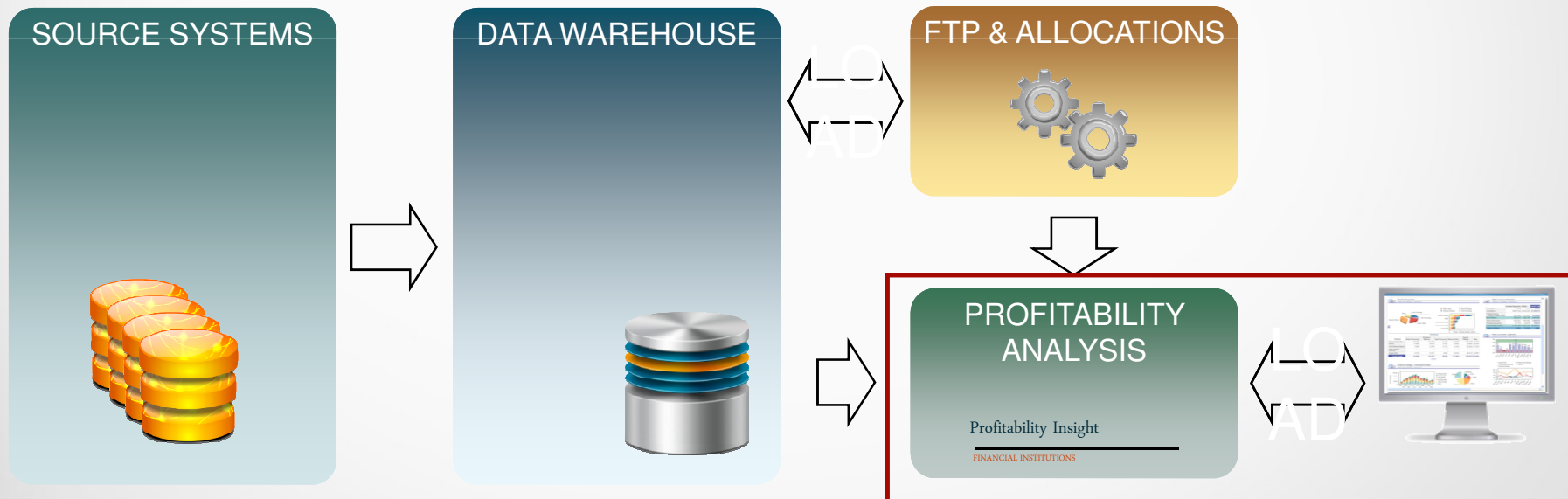
Logički model arhitekture

PROFITABILITY INSIGHT



Integracija

- Sustav se integrira s postojećim izvorima podataka fin. institucije
- Periodičko učitavanje podataka (dan, mjesec ...)
- Dodatne kalkulacije koje se prikazuju krajnjim korisnicima



Model integracije prilagođen korisniku

PROFITABILITY INSIGHT

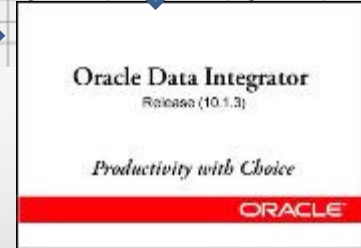
Korisnicima prilagođeno definiranje mjera i dimenzija rezultira generiranim kodom



MEASURE	MEASURE_DEFINITION	MEASURE_CATEGORY	MEASURE_TYPE	MEASURE_EXPRESSION	MEASURE_FILTER	MEASURE_DIMENSIONS	MEASURE_DIMENSION_EXPRESSIONS	MEASURE_DIMENSION_FILTERS	MEASURE_DIMENSION_EXPRESSION_FILTERS	MEASURE_DIMENSION_EXPRESSION_FILTER_EXPRESSIONS	MEASURE_DIMENSION_EXPRESSION_FILTER_EXPRESSION_FILTERS	MEASURE_DIMENSION_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSIONS	MEASURE_DIMENSION_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTERS	MEASURE_DIMENSION_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSIONS	MEASURE_DIMENSION_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSIONS	MEASURE_DIMENSION_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSIONS	MEASURE_DIMENSION_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSIONS	MEASURE_DIMENSION_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSION_FILTER_EXPRESSIONS	
...
...
...
...

Izvorne tablice (sustavi)

Mjere





Model podataka

- Prilagođen analizi profitabilnosti
- Jednostavno proširenje
- Predizračunate mjere i kalkulacije omogućavaju brz odziv

Algoritmi za učitavanje i kalkulacije

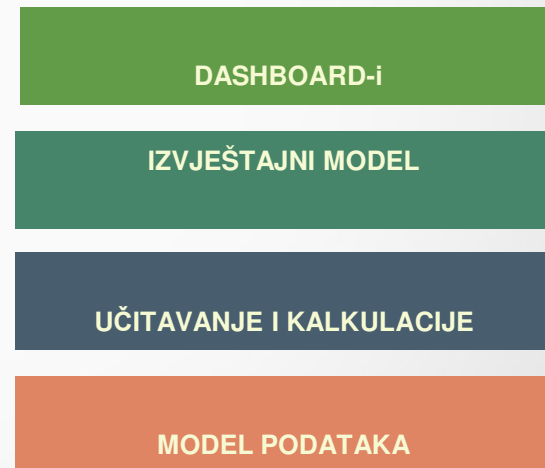
- Predefinirane kalkulacije
- Kalkulacije KPI-jeva i izvedenih mjera

Izveštajni sustav baziran na meta modelu

- Predstavlja poslovni opis baze i modela podataka
- Brz razvoj izvještaja i ad-hoc analiza
- Most između podataka u bazi i analitičkih potreba posl. korisnika

Predefined Dashboards/Pages/Reports

- 7 dashboarda x 7 stranica x 5 izvještaja prosječno
- Model temeljen na iskustvima iz više projekata
- Izuzetno brz odziv sustava





DASHBOARDS / STRANICE / IZVJEŠTAJI

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Dashboards

- Profitabilnost Organizacijskih jedinica jedinice
- Profitabilnost Riznice
- Profitabilnost s aspekta grupa klijenata

Profitabilnost Proizvoda

Profitabilnost zastupnika klijenata

Profitabilnost klijenta i partije (account)

Profitabilnost Poslovne

- Dodatni pogledi: Razredi ročnosti, Stanja / Prihodi & Rashodi, Rizičnost, Razredi u odnosu na slijedeću promjenu kamatne stope

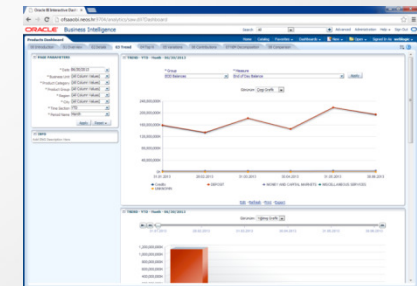
Ocjene kvalitete klijenata,

Stranice na dashboardu – jedinstvena struktura svugdje

- Pregled → Detalji → Trenovi → Top N → Varijacije → Kontribucija (doprinos) → Usporedba (jedan kraj drugog)

Izvještaji

- Skup specifičnih izvještaja za svaku stranicu
- Jednostavna prilagodba i definiranje novi
- Specifičan pristup interakcija korisnika i OBIEE alata



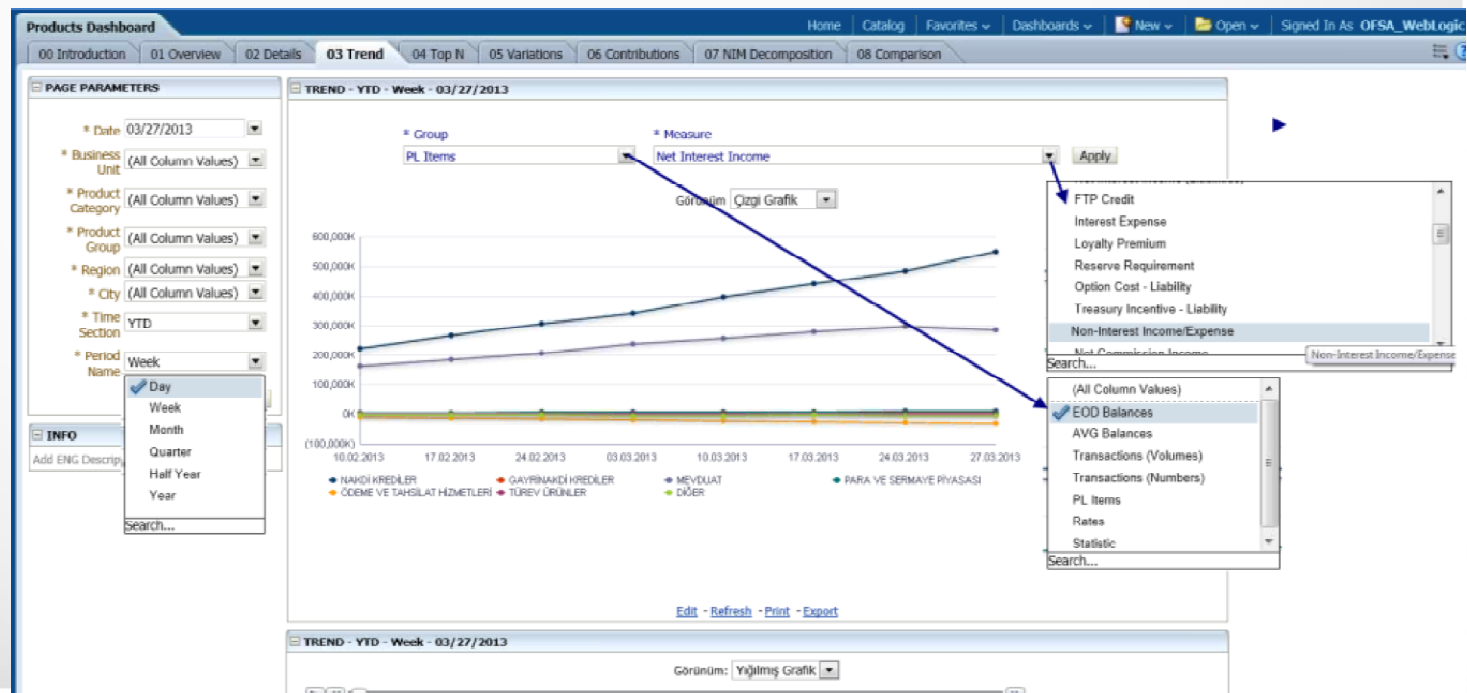
Profitability Insight

FINANCIAL INSTITUTIONS

Interaktivnost

Dashboard/Report opcije i parametri

- Filtri i parametri
- Selekcija perioda
- Izbornik mjera



> Prilagodba sadržaja

PROFITABILITY INSIGHT



P&L elementi & ostale mjere

- Jednostavno proširenje standardnog skupa mjera
- Integracija dodatnih (ili posebnih izvedenih) dimenzija
- Nove mjere definirane u meta modelu podataka odmah su vidljive na

definiranim dashboard-ima

Izveštaji

- Novi Dashboard-i/Stranice se lako dopunjuju
- Dodatni parametri
- „Pixel perfect” integracija

Višejezičnost

- Podržan trenutno jedan dodatni jezik
- Dvojezičnost i u **podacima** i u sučelju

„System Tuning”

- Mogućnost proširenja sa dodatnim agregacijama
- Nema potrebe za promjenom postojećih izvještaja



P&L izvještaj – Ovisan o dimenzijskom kontekstu (pogledu)

- Za različite dimenzije pokazuju se različiti elementi
- Proizvodni P&L, Klijentski pogled na P&L, Organizacijski P&L...

P&L izvještaj – korisnički kontekst

- Pogled na profitabilnost adekvatan odgovornosti
- Voditelji poslovnica, Voditelji Grupa korisnika, Top Management,..

Dostupnost podataka

- Horizontalni i vertikalni pristup pravima
- Filtriranje po „subject area”
- Određeni korisnici vide samo određene dashboard-e primjerene svojoj ulozi
- Samo određene organizacijske cjeline, proizvode, klijente ...
- Pogledi za brand menadžere, organizacijske jedinice i sl.

Prilogodba – „LOOK & FEEL”

PROFITABILITY INSIGHT



„Look & Feel”

- Boje, logo itd.
- Brza promjena izgleda svih izvještaja preko svih dashboarda

PROFIT & LOSS - YTD - 06/30/2013						
	Credits	DEPOSIT	MONEY AND CAPITAL MARKETS	MISCELLANEOUS SERVICES	UNKNOWN	Grand Total
Net Interest Income	1,406,180,587,714	(2,646,573,182)	(5,947,107)	0	21,066,488	1,403,578,639,371
Net Interest Income (Assets)	1,406,180,587,714	0	0	0	21,066,488	1,406,231,159,661
Interest Income	1,406,180,587,714				21,066,488	1,406,231,159,661
FTP Charge						
Liquidity Cost						
Option Cost - Asset						
Treasury Incentive - Asset						
Net Interest Income (Liabilities)	0	(2,646,573,182)	(5,947,107)	0	0	(2,652,520,289)
FTP Credit						
Interest Expense		(2,646,573,182)	(5,947,107)			(2,652,520,289)
Loyalty Premium						
Reserve Requirement						
Option Cost - Liability						
Treasury Incentive - Liability						
Non-Interest Income/Expense	0	0	0	0	0	0
Net Commission Income	0	0	0	0	0	0
Commission Income						
Commission Expense						
Net Trading Income	0	0	0	0	0	0
FX Trading Net Income	0	0	0	0	0	0
Other Trading Net Income						
Net Derivative Income	0	0	0	0	0	0
Derivative Income						
Derivative Expense						
Net Other Income	0	0	0	0	0	0
Promotion Expense						
SDIF Premium Expense						
Advertising Expense						
Other Non-Interest Income						
Other Non-Interest Expense						
Maxipuan Expenses						
Operational Costs	0	0	0	0	0	0
Standard Operational Costs - Branch						
Standard Operational Costs - Head Office						
General Provision Expense	0	0	0	0	0	0
NPL Net Income	234,666,400	0	0	0	26,385,626	262,244,216



PROFIT and LOSS DETAILS - 31.01.2012				
Items	Income/Expense (HRK)		Grand Total	
	Product	Service		
NET INTEREST MARGIN (NIM)	(179)	0	(179)	
Net Interest Income	(179)	0	(179)	
Net Interest Income (Assets)	(578)	0	(578)	
Interest income	5,570	0	5,570	
Transfer Charge	(4,821)	0	(4,821)	
Regulatory Adj. Charge (A)	0	0	0	
CDS Charge (A)	(1,223)	0	(1,223)	
Net Interest Income (Liabilities)	399	0	399	
Interest Expense	(17)	0	(17)	
Transfer Credit	416	0	416	
CDS Credit	0	0	0	
Dividends	0	0	0	
Dividends and other revenues	0	0	0	
Allocation of Dividends and Group effect	0	0	0	
NON INTEREST INCOME/EXPENSE	(22)	20	(2)	
Non Interest Income/Expense - Booked	5	20	25	
Net Commission Income	5	20	25	
Commission Income	5	20	25	
Commission expense	0	0	0	
Net Trading Income	0	0	0	
Profit (loss) from trading activities	0	0	0	
Net Other Income	0	0	0	
Other operating income	0	0	0	
Other operating expenses	0	0	0	
Non Interest Income/Expenses - Allocated	(27)	0	(27)	
Non Interest Income and Expense allocation	1	0	1	
FINA Allocated Expenses	0	0	0	
Deposit insurance cost realloc.	(28)	0	(28)	
NET OPERATING MARGIN (NOM)	(201)	20	(181)	
OPEX	(191)	(188)	(379)	
Operating Expenses - Booked	0	0	0	
Operating expenses	0	0	0	
Operating Expenses - Allocated	(191)	(188)	(379)	
Allocated Network	(72)	(24)	(96)	



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Pitanja



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PAGE PARAMETERS

* Date: 05/22/2011

* Business Unit: (All Column Values)

* Product Category: (All Column Values)

* Product Group: (All Column Values)

* Region: (All Column Values)

* City: (All Column Values)

* Time Section: YTD

Apply Reset

INFO

Add ENG Description Here

BALANCES - YTD - 05/22/2011

KREDILER

	End of Day Balance	End of Day Balance %	Average End Of Day Balance	Average Account Balance	Number of Open Accounts
> TL Nakli Krediler	114,397,734,039	67.48%	318,555,243		43
> DE Nakli Krediler	5,332,054,395	3.26%	39,514,960	1,568	25,208
> YF Nakli Krediler	42,278,419,661	24.89%	301,088,926	13,150	22,965
> Gavinski Krediler	7,427,351,023	4.37%	53,056,364		166
Grand Total	169,036,169,118	100.00%	1,210,115,494		63

MEVDUAT

	End of Day Balance	End of Day Balance %	Average End Of Day Balance	Average Account Balance	Number of Open Accounts
> TL Mevduat Hesaplan	107,870,507,512	63.31%	770,503,625		23
> YF Mevduat Hesaplan	57,807,754,162	33.63%	412,912,530	62	6,709,580
> Alan Depo Hesaplan	4,702,855,202	2.76%	33,892,109		83
Grand Total	170,381,155,876	100.00%	1,217,008,263		30

PARA VE SERMAYE PIYASASI

	End of Day Balance	End of Day Balance %	Average End Of Day Balance	Average Account Balance	Number of Open Accounts
> Yatirim hesabi	3,702,368,142	100.00%	26,449,201		14
Grand Total	3,702,368,142	100.00%	26,449,201		14

Edit Refresh Print Export

VOLUMES - YTD - 05/22/2011

PARA VE SERMAYE PIYASASI

	Volume	Volume %	AVG Volume per Transaction	Average volume per day	Number of transactions
> Yatirim hesabi	129,023,087,638	100.00%		908,613,293	
Grand Total	129,023,087,638	100.00%		908,613,293	

MUHTELIF HIZMETLER

	Volume	Volume %	AVG Volume per Transaction	Average volume per day	Number of transactions
> Sankasürans Faaliyetleri	293,222,954,131,675,000	99.97%		2,064,950,452,054,080	
> Diđer Muhtelef Hizmetler	100,395,046,998,256	0.03%		707,007,373,227	
Grand Total	293,323,359,238,677,000	100.00%		2,065,657,459,427,300	

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PROFIT & LOSS - YTD - 05/22/2011

	KREDILER	MEVDUAT	PARA VE SERMAYE PIYASASI	MUHTELIF HIZMETLER	TANIMSIZ	Grand Total
Net Interest Income	1,230,433,831,526	(2,315,751,534)	(5,203,719)	0	18,433,177	1,228,131,309,450
Net Interest Income (Assets)	1,230,433,831,526	0	0	0	18,433,177	1,230,452,264,703
Interest Income	1,230,433,831,526				18,433,177	1,230,452,264,703
FTP Charge						
Liquidity Cost						

BALANCES - YTD - 05/22/2011

* Group - Balances: EOD Balances

* Measure - Balances: End of Day Balance

Apply

KREDILER

End of Day Balance

MEVDUAT

End of Day Balance

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DASHBOARD - Detalji

PROFITABILITY INSIGHT

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Net Interest Income (Assets)			3,080,379	248,089	1,438,562	24,947	4,473	0	4,796,451
Interest Income			3,080,379	248,089	1,438,562	24,947	4,473	0	4,796,451
FTP Charge									
Liquidity Cost									
Option Cost - Asset									
Treasury Incentive - Asset									
Net Interest Income (Liabilities)			0	0	0	0	0	0	0
FTP Credit									
Interest Expense									
Loyalty Premium									
Reserve Requirement									
Option Cost - Liability									
Treasury Incentive - Liability									
Non-Interest Income/Expense			0	0	0	0	0	0	0
Net Commission Income			0	0	0	0	0	0	0
Commission Income									
Commission Expense									
Net Trading Income			0	0	0	0	0	0	0
FX Trading Net Income			0	0	0	0	0	0	0
Other Trading Net Income									
Net Derivative Income			0	0	0	0	0	0	0
Derivative Income									
Derivative Expense									
Net Other Income			0	0	0	0	0	0	0
Promotion Expense									
SOP Premium Expense									
Advertising Expense									
Other Non-Interest Income									
Other Non-Interest Expense									
Maxipuan Expenses									
Operational Costs			0	0	0	0	0	0	0
Standard Operational Costs - Branch									
Standard Operational Costs - Head Office									
General Provision Expense									
NPL Net Income			71,213	0	0	0	(10)	0	71,203
Specific Provision Expense									
Late Payment Interest Income									3,658
Collection Income									74,636
Expenses for NPL			(7,091)				(10)		(7,991)
Gross Profit			3,151,392	248,089	1,438,562	24,947	4,464	0	4,867,654
Risk Adjustments			0	0	0	0	0	0	0
Expected Loss									
Cost of Capital									
Risk Adjusted Gross Profit			3,151,392	248,089	1,438,562	24,947	4,464	0	4,867,654
Capital Requirement									
RAROC %			3,151,392	248,089	1,438,562	24,947	4,464	0	4,867,654

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PAGE PARAMETERS

* Date: 05/22/2011
 * Business Unit: (All Column Values)
 * Product Category: (All Column Values)
 * Product Group: (All Column Values)
 * Region: (All Column Values)
 * City: (All Column Values)
 * Time Section: YTD
 * Period Name: Day

TREND - YTD - Day - 05/22/2011

* Group: EOD Balances * Measure: End of Day Balance

Görünüm: Yünlü Grafik

TREND - YTD - Day - 05/22/2011

Görünüm: Tablo

	20.05.2011	21.05.2011	22.05.2011
Net Interest Income (Liabilities)	(1,184,160,843)	(1,657,025,181)	(2,320,955,253)
Net Interest Income (Assets)	621,781,767,706	878,894,474,788	1,230,432,264,703
Net Trading Income	0	0	0
Net Derivative Income	0	0	0
Net Other Income	0	0	0
Operational Costs	0	0	0
NPL Net Income	117,073,311	163,902,635	229,463,689
General Provision Expense			
Net Commission Income	0	0	0

TREND BY CROSS DIMENSIONS - YTD - Day - 05/22/2011

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* Date:

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* İlk:

INFO

Add ERIG Description Here

TOP N - YTD - 05/22/2011

* Measure Name - 1 - T2: * Measure Name - 2 - T2:

Görünüm:

Sub Product Name	End of Day Balance	Rank	% in Top N	% in Total	Net Interest Income	Rank	% in Total
TL Vadeli Mevduat	88,982,705,319	1	31.4%	25.84%	(1,924,756,204)	96	-0.26%
Vadeli Döviz Tevdiat Hesapları	47,563,585,557	2	15.8%	13.81%	(389,743,011)	95	-0.03%
Değişken Fazlı YP Krediler	24,665,859,514	3	8.7%	7.16%	290,968,422	4	0.02%
Bireysel Kredi Kartları	21,234,517,837	4	7.5%	6.17%	196,773,540	9	0.02%
Standart TL Vadeli Hesap Hizmetleri	18,835,530,926	5	6.7%	5.47%	(363)	91	-0.00%
Eğit Taklit Ödemeli TL Bireysel Diğer Krediler	17,975,593,818	6	6.4%	5.22%	275,736,625	5	0.02%
Diğer TL Ticari Krediler	17,479,895,520	7	6.2%	5.08%	648,186,742	2	0.05%
Sabit Fazlı YP Krediler	16,344,833,798	8	5.8%	4.75%	313,719,726	3	0.03%
Eğit Taklit Ödemeli TL Ticari Diğer Krediler	15,058,394,737	9	5.3%	4.37%	224,165,626	7	0.02%
Eğit Taklit Ödemeli TL Konut Kredileri	14,909,433,413	10	5.3%	4.33%	207,533,644	8	0.02%
Grand Total	283,050,554,439		100.0%	82.18%	(157,415,348)		-0.01%

TOP N - TREND - YTD - 05/22/2011

* Group: * Measure:

Görünüm:

Sub Product Name	End of Day Balance	End of Day Balance - Day Ago	Difference - Previous Period	Rank	Rank - Day Ago	% in Total	% in Total - Day Ago
TL Vadeli Mevduat	88,982,706,319	63,559,075,942	28.57% ↑	1	1	25.84%	25.84%
Vadeli Döviz Tevdiat Hesapları	47,563,600,557	30,974,063,255	28.57% ↑	2	2	13.01%	13.01%
Değişken Fazlı YP Krediler	24,665,859,514	17,618,471,081	28.57% ↑	3	3	7.16%	7.16%
Bireysel Kredi Kartları	21,234,517,837	15,467,512,741	28.57% ↑	4	4	6.17%	6.17%
Standart TL Vadeli Hesap Hizmetleri	18,835,530,926	13,453,950,661	28.57% ↑	5	5	5.47%	5.47%
Eğit Taklit Ödemeli TL Bireysel Diğer Krediler	17,975,593,818	12,839,781,299	28.57% ↑	5	6	5.22%	5.22%
Diğer TL Ticari Krediler	17,479,895,520	12,485,639,657	28.57% ↑	7	7	5.08%	5.08%
Sabit Fazlı YP Krediler	16,344,833,798	11,674,881,284	28.57% ↑	8	8	4.75%	4.75%
Eğit Taklit Ödemeli TL Ticari Diğer Krediler	15,058,394,737	10,755,096,241	20.57% ↑	9	9	4.37%	4.37%
Eğit Taklit Ödemeli TL Konut Kredileri	14,909,433,413	10,649,595,295	28.57% ↑	10	10	4.33%	4.33%
Grand Total	283,050,554,439	202,178,967,456	28.57%			82.18%	82.18%

DISTRIBUTION / HEATHAP - YTD - 05/22/2011

DASHBOARD - Varijacije

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PAGE PARAMETERS

* Date: 05/22/2011

* Business Unit: [All Column Values]

* Product Category: [All Column Values]

* Product Group: [All Column Values]

* Region: [All Column Values]

* City: [All Column Values]

* Time Section: YTD

* Period Name: Day

Apply Reset

INFO
Add ENG Description Here

PAGE PARAMETERS

* Group: EQO Balances

* Measure: End of Day Balance

Apply

VARIATIONS OVERVIEW - YTD - Day - 05/22/2011

Product Category Name: KREDILER

Date	End of Day Balance	% Change
20.05.2011	86,651,136,693	-
21.05.2011	121,311,549,373	+40.00%
22.05.2011	169,836,369,118	+40.00%

Edit Refresh Print Export

VARIATIONS OVERVIEW - YTD - Day - 05/22/2011

		20.05.2011	21.05.2011	22.05.2011
> KREDILER	End of Day Balance	86,651,136,693	121,311,549,373	169,836,369,118
	% Change		+40.00%	+40.00%
> MEUJLAT	End of Day Balance	86,929,151,672	121,700,326,343	170,381,156,676
	% Change		+40.00%	+40.00%
> PARA NE SERMAYE PIYASASI	End of Day Balance	1,899,228,644	2,644,320,101	3,702,888,142
	% Change		+40.00%	+40.00%
> MUHTELIF HIZMETLER	End of Day Balance	11,871,118	16,519,565	23,267,390
	% Change		+40.00%	+40.00%
> TANIMSIZ	End of Day Balance	211,619,229	318,266,323	473,673,688
	% Change		+40.00%	+40.00%

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DASHBOARD – Doprinos (contribution)

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PAGE PARAMETERS

* Date: 05/22/2011

* Business Unit: (All Column Values)

* Product Category: (All Column Values)

* Product Group: (All Column Values)

* Region: (All Column Values)

* City: (All Column Values)

* Time Section: YTD

Apply Reset

INFO

Add Info Description Here

CONTRIBUTIONS OVERVIEW - YTD - 05/22/2011

* Group: EGD Balances * Measure: End of Day Balance

Görünüm: İş Birimleri

	BİREYSE. BANKACILIK	ÖZEL BANKACILIK	TİCARİ BANKACILIK	KURUMSAL BANKACILIK	DİĞER	NDNE	Grand Total
> KREDİLER	29.1%	0.5%	40.8%	28.6%	0.3%	0.8%	100.0%
> MEVDUAT	-42.5%	19.3%	21.1%	15.8%	1.2%	0.1%	100.0%
> PARA VE SERMAYE PİYASASI	54.3%	5.9%	19.8%	9.5%	2.7%	6.9%	100.0%
> MÜHÜRLEME HİZMETLERİ	65.6%	0.0%	17.0%	1.0%	1.1%	12.3%	100.0%
> TANIMSIZ	6.5%		62.7%	29.9%	0.3%	0.7%	100.0%

Edit - Refresh - Print - Export

CONTRIBUTIONS DETAILS - YTD - 05/22/2011

Görünüm: Kar ve Zarar

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DASHBOARD – Dekompozicija NIM-a

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- Business Unit: (All Column Values)
- Product Category: (All Column Values)
- Product Group: (All Column Values)
- Region: (All Column Values)
- City: (All Column Values)
- Time Section: YTD
- View LC/FC: Local

NET INTEREST MARGIN OVERVIEW - YTD - 05/22/2011

Görünüm: Gelir ve Gider Kalemleri: %

	KREDİLER	MEVDUAT
Net Interest Income %	268,900.92%	(489.11%)
Net Interest Income (Assets) %	268,900.92%	0.00%
Interest Income %	268,900.92%	0.00%
FTP Charge %	0.00%	0.00%
Liquidity Cost %	0.00%	0.00%
Option Cost - Asset %	0.00%	0.00%
Treasury Incentive - Asset %	0.00%	0.00%
Net Interest Income (Liabilities) %	0.00%	(489.11%)
FTP Credit %	0.00%	0.00%
Interest Expense %	0.00%	(489.11%)
Loyalty Premium %	0.00%	0.00%
Reserve Requirement %	0.00%	0.00%
Option Cost - Liability %	0.00%	0.00%
Treasury Incentive - Liability %	0.00%	0.00%
Average End Of Day Balance	1,160,050,129	1,217,008,263

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NET INTEREST MARGIN BY DIMENSIONS - YTD - 05/22/2011

Region Name: ADANA BÖLGE SATIŞ MÜDÜRLÜĞÜ

Product Category Name	Average End Of Day Balance (KUR)	Net Interest Margin (%)
KREDİLER	~50,000K	~268,900.92%
MEVDUAT	~40,000K	~-489.11%

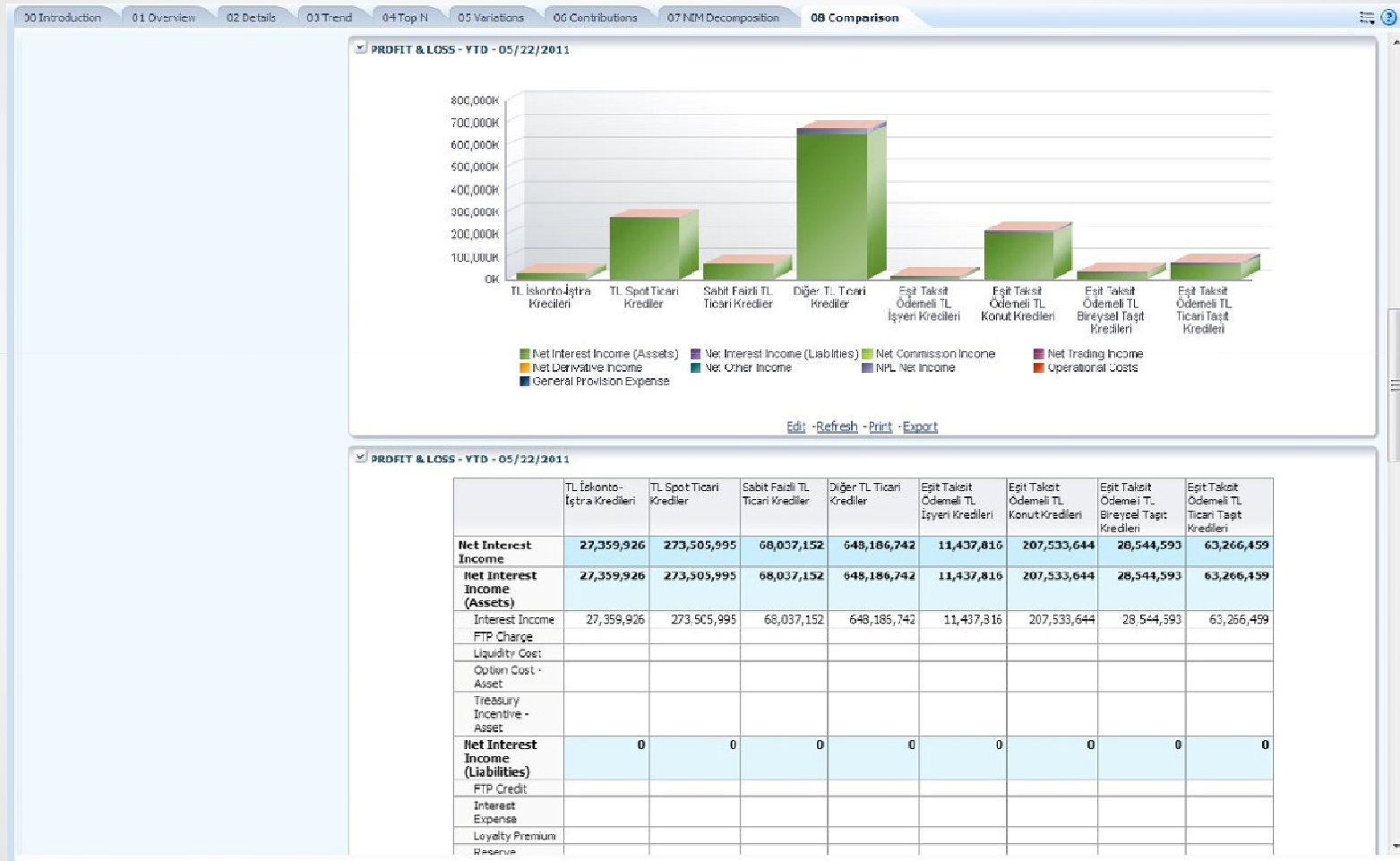
[Edit](#) - [Refresh](#) - [Print](#) - [Export](#)

NET INTEREST MARGIN BY DIMENSIONS - YTD - 05/22/2011

Business Unit: (All Column Values)



PROFITABILITY INSIGHT



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AGENDA

WWW.NEOS.HR

FINANCIAL INSTITUTIONS - PROFITABILITY INSIGHT



Neos

- Osnovne informacije

Neos Profitability Insight

- Opis sustava
- Elementi sustava i arhitektura
- Dashboardi i stranice
- Prilagodbe
- Prikaz sustava

Implementacija

- Faze projekata
- Iskustva

Pitanja





Referentna implementacija

PROFITABILITY INSIGHT



Klijent

- Najveća turska banka (u top 100 svjetskih banaka)
- Kompleksni P&L izvještaji

Dashboardi i izvještaji

- 11 dashboarda
- 96 Stranica / Tabova
- Preko 500 izvještaja
- 8 glavnih + preko 10 izvedenih dimenzija

Veličina baze i odziv

- Dnevni Load (oko 130 mil redaka)
- Preko 50 korisnika
- 95% izvještaja - Odziv < 2 sec

Vremenski okvir implementacije

- 1 faza (viši nivo pogleda na P&L) - 3 mjeseca
- 2 faza (Klijent/Account nivo) - 4 mjeseca

Hvala na pažnji!