

New thinking.
Real answers.



Your panelists today



Graham Goble, CEO

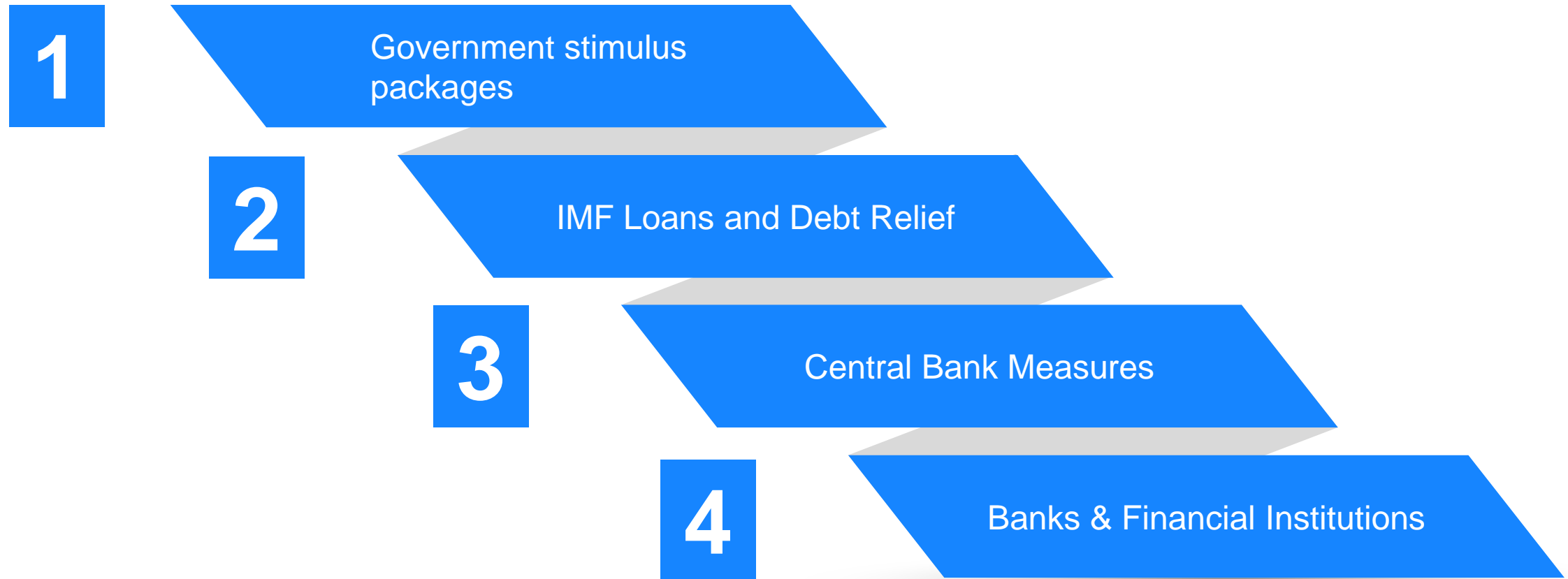


**Connor Blake, Director,
Business Development**

Housekeeping

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

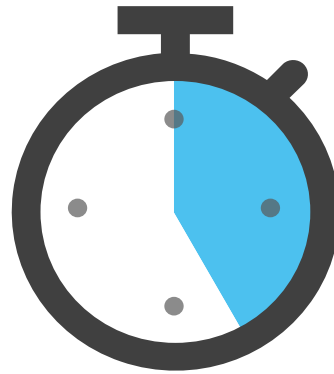
What emergency responses are we seeing to the crisis?



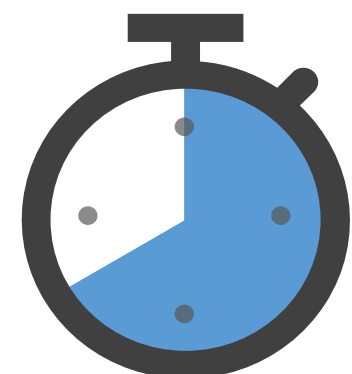
Management responses to the crisis?



EMERGENCY MODE



NEXT 12 WEEKS



3 MONTHS +

POLLING QUESTION #1

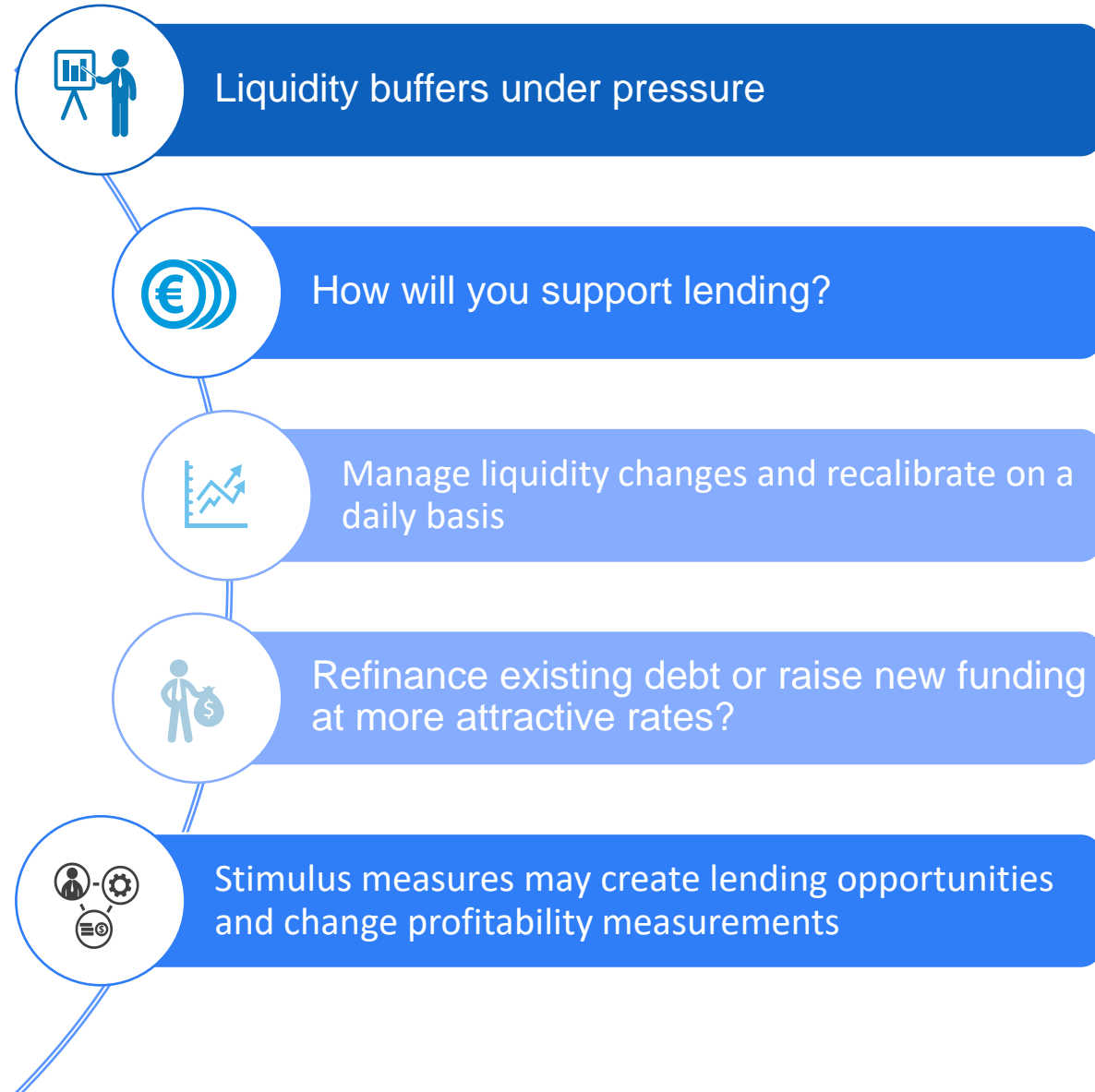
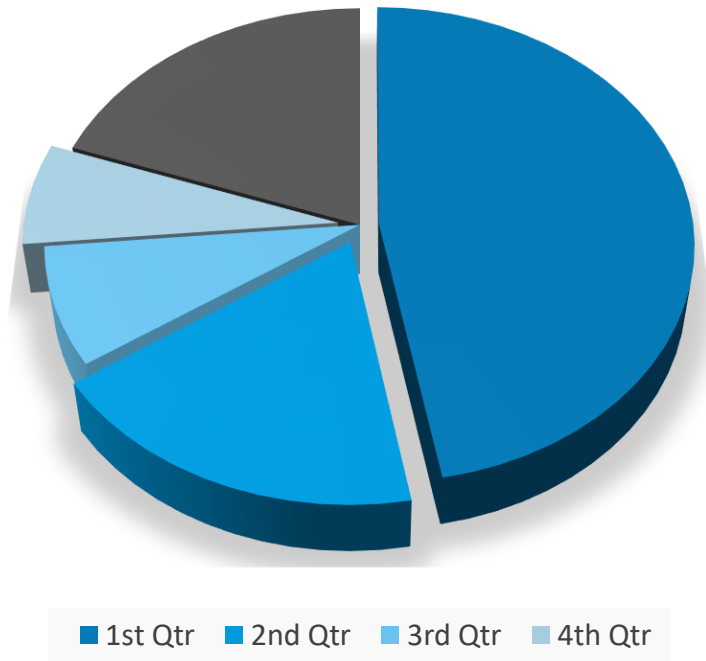
Does this timeframe (emergency, next 3mths, following 3mths+) match your thinking about how you are managing in the current crisis?

A: Yes, we agree with your timeframe

B: No, we are thinking further than 6 months out

C: Don't know / still in emergency mode

Rethinking Balance Sheet Strategy



Top 5 challenges for CFOs

05

Liquidity

04

Cost Control

03

Funding

02

Lending

01

Deposits



Daily deposit & loan balance behavior
Changes in sources of funding

Manage expenses short term
Long term remove expenses & optimise

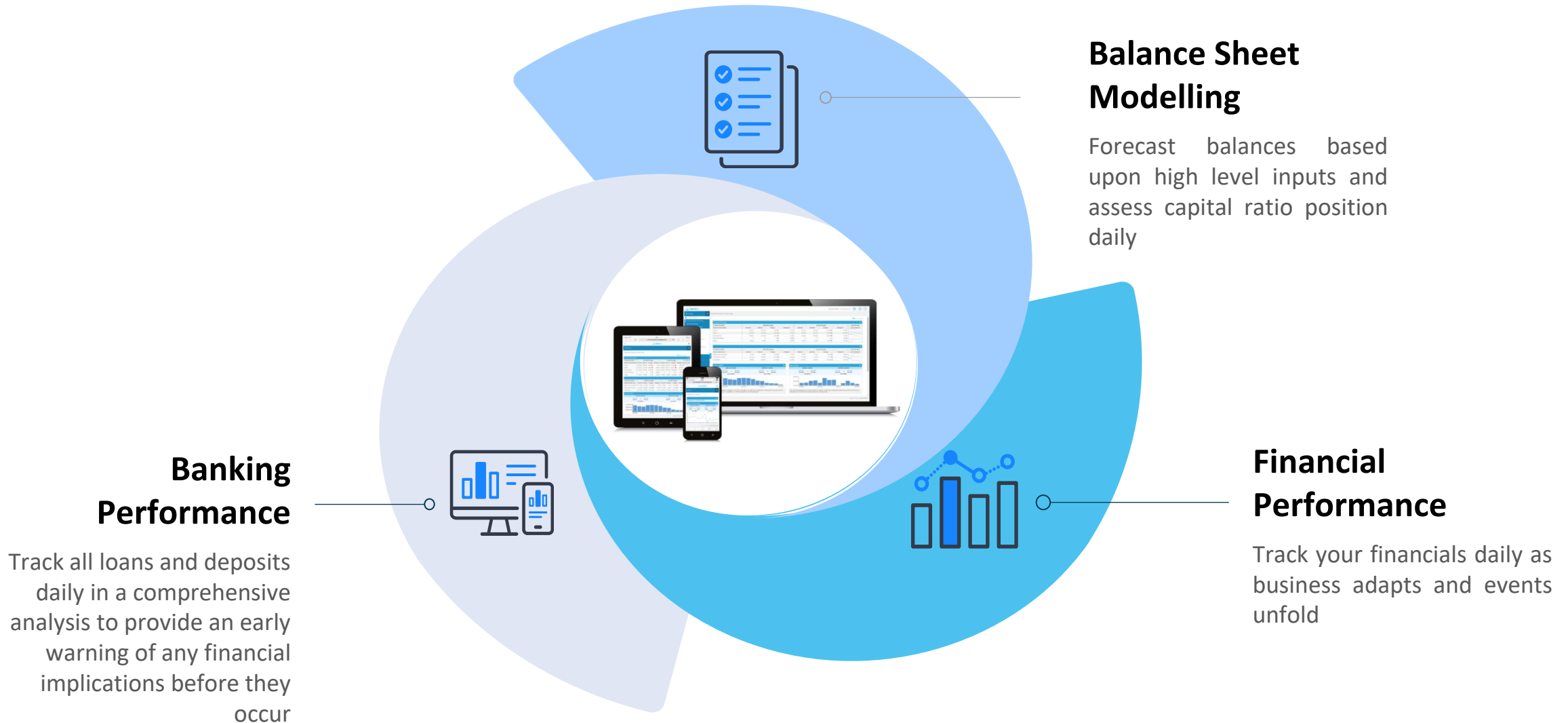
Develop contingency funding scenarios

Rescheduling vs Restructuring vs Refinancing

Monitor position changes daily



Measure + Monitor = Manage



Actionable insights



Daily financial insights to model your sustainability



Forecast lost interest income and effect on earnings



Daily loan insights



Track government & central bank stimulus for end customers and businesses



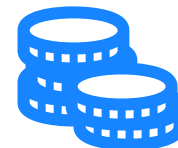
Daily deposit insights



Monitor the effects of mandatory loan rescheduling



Daily, monthly, quarterly and annual capital ratio scenarios



Control costs and expenses

How BankBI helps

Financial Performance



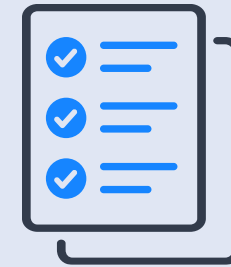
Replace manual reporting methods with an automated process, saving hundreds or thousands of hours per year.

Banking Performance

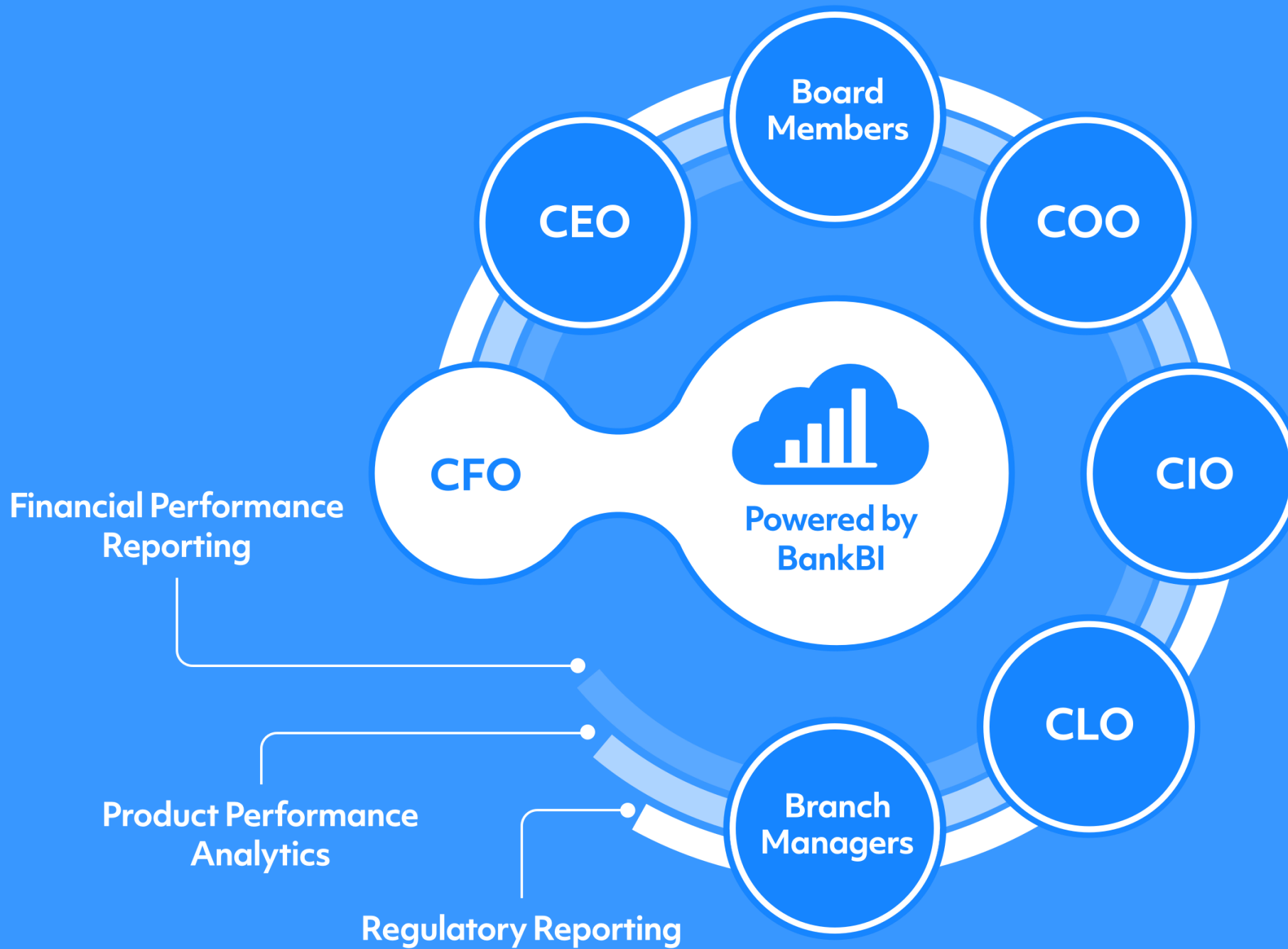


Reach into the core banking system and pull out daily snapshots of all loans and deposits in a comprehensive analysis.

Regulatory Reporting



Automate manual tasks and develop business transformation rules to meet regulatory reporting obligations on time.



POLLING QUESTION #2

Do you think this crisis will permanently change the way your staff work and the way you service your customers?

A: Change forever

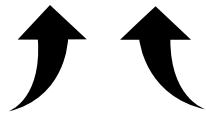
B: Temporary change

C: No change

BankBI Integrations



GL and Account
Balances



Loan and
Deposit Data

Core Banking integrations include

- T24
- Finastra
- Mambu
- Finacle
- Flexcube
- Musoni
- Fiserv DNA
- Jack Henry Scymitar Episys

GL integrations include

- Sage
- SAP
- Infor Sun
- Prologue



Financial Performance



- Financial Results
- Balance Sheet
- Income Statement
- Yields & Margins
- Non Performing Assets
- Capital & Liquidity - Basel III
- Budgeting & Forecasting
- KPI Analysis
- Compare any Periods
- Branch Reporting
- What If Strategic Planning
- Trial Balance and GL Mapping
- Trial Balance
- Currency Balances
- Unclassified Codes
- Adjustments
- Raw Measures Data
- Budget Report
- COA by BankBI Code
- Daily B/S Movements
- Daily I/S Movements
- Reconciliation Reporting
- Download Files

Balance Sheet

	Daily Change				Monthly Change			Budget Variance - Apr-20			Change from Last Year End		
(\$000s)	13-Apr-20	12-Apr-20	Change	Change %	31-Mar-20	Change	Change %	Budget	Variance	Variance %	31-Dec-19	Change	Change %
ASSETS													
+ Cash and Due From	15,794	19,933	-4,139 ↓	-20.76%	31,683	-15,889 ↓	-50.15%	32,870	-17,076 ↓	-51.95%	35,814	-20,020 ↓	-55.90%
+ Funds Sold	86,871	84,922	1,949 ↑	2.30%	7	86,865 ↑	1,312,104.17%	5,597	81,275 ↑	1,452.14%	774	86,097 ↑	11,123.02%
+ Investments	164,232	162,592	1,639 ↑	1.01%	144,139	20,093 ↑	13.94%	134,116	30,116 ↑	22.46%	122,762	41,469 ↑	33.78%
Loans													
+ Real Estate Loans	281,906	287,888	-5,982 ↓	-2.08%	298,460	-16,554 ↓	-5.55%	275,758	6,149 ↑	2.23%	242,156	39,751 ↑	16.42%
+ Commercial Loans	40,764	41,606	-841 ↓	-2.02%	44,686	-3,922 ↓	-8.78%	47,573	-6,809 ↓	-14.31%	36,829	3,935 ↑	10.69%
+ Consumer Loans	576	587	-11 ↓	-1.92%	622	-46 ↓	-7.32%	675	-99 ↓	-14.67%	554	22 ↑	3.92%
+ Tax Exempt and Other Loans	36,295	22,460	13,835 ↑	61.60%	26,519	9,776 ↑	36.87%	11,212	25,083 ↑	223.72%	21,675	14,620 ↑	67.45%
+ Other Loan G/L Balances	0	0	0 →	0.00%	0	0 →	0.00%	0	0 →	0.00%	0	0 →	0.00%
Total Loans	359,541	352,541	7,001 ↑	1.99%	370,287	-10,745 ↓	-2.90%	335,218	24,324 ↑	7.26%	301,213	58,328 ↑	19.36%
+ Loan Loss Reserve	-2,615	-2,666	51 ↑	-1.91%	-2,812	196 ↑	6.98%	-3,801	1,186 ↑	31.20%	-2,334	-281 ↓	-12.05%
+ Other Assets	33,095	33,039	56 ↑	0.17%	33,249	-154 ↓	-0.46%	31,706	1,389 ↑	4.38%	32,819	276 ↑	0.84%
TOTAL ASSETS	656,919	650,361	6,558 ↑	1.01%	576,553	80,365 ↑	13.94%	535,705	121,214 ↑	22.63%	491,049	165,870 ↑	33.78%
LIABILITIES													
+ Non-Maturity Deposits	373,490	366,694	6,795 ↑	1.85%	372,919	570 ↑	0.15%	397,742	-24,252 ↓	-6.10%	406,761	-33,272 ↓	-8.18%
+ Time Deposits	34,374	34,374	0 ↓	0.00%	34,366	7 ↑	0.02%	42,600	-8,226 ↓	-19.31%	31,908	2,466 ↑	7.73%
+ Funds Purchased	0	0	0 →	0.00%	0	0 →	0.00%	0	0 →	0.00%	0	0 →	0.00%
+ Borrowings	133,000	133,000	0 →	0.00%	53,200	79,800 ↑	150.00%	45,514	87,486 ↑	192.22%	0	133,000 ↑	0.00%
+ Other Liabilities	4,721	4,717	4 ↑	0.09%	4,775	-54 ↓	-1.13%	2,750	1,971 ↑	71.67%	4,675	46 ↑	0.99%
TOTAL LIABILITIES	545,585	538,785	6,800 ↑	1.26%	465,261	80,324 ↑	17.26%	488,606	56,979 ↑	11.66%	443,344	102,241 ↑	23.06%
EQUITY													



Filter

Branch Group All selected Branch All selected

Daily Balance Sheet Movement

	Change Last Night				Change This Month			Last 10 Days						
	13-Apr	12-Apr	Change	Change %	31-Mar	Change	Change %	11-Apr	10-Apr	09-Apr	08-Apr	07-Apr	06-Apr	05-Apr
Assets (#01000000)	656,918,726	650,361,225	6,557,502 ↑	1.01%	576,553,477	80,365,249 ↑	13.94%	649,389,292	649,389,292	649,389,292	565,140,038	559,378,741	575,738,879	567,674,007
+ Cash and Due From (#01010000)	15,794,260	19,933,230	-4,138,969	-20.76%	31,683,479	-15,889,218	-50.15%	100,564,489	100,564,489	100,564,489	19,690,958	6,628,832	30,651,742	22,164,913
+ Funds Sold (#01020000)	86,871,498	84,922,137	1,949,361	2.30%	6,620	86,864,878	1,312,104.17%	3,370,202	3,370,202	3,370,202	15,124	7,020,330	7,955	7,955
+ Investments (#01030000)	164,231,736	162,592,368	1,639,367	1.01%	144,138,847	20,092,888	13.94%	162,400,724	162,400,724	162,400,724	141,287,072	139,846,747	143,936,782	141,920,566
Loans (#01040000)	359,541,474	352,540,804	7,000,670 ↑	1.99%	370,286,660	-10,745,186 ↓	-2.90%	352,721,317	352,721,317	352,721,317	374,001,475	375,770,101	371,008,868	373,410,010
+ Real Estate Loans (#01040100)	281,906,412	287,888,013	-5,981,602	-2.08%	298,460,352	-16,553,940	-5.55%	286,995,758	286,995,758	286,995,758	304,211,698	304,923,037	301,923,699	302,840,341
+ Commercial Loans (#01040200)	40,764,156	41,605,587	-841,431	-2.02%	44,686,212	-3,922,056	-8.78%	42,664,001	42,664,001	42,664,001	45,370,839	46,052,796	44,532,747	45,949,805
+ Consumer Loans (#01040300)	576,090	587,347	-11,257	-1.92%	621,596	-45,506	-7.32%	587,721	587,721	587,721	623,177	625,226	620,158	622,848
+ Tax Exempt and Other Loans (#01040400)	36,294,816	22,459,856	13,834,960	61.60%	26,518,500	9,776,316	36.87%	22,473,838	22,473,838	22,473,838	23,795,760	24,169,042	23,932,264	23,997,016
+ Loan Loss Reserve (#01050000)	-2,615,339	-2,666,386	51,047	-1.91%	-2,811,575	196,236	-6.98%	-2,667,906	-2,667,906	-2,667,906	-2,828,792	-2,838,026	-2,810,328	-2,765,685
+ Other Assets (#01070000)	33,095,097	33,039,071	56,026	0.17%	33,249,446	-154,349	-0.46%	33,000,465	33,000,465	33,000,465	32,974,201	32,950,756	32,943,861	32,936,247
Liabilities (#02000000)	545,584,879	538,784,994	6,799,885 ↑	1.26%	465,260,805	80,324,074 ↑	17.26%	537,794,164	537,794,164	537,794,164	454,141,122	451,289,726	468,578,874	458,916,398
+ Non-Maturity Deposits (#02010000)	373,489,629	366,694,138	6,795,491	1.85%	372,919,137	570,492	0.15%	365,642,820	365,642,820	365,642,820	361,791,312	358,940,420	373,951,168	366,742,680
+ Time Deposits (#02020000)	34,373,858	34,373,904	-46	0.00%	34,366,458	7,401	0.02%	34,372,981	34,372,981	34,372,981	34,372,968	34,371,335	34,369,107	34,368,240
+ Funds Purchased (#02030000)	0	0	0	0.00%	0	0	0.00%	0	0	0	0	0	2,245,551	0
+ Borrowings (#02040000)	133,000,000	133,000,000	0	0.00%	53,200,000	79,800,000	150.00%	133,000,000	133,000,000	133,000,000	53,200,000	53,200,000	53,200,000	53,200,000



Filter

Branch Group All selected Branch All selected

Daily Income Statement Movement

	Change Last Night				Change This Month			Last 10 Days						
	13-Apr	12-Apr	Change	Change %	31-Mar	Change	Change %	11-Apr	10-Apr	09-Apr	08-Apr	07-Apr	06-Apr	05-Apr
Non-Interest Expense (#15000000)	350,531	97,124	253,407 ↑	260.91%	1,086,315	-735,784 ↓	-67.73%	82,197	82,197	82,197	74,499	88,446	37,768	32,790
+ Occupancy Expense (#15010000)	14,149	14,149	0 →	0.00%	89,717	-75,568 ↓	-84.23%	6,666	6,666	6,666	5,828	5,828	5,828	5,828
- Staff Expenses (#15020000)	250,767	1,097	249,670 ↑	22,765.45%	682,545	-431,778 ↓	-63.26%	1,097	1,097	1,097	611	1,194	2,160	-2,643
- Salaries and Benefits (#15020100)	250,767	1,097	249,670 ↑	22,765.45%	682,545	-431,778 ↓	-63.26%	1,097	1,097	1,097	611	1,194	2,160	-2,643
+ Salaries and Benefits (#15020101)	250,767	1,097	249,670 ↑	22,765.45%	682,545	-431,778 ↓	-63.26%	1,097	1,097	1,097	611	1,194	2,160	-2,643
- Other Non-Interest Expense (#15030000)	85,615	81,878	3,737 ↑	4.56%	314,053	-228,438 ↓	-72.74%	74,434	74,434	74,434	68,060	81,424	29,780	29,605
+ Furniture Fixtures and Equipment (#15030100)	557	557	0 →	0.00%	35,682	-35,125 ↓	-98.44%	557	557	557	557	557	557	557
+ Data Processing (#15030200)	1,342	1,342	0 →	0.00%	42,102	-40,760 ↓	-96.81%	1,342	1,342	1,342	544	544	544	544
+ Advertising and Business Development (#15030300)	392	392	0 →	0.00%	6,806	-6,415 ↓	-94.25%	392	392	392	392	392	392	392
+ Loan Expense (#15030400)	55,104	55,559	-454 ↓	-0.82%	97,904	-42,800 ↓	-43.72%	55,559	55,559	55,559	55,060	55,106	627	646
+ Professional Services (#15030500)	2,786	2,786	0 →	0.00%	28,160	-25,374 ↓	-90.11%	2,707	2,707	2,707	2,308	-2,047	130	130
+ Other Losses and Recoveries (#15030600)	2,402	2,402	0 →	0.00%	2,899	-497 ↓	-17.15%	2,402	2,402	2,402	2,368	2,368	2,368	2,202
+ Insurance Expense (#15030800)	0	0	0 →	0.00%	1,782	-1,782 ↓	-100.00%	0	0	0	0	0	0	0
+ Other Expense (#15030900)	23,033	18,841	4,191 ↑	22.25%	98,718	-75,685 ↓	-76.67%	11,477	11,477	11,477	6,831	24,504	25,162	25,133
Taxes (#17000000)	0	0	0 →	0.00%	-48,137	48,137 ↑	-100.00%	0	0	0	0	0	0	0
+ Taxes (#17010000)	0	0	0 →	0.00%	-48,137	48,137 ↑	-100.00%	0	0	0	0	0	0	0



Financial Position - Balance Sheet

(Thousands of USD)	Change - Monthly		
	31-May-18	30-Apr-18	Change
Assets	1,438,794	1,422,476	16,318 ↑
Cash & Overnight	165,236	165,478	-241 ↓
Fixed Rate Mortgages-First Mortgages	450,132	446,773	3,358 ↑
Fixed Rate Mortgages-Second Mortgages	26,843	27,501	-658 ↓
Home Equity Loc	20,461	20,551	-90 ↓
Loans	1,134,708	1,119,525	15,183 ↑
Allowance for Loan Losses	8,253	8,265	-12 ↓
Institutional CDs	58,775	48,549	10,227 ↑
Total Deposits	1,136,193	1,128,040	8,152 ↑
Notes Payable	143,000	135,100	7,900 ↑
Regulatory Net Worth	150,271	149,436	835 ↑
Minimum Cash Position - 5%	215,819	213,371	2,448 ↑

Financial Position - Income Statement

(Thousands of USD)	Change - Monthly		
	31-May-18	30-Apr-18	Change
Provision for Loan Losses	259	231	29 ↑
Interest Income	4,179	4,028	152 ↑



Filter

Select Comparison 31-May-2018 v 30-Apr-2018 ▼

Performance Ratios

Ratios Analysis (%)	Month v Previous	
	31-May-18	30-Apr-18
Return on Assets	0.69%	
Return on Equity	6.97%	
Yield on Earning Assets	3.66%	
Total Cost of Funds	0.59%	
Net Interest Margin	3.11%	
Non Interest Income to Assets	1.29%	
Non Interest Expense to Assets	3.31%	
Efficiency Ratio	78.61%	

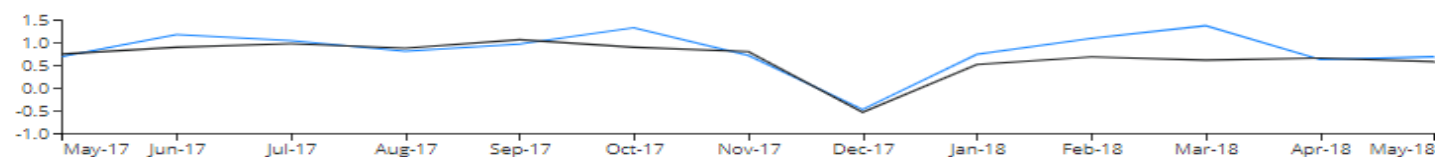
Return on Assets (%)

ANNUAL CHANGE

May-17
0.69
vs
May-18
0.69
↓ 0.00%

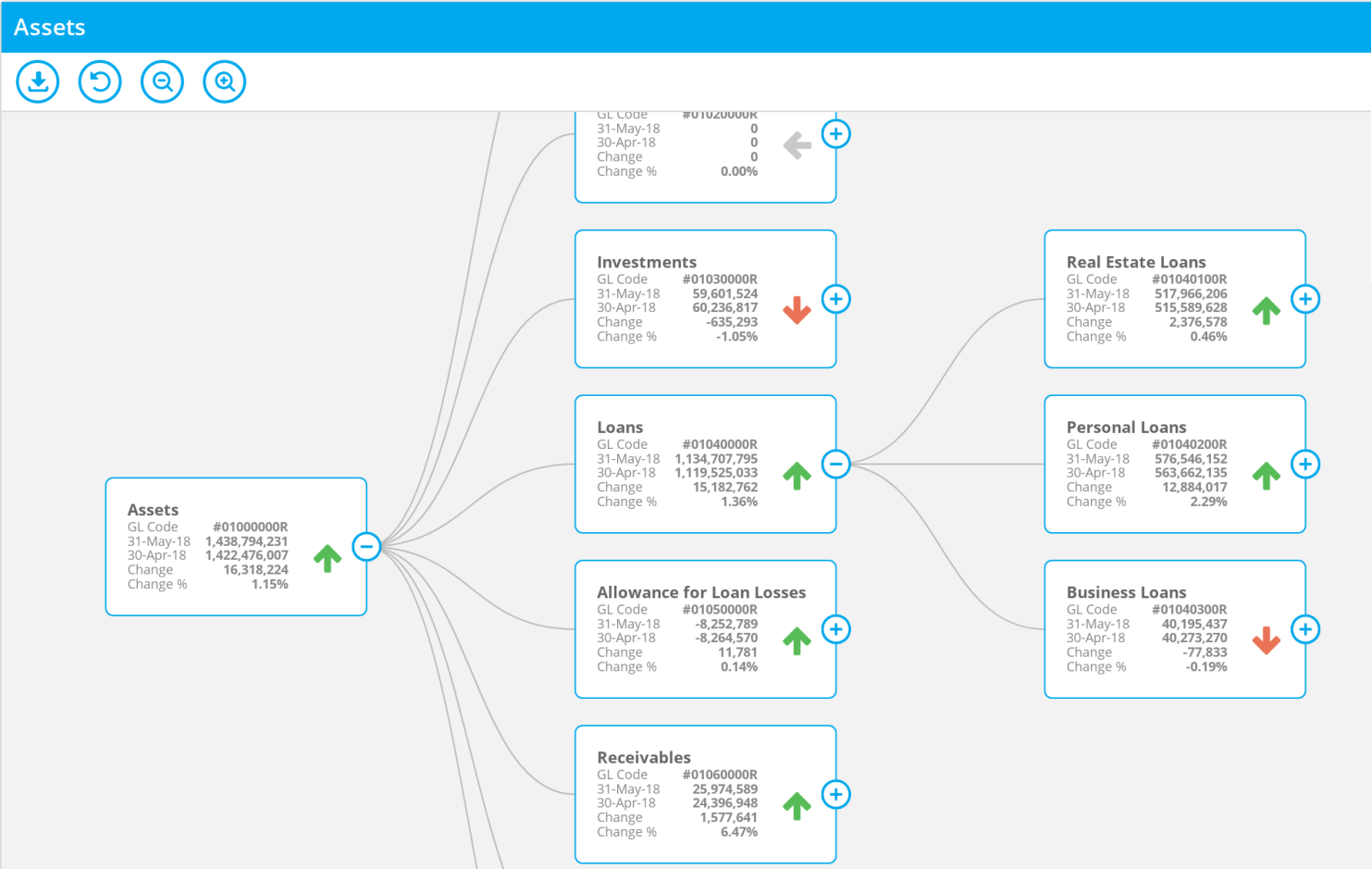
MONTHLY CHANGE

Apr-18
0.63
vs
May-18
0.69
↑ 0.06%



Return on Assets increased by 0.06% to 0.69% in May compared to 0.63% in April. There was a decrease of 0.00% compared to this time last year.







Banking Performance



BankBI

BankBI Demo | CFO User

?

⚙

🔗

Banking Performance 4.2.BNK

Branch Loan Analysis

Loans

Executive Loan Dashboard

Loans Balances/Rate Trends

Non Performing Loan Trends

Branch Loan Analysis

Deposits

New Loan Analysis

New Deposit Analysis

Non-Performing Loans (NPL)

Loan Risk

High/Low Performers

Customer Analytics

Power User Analysis

Download Files

Filter:

Branch Group Demo Credit Union Branch *** - All Branches

Product Class *All Product Group *All Product *All Products Reporting Currency USD Date May-18

Grouping Options by Region, Branch, L/O, Product, Month Product Grouping Product Class Number of Months? 1 Loan Officers to Include? All Loan Officers

Loan Trends

- +

As at: 31-May-18	New Loans				Total Portfolio				Non Performing Loans		
	# New Loans	New Loans (USD)	Avg Size New Loans (USD)	W/Avg Rate - New Loans	# Total Loans	Total Loans (USD)	Avg Size Total Loans (USD)	W/Avg Rate - Total Loans	#	(USD)	%
— Demo Credit Union	1,254	35,510,875	28,318	4.83 %	42,682	1,070,293,816	33,730	4.32 %	2,626	44,134,710	4.12%
+ 11 - NORTH CASH SERVICES	104	1,805,297	17,359	5.33 %	1,686	23,022,303	16,402	4.58 %	114	1,236,086	5.37%
+ 12 - NORTH MEMBER SERVICES	0	0	0	0.00 %	1,706	9,630,919	13,375	4.96 %	100	590,430	6.13%
+ 13 - CONTACT CENTER	0	0	0	0.00 %	518	5,429,275	17,462	4.86 %	36	845,578	15.57%
+ 14 - CENTRALIZED UNDERWRITING	0	0	0	0.00 %	614	997,574	4,677	9.48 %	20	60,187	6.03%
+ 17 - MORTGAGE DEPARTMENT	34	1,321,600	38,871	4.15 %	736	23,712,808	36,458	4.56 %	18	635,410	2.68%
+ 19 - NORTH ADMINISTRATION	48	8,630,002	179,792	4.57 %	2,534	302,900,367	150,894	3.89 %	22	3,562,537	1.18%
+ 1 - DOWNTOWN MAIN	0	0	0	0.00 %	1,102	7,201,951	9,851	8.44 %	176	1,828,515	25.39%
+ 22 - SOUTH MEMBER SERVICES	0	0	0	0.00 %	770	3,361,417	11,057	4.69 %	38	216,424	6.44%
+ 32 - SPECIAL ACCTS	0	0	0	0.00 %	38	29,006	926	12.81 %	0	0	0.00%
+ 40 - CENTRALIZED PROCESSING	626	16,108,924	25,733	5.06 %	22,312	392,794,512	25,448	4.69 %	1,426	26,466,179	6.74%
+ 43 - MANOR HEIGHTS	62	861,071	13,888	4.81 %	1,148	13,865,325	14,743	4.71 %	66	706,768	5.10%
+ 44 - LONGRIVER	54	1,187,855	21,997	4.79 %	752	12,722,404	19,278	4.53 %	66	1,126,872	8.86%
+ 45 - SOUTH HILL	0	0	0	0.00 %	42	303,817	9,710	7.09 %	4	39,252	12.92%
+ 61 - CASH SERVICES	166	2,662,080	16,037	4.65 %	2,340	33,863,167	17,537	4.30 %	123	1,380,340	4.33%

Community - Contact - T&Cs | © BankBI 2020





Pivot Analysis



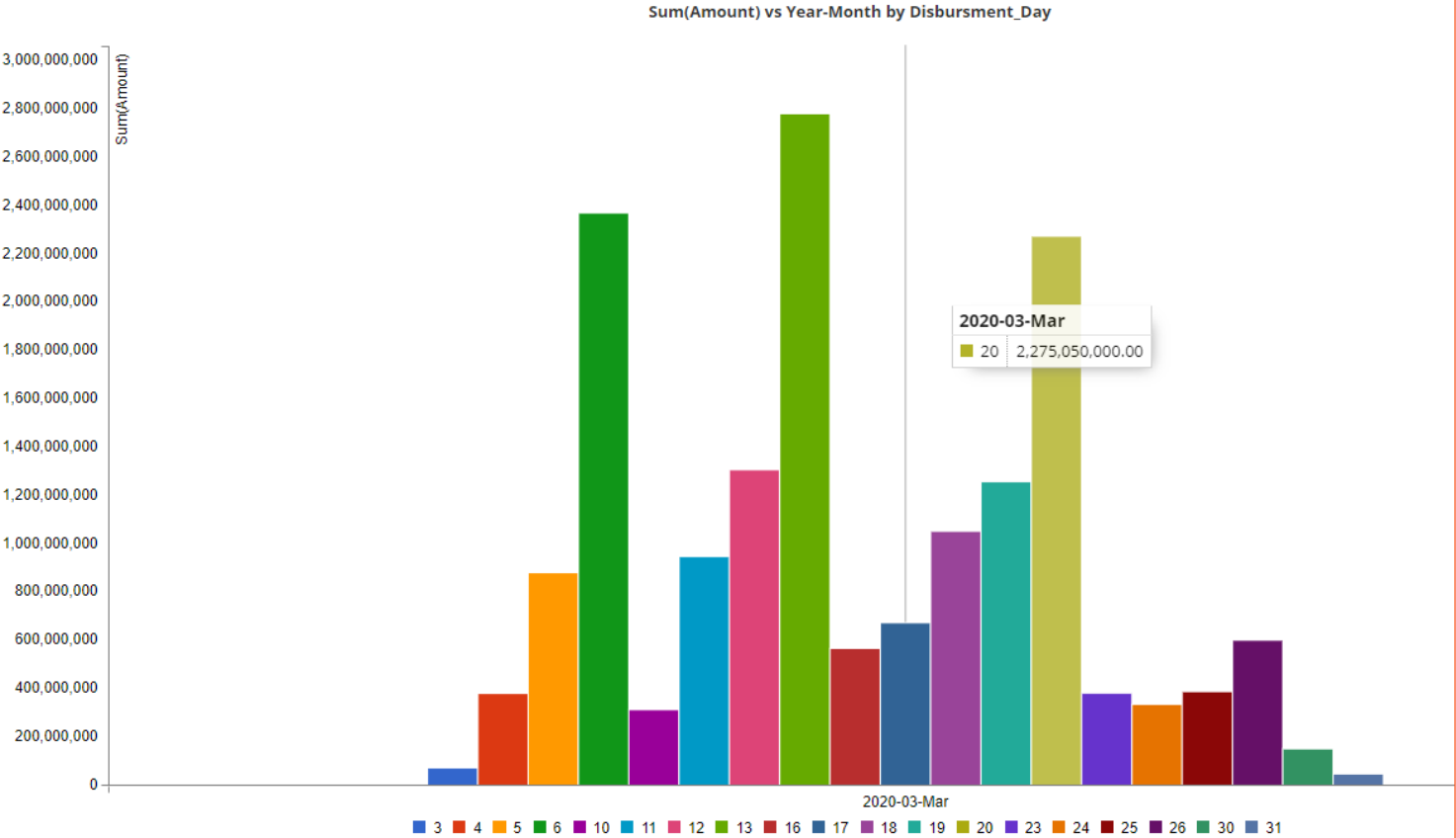
Bar Chart

Sum
Amount

Year Month

- Balance_Type
- Region
- Branch
- Currency_Code
- Loan_Officer
- Amount
- Product_No
- Product_Class
- Product_Group
- New_This_Month
- Is_PAR
- PAR Range
- Product_Description

Disbursement_Day



Filter:

Branch Group Branch

Loans or Deposits Product Class Product Group Product

Deposit Products with 0% Interest

Product Performance

- + Product Class > Product Group > Product					
As at: 31-May-18	Total Loans				
	Loans (USD)	% of Total	Rank #	Avg Rate	Rank
Business Loans	28,268,157	2.64 %	3	4.47 %	2
+ Real Estate	3,335,829	11.80 %	4	4.69 %	2
+ Real Estate / Adjustable Rate	4,712,477	16.67 %	3	4.99 %	1
+ Real Estate / Fixed Rate	14,927,952	52.81 %	1	4.64 %	3
+ Term	5,291,899	18.72 %	2	3.68 %	4
Consumer Loans	540,501,704	50.50 %	1	4.68 %	1
+ Direct RV Loans	24,907,691	4.61 %	4	5.98 %	4
+ Direct Vehicle Loans	120,304,372	22.26 %	3	3.62 %	6
+ Indirect Loans / Indirect Rec Veh Loans	120,595,665	22.31 %	2	7.53 %	2
+ Indirect Loans / Indirect Vehicle Loans	258,810,489	47.88 %	1	3.79 %	5
+ Personal Loans / Home Improvement Loans	4,626,623	0.86 %	6	6.55 %	3
+ Personal Loans / Other	2,253,764	0.42 %	7	2.50 %	7
+ Personal Loans / Signature Loans	9,003,100	1.67 %	5	13.59 %	1
+ Real Estate Loans	501,523,956	46.86 %	2	3.86 %	3





Balance Sheet Modelling

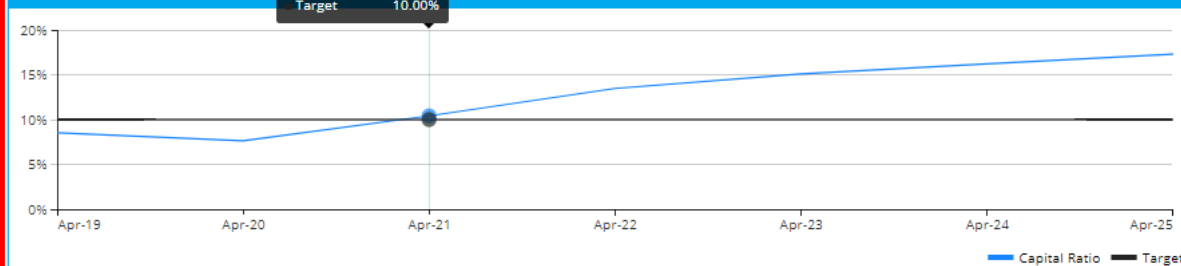


Performance Ratios



	Apr-19	Apr-20	Apr-21	Apr-22	Apr-23	Apr-24	Apr-25
Target Capital Ratio	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
Capital Ratio	8.53%	7.63%	10.41%	13.47%	15.08%	16.23%	17.29%
RoE %	0.43%	0.06%	22.75%	16.44%	14.22%	12.95%	11.90%
Asset Growth %	0.00%	46.97%	-10.00%	-10.00%	2.00%	5.00%	5.00%
Net Sustainability	0.43%	-46.91%	32.75%	26.44%	12.22%	7.95%	6.90%
RoA %	0.04%	0.00%	1.93%	1.90%	1.88%	1.86%	1.84%

Capital Ratio



After 5 years, we forecast your Capital Ratio will be 17.29% compared with the target of 10.00%

Adjustable Parameters



	2019	2020	2021	2022	2023	2024	2025
Assets	Asset Growth	46.97 %	-10 %	-10 %	2 %	5 %	5 %
	Loans % of Assets	59.87 %	54.73 %	50 %	50 %	50 %	50 %
	Loan Rate	0.39 %	0.12 %	5 %	5 %	5 %	5 %
	Investments % of Assets	25 %	25 %	10 %	10 %	10 %	9.99 %
	Investments Rate	0.33 %	0 %	1 %	1 %	1 %	1 %
	Other Assets %	9 %	17.86 %	17.86 %	17.86 %	17.86 %	17.86 %
Liabs	Relationship Funding %	13.82 %	5.77 %	10 %	10 %	10 %	10 %
	Relationship Funding Rate			1 %	1 %	1 %	1 %
	Rate Funding %	77.09 %	62.69 %	75 %	75 %	75 %	75 %
	Rate Funding Rate			2 %	2 %	2 %	2 %
I/S	Charge Offs			2 %	2 %	2 %	2 %
	Loan Loss Reserve Growth			1.01 %	1 %	1 %	1 %
	Fee % of Assets	0 %	0 %	1 %	1 %	1 %	1 %
	Other Income % of Assets	0.017504 %	0.003472 %	0.003472 %	0.003472 %	0.003472 %	0.003472 %
Capital	Expenses Growth		-64.83 %	25 %	25 %	25 %	20 %
	Target Capital Ratio	10 %	10 %	10 %	10 %	10 %	10 %

Forecast

	Apr-19	Apr-20	Apr-21	Apr-22	Apr-23	Apr-24	Apr-25
Assets							
Cash	27,368,813	15,794,260	130,897,625	117,807,863	120,164,020	126,172,221	132,540,670
Investments	111,747,183	164,231,736	59,122,685	53,210,417	54,274,625	56,988,356	59,777,936
Loans	267,631,077	359,541,474	295,613,427	266,052,084	271,373,126	284,941,782	299,188,871
Other Assets	40,241,658	117,351,256	105,593,116	95,033,804	96,934,481	101,781,205	106,870,265
Total Assets	446,988,730	656,918,726	591,226,854	532,104,168	542,746,252	569,883,564	598,377,743
Liabilities							
Relationship Deposits	61,782,289	34,373,858	59,122,685	53,210,417	54,274,625	56,988,356	59,837,774
Rate Deposits	344,579,755	373,489,629	443,420,140	399,078,126	407,059,689	427,412,673	448,783,307
Other Liabilities	2,495,148	137,721,391	137,721,391	137,721,391	137,721,391	137,721,391	137,721,391
Total Liabilities	408,857,192	545,584,879	640,264,217	590,009,935	599,055,706	622,122,421	646,342,473
Equity							
Retained Earnings	37,279,651	42,950,649	50,145,822	61,555,008	71,672,199	81,865,305	92,464,232
Other Comp Income	851,886	7,195,173	11,409,185	10,117,191	10,193,106	10,598,927	11,003,901
Total Equity	38,131,538	50,145,822	61,555,008	71,672,199	81,865,305	92,464,232	103,468,132
Total Liabilities & Equity	446,988,730	595,730,701	701,819,225	661,682,133	680,921,011	714,586,653	749,810,605
I/S							
Loan Interest Income	1,039,921	436,146	14,780,671	13,302,604	13,568,656	14,247,089	14,959,444
Investment Income	369,239	0	591,227	532,104	542,746	569,884	597,779
Interest Expense	432,762	83,608	9,459,630	8,513,667	8,683,940	9,118,137	9,574,044

40 Countries

60 Customers



OUTSTANDING PORTFOLIO

[Home](#) | [Impact](#) | Outstanding Portfolio

ACTIVE BORROWERS

AVERAGE LOAN SIZE

OUTSTANDING PORTFOLIO

Multiple times per year, VisionFund releases the latest financial and social impact statistics. Use the following regions to see specific information pertaining to...

KEY NUMBERS

WORLD

Active Borrowers:

1,122,930

Average Loan:

\$547

% of Female Borrowers:

78%

Children Impacted

3,413,110

Jobs Impacted

1,323,697

Why we work in these areas

We focus on the poorest communities where VisionFund loans can make the biggest impact. We measure our impact in terms of the number of children who benefit. In Africa the majority of the population lives on less than \$2 a day. An investment of \$1,000 can transform the lives of 31 children. In Asia, the same sum will reach 14 children. By 2014 we will be focusing even more on Africa and Asia to benefit more children than ever.

THE CARIBBEAN

Outstanding Portfolio	% of Regional Portfolio	
21,000	30.4%	Find out more >
97,000	2.9%	Find out more >
84,000	38.0%	Find out more >

MIDDLE EAST & EASTERN EUROPE

ASIA

A blue-tinted background image showing a man in a suit and glasses gesturing while speaking to a group of people in a meeting. A whiteboard with charts is visible in the background.

What does a BankBI
engagement look like?

BankBI commercial model



BankBI Subscription

Business Intelligence Cost of Ownership

Included in Subscription = ☒

Responsibility for operating system	<input checked="" type="checkbox"/>
Database license	<input checked="" type="checkbox"/>
Backup, storage and contingency planning	<input checked="" type="checkbox"/>
Daily operation and monitoring	<input checked="" type="checkbox"/>
Upgrading to newer versions of solution	<input checked="" type="checkbox"/>
Release ready performance measures, dashboards and reports	<input checked="" type="checkbox"/>
Integration to core banking and general ledger systems	<input checked="" type="checkbox"/>
Mapping customers' chart of accounts to solution	<input checked="" type="checkbox"/>
Loading historical data and budgets	<input checked="" type="checkbox"/>
Time to value	 Days



Commercial proposals

Professional Services Fees

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

Monthly PAYG SaaS

Rolling 30 day SaaS licence fees will be charged for those customers able to sign before June.

Online Vendor Due Diligence

We've set up a cloud-based data room for all of the typical vendor due diligence collateral that your procurement teams might require.



POLLING QUESTION #3

After the crisis, do you anticipate new solutions needed to measure and monitor your financial performance and daily reporting?

A: No, we have all the tools we need

B: We will report using manual processes

C: Yes, we believe a new solution would be useful

Questions & Answers

Next steps



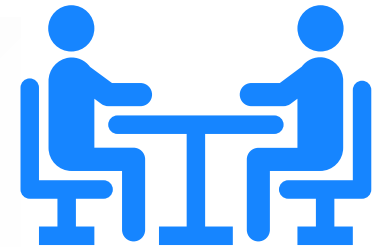
1

Register for free, no-obligation access to our demo system.



2

Book a 1:1 session for a guided tour or to discuss your project needs



Contact me:

connor.blake@bankbi.com

Thank you for attending.

Connor Blake

connor.blake@bankbi.com