Population: All Accounts though remove BCSB and non-Deposit / Loan Accounts

Cubing accounts to households

* Total Deposits
* Total Loans

Tagging households

Primary Accounts

Start by Replicating the Qlik App – not literally, but as close as possible

Data to do:

* Household level flag – Retail, Mixed, Business
* Household level tag – Muni Y/N – any account is Muni in Portfolio

Filters for All Sheets

* Portfolio Type (Retail, Mixed, Business)
* Product Type (Deposits or Loans Only)
* Muni Flag (Yes, No)

Views – All Sheets

* Filters
* KPI’s TBD
* Total Account Balances by State
* Number of Accounts by State

Views – Sheet One

* Branches – Horizontal Bar Chart with YTD Balance Changes
* Product Major – Horizontal Bar Chart with YTD Balance Changes

Views – Sheet Two

* Portfolios – Top 10 YTD Balance Changes
* Portfolios – Bottom 10 YTD Balance Changes

Views – Sheet Three

* Details by Branch by Month and YTD Balance Changes
* Details by Product Major by Month and YTD Balance Changes
* Details by Product Minor by Month and YTD Balance Changes

Future

* Marketing Flags & Tags
  + Ok to Solicit, or Do Not Solicit Tracking
  + Number of Products per Household
  + Primary Account Flags
  + Age Ranges for Retail Accounts
  + Name & Address Cleansing / CASS Certification
  + Traditional Two-Dimensional Cross-Sell Report
  + Lat/Long based on address (Vishnu?)
  + Deposits Only
  + Loans Only
* Transaction Data
  + Channel Usage (digital/online, branch, call center)
  + DDA Direct Deposit Flag
* Dig into R360, make sure it works correctly over time
* KPI’s
  + Total Number of Households
  + Total Number of Accounts
  + Accounts per Household
  + Total Deposit Balances
  + Average Deposit Balances per Household
  + Average Deposit Balances per Account
  + Median Deposit Balances per Household
  + Median Deposit Balances per Account
  + Total Loan Balances
  + Average Loan Balances per Household
  + Average Loan Balances per Account
  + Median Loan Balances per Household
  + Median Loan Balances per Account
* Waterfall Chart
  + Total Deposits at beginning date
  + Product deltas (checking, savings, mma, cd for example)
  + Total Deposits at ending date
* Primary Client Data and Cuts – ie Latitude and Longitude
* Latitude & Longitude for BCSB Branches

**Sample Use Cases – start with basic KPI’s and basic drill down for leaders to get a true sense of how the business is performing at multiple levels**

**Self-Service Data**

* Data Load
  + Currently 12/31/2025 and latest date
  + Ideally four delta options YTD, QTD, MTD, Daily = requiring 5 “days” to be loaded
  + Can this auto-load and refresh on it’s own
* Establish a number of KPI’s, new concepts for the bank in terms of transparency
  + Balance Changes in $ as well as %
  + Branch Changes
  + Product Changes
  + More…
* How do we grant access to the dashboard for X early adopters to test?

**Descriptive Analytics – what has already happened**

* Identify what parts of the business are growing and declining
  + Generate Balance Changes
    - YTD, QTD, MTD, Daily
    - Changes by Branch, Product Major, Product Minor
    - See which clients are driving the changes
  + Determine if branch managers could benefit from access to data
* Increase the number of tags and flags
  + Channel designation – branch, digital, dormant
  + More
* Deposit Focused Analytics
* Loan Focused Analytics
* Consider automating the Portfolio Status Report into some future version
* Create a “coaching template” in a page in Power BI for a single branch
* Add Waterfall chart for product majors to first Page
* Establish a report output / export feature tbd
* Gamify the highs and lows a bit visually
* YTD, QTD, MTD, Daily Balance Change as columns; Branches and Major as rows? (pivot)
  + Leverage data visualization / shading to guide the eye into what is happening
* Leverage mapping software and branch lat/longs to display changes visually on a map

**Predictive Analytics – tbd, future**

* Account Attrition risk, DDA - Leverage transaction data, such as direct deposit not received
* Balance Attrition risk – high recent in flows above a threshold, ie $100k