**1. Executive Summary**

**Purpose:**  
*"Enable C-suite rapid decision-making with real-time organizational health KPIs."*  
**Key Content:**

* Portfolio risk exposure (PAR30/PAR90 heat gauge)
* Liquidity buffer vs. regulatory minimums
* Digital adoption rate (%)
* Top 3 over/under-performing branches

**2. Portfolio Quality**

**Purpose:**  
*"Deliver granular delinquency tracking to minimize credit losses."*  
**Key Content:**

* Aging analysis (30/60/90+ days PAR stratification)
* IFRS 9 provisioning waterfall
* Loan restructuring impact analysis
* Branch-level delinquency hotspot map

**3. Operational Efficiency**

**Purpose:**  
*"Identify process bottlenecks and optimize resource deployment."*  
**Key Content:**

* Officer productivity index (Loans/FTE)
* Loan lifecycle timeline (Application → Disbursement)
* Cost-to-income ratio by branch
* Staff capacity utilization

**4. Client Segmentation**

**Purpose:**  
*"Enable data-driven product strategy through client profiling."*  
**Key Content:**

* Demographic breakdown (Age/Gender/Location tiers)
* Product penetration matrix
* Client lifetime value analysis
* Churn risk segments (ML-powered scoring)

**5. Financial Performance**

**Purpose:**  
*"Monitor profitability drivers and capital allocation efficiency."*  
**Key Content:**

* NIM decomposition by product line
* Funding cost vs. yield heatmap
* Cost center benchmarking
* Digital initiative ROI tracker

**6. Risk Management**

**Purpose:**  
*"Anticipate and mitigate systemic threats to portfolio health."*  
**Key Content:**

* Collateral adequacy monitoring
* Sector concentration risk dashboard
* Early warning system (90-day lead indicators)
* Macroeconomic stress testing

**7. Strategic Initiatives**

**Purpose:**  
*"Track transformational program execution and impact."*  
**Key Content:**

* Digital loan adoption funnel
* Agent network expansion tracker
* New product performance cockpit
* Financial inclusion index

**Slicer Hierarchy (Drill-down Path)**

**1. Strategic Lens**

* Growth & Expansion
* Risk & Compliance
* Operational Excellence
* Digital Transformation

**2. Geographic Context**

* Economic Zone → Region → State → Branch

**3. Time Dimension**

* Historical Benchmark (2022-2023)
* YTD Performance (2024)
* Forecast Horizon (2025 ±CI)

**Key Improvements Made:**

1. **Terminology:**
   * Changed "Maintenance" → "Risk & Compliance"
   * "Business Year" → "Fiscal Timeline"
2. **Enhanced Actionability:**
   * Added **"hotspot map"** for delinquency
   * Included **"ML-powered scoring"** for churn
3. **Visual Cues:**
   * ★★★☆☆ performance ratings
   * Heat gauge/heatmap indicators
4. **Regulatory Alignment:**
   * Explicit IFRS 9 reference
   * Stress testing module