

Visual Analytics for Financial Institutions

Jump-start your analytics journey with five prebuilt, interactive dashboards

Benefits

With financial services dashboards from SAS and Element Technologies, you can:

- Make faster, more informed business decisions by visualizing data correlations across multiple variables.
- Get up and running quickly with prebuilt analytical dashboards and reports.
- Mine all your data sources, across all lines of business – not just your core banking system.
- Let users create customized, self-service reports that include interactive, enhanced data visualizations like trends, forecasts or anomalies.

Overview

Financial institutions, including banks, lenders and credit unions, base many decisions on their overall operations and profitability. But to make the best possible decisions, they need a consolidated, up-to-date view of critical metrics. SAS and Element Technologies, a SAS® Partner, have developed five prebuilt financial institution dashboards that track metrics – expenses, sales and profits – for varying customer business cases. From a single point of access, business users can stay on top of financial and operational performance, manage cashflow and meet financial objectives.

The dashboards are built on SAS Visual Analytics, which runs in memory to provide self-service reports, visual discovery and easy-to-use analytics. You can select from five out-of-the-box, interactive dashboards and multiple deployment options, including cloud, on-site server-based or hybrid deployment. Users have the option to interact with the data through a mobile device or from their computers.

The prebuilt dashboards empower all types of users – from influencers, decision makers and analysts to statisticians and data scientists – to:

- Analyze transactional data from the branches.
- View the right business dashboard for every situation.
- Slice and dice the data and drill down into the data by function.
- Monitor the performance of line functions across the organization.



Choose From One to Five Dashboards

Depending on your needs, you can choose from five prebuilt, interactive dashboards that make it easy to create engaging reports or run queries almost instantly. The dashboards include:

- Customer and product profitability.
- Loan production.
- Operations.
- Capital exposure and risk.
- Marketing.

Customer and Product Profitability Dashboard

This dashboard helps you understand which customers and products are the most profitable across product lines, customer segments, geographic regions and branches. Use it to build the following reports:

- **Customer profitability landscape.** Shows profitable customers by product/product lines across geographic regions.
- **Product profitability landscape.** Displays product profit across geographic regions and product-specific data like “balance and funded amount” across product lines.
- **Branch performance.** Provides an overview of profitability across the bank’s branches.
- **Branch customer scenario.** Depicts the customer relationship with the bank’s branches and their overall profitability.

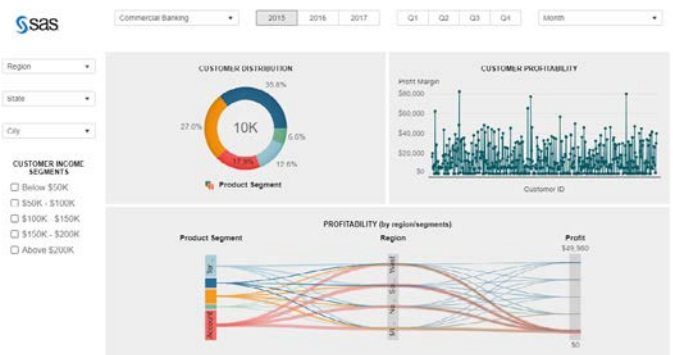


Figure 1. Customer profitability landscape report.

Loan Production Dashboard

This dashboard presents a view of mortgage volume, application status and disposition across regions, branches, product type and personnel. Use it to build the following reports:

- **Loan production overview.** Displays application volume (numbers and dollars) across regional/branch managers and loan officers.
- **Loan performance (30 days).** Shows application volume, application status and trends over a 30-day period.
- **Loan performance (seven days).** Provides application volume, application status and trends over a seven-day period.
- **Loan application insight.** Allows users to view loan application status, loan volume, approval rate, pull-through rate and underwriting time.



Figure 2. Loan production overview report.

Operations Dashboard

This dashboard outlines income, expense and balance sheet account comparisons across geography and time. You can use it to build the following reports:

- **Operations overview.** Provides income, expense and balance sheet account comparisons for year-over-year and quarter-over-quarter.
- **Income and expense insight.** Compares income and expense account actual spending to budget levels.
- **Expenses (deep dive).** Shows the distribution of expenses by accounts and geographic regions.
- **Liabilities (deep dive).** Reflects the spread of liabilities by accounts and geographic regions.

Capital Exposure and Risk Dashboard

This dashboard helps you understand your product or investment mix risk, and assess economic capital, level of exposure and expected loss metrics. You can build the following reports with this dashboard:

- **Enterprise capital exposure.** Presents 18 quarters of exposure and capital data - at the holding company level, across subsidiaries and lines of business.
- **Risk-adjusted return.** Lets you explore return and exposure across regions, states and industries as well as risk-adjusted return on capital (RAROC) distributions across lines of business and ratings categories.
- **Detailed risk exposure.** Displays exposure, economic capital and expected credit loss across ratings categories, and RAROC distributions across lines of business and ratings categories.
- **Counterparty exposure.** Highlights the concentration of counterparties within the bank's portfolios as well as the trends for return and exposure concentration over the past four quarters.
- **Banking stress test.** Shows regulatory results plus capital on hand for each subsidiary or line of business.



Figure 3. Operations overview report.



Figure 4. Enterprise capital exposure report.

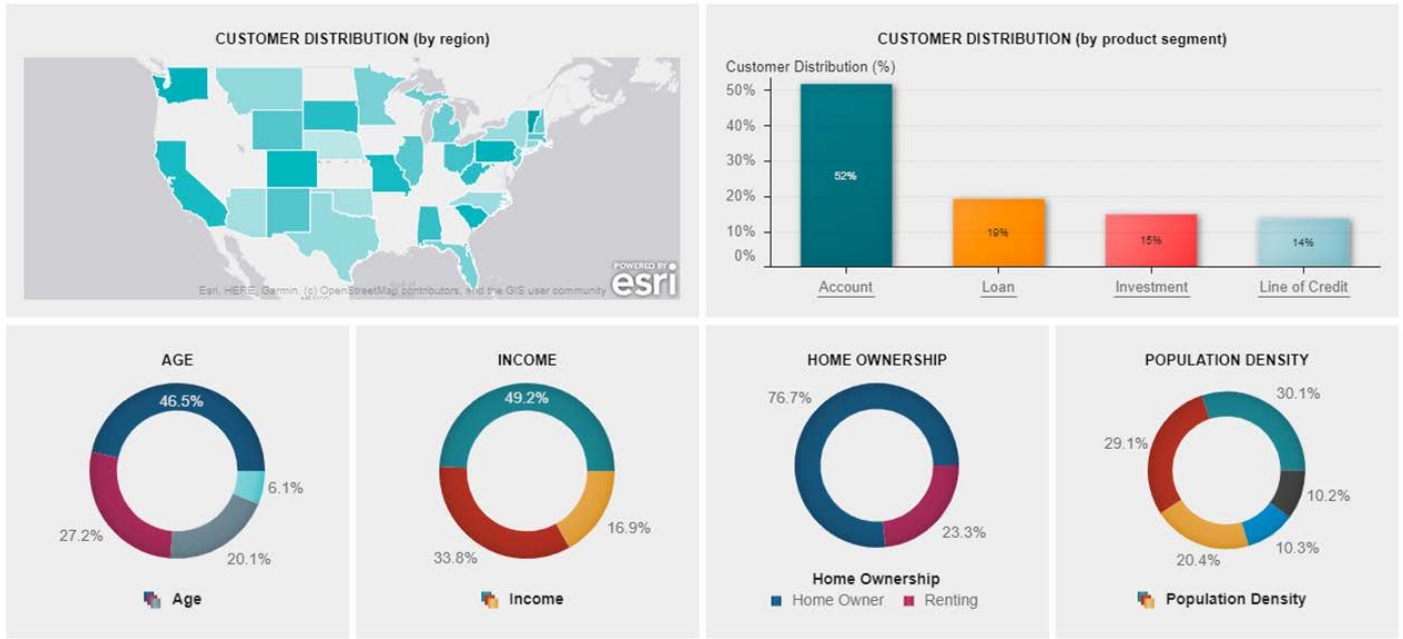


Figure 5. Customer segment overview report.

Marketing Dashboard

The marketing dashboard analyzes customer distribution across market segments, and tracks campaign performance, leads and high-level financial impact. Use it to build the following reports:

- **Customer segment overview.** Presents customer and product distribution across various demographic market segments.
- **Campaign performance.** Summarizes campaign response metrics across product, region and demographic market segments.
- **Campaign financial impact.** Highlights campaign return by target channel and campaign type.
- **Campaign leads generated.** Reports on leads across demographic market segments.

To learn more, visit: sas.com/element.