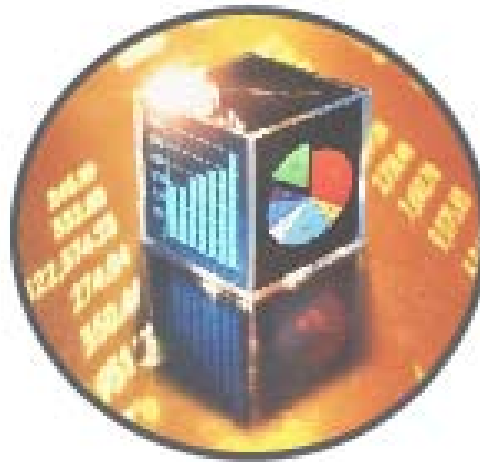




PRE- BUILT REPORTS AND UNIVERSES



POWERED BY



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TABLE OF CONTENT

1.1	BANK-BI® A.M (ANALYSIS MODULES).....	3
1.1.1	Transactions Analysis	3
1.1.2	Channels Analysis.....	4
1.1.3	Loan Analysis	5
1.1.4	Customer Analysis	7
1.1.5	Money Transfers Analysis	8
1.1.6	Trade Finance Analysis.....	9
1.1.7	Time Deposits Analysis.....	10
1.1.8	Interest Analysis	11
1.1.9	Investment Analysis.....	12
1.1.10	Credit Card Analysis.....	13
1.2	BANK-BI® F.A (FINANCIAL ANALYSIS).....	15
1.2.1	GL Reporting & Analysis	15
1.2.2	Maturities.....	16
1.2.3	Facilities & Risk Grouping.....	17
1.2.4	Budget Variance Analysis.....	18
1.2.5	Profitability Analysis	19
1.2.6	Revenue Reporting Analysis.....	21
1.3	BANK-BI® F.R/MD (FINANCIAL RATIOS/MANAGERS DASHBOARD).....	22
1.4	BANK-BI® (Scenario Analysis).....	23
1.4.1	Ledger Management & Scenario Analysis.....	23

1.1 BANK-BI® A.M (ANALYSIS MODULES)

1.1.1 Transactions Analysis

No.	Module	Universe Name	Report name	Description
1	Transactions Analysis	PIO_Transactions Universe	Daily Transactions Summary by Branch	Daily total credit and debit transactions for a chosen branch at the reported period (from-to-date)
2			Cancellation Transactions Summary	Total number of cancelled debit and credit transactions based on cancellation reason for the reported period (from-to-date)
3			Top "5" Transactions Amount	Ranking of the top debit and credit transactions based on the total transaction amount for the reported period (from-to date)
4			Transactions Explanation Summary	List of total debit and credit transactions for each transaction type for the reported date.
5			Daily Total Transactions by Branch	Total debit and credit number of transactions per branch and the contribute of each branch to total bank transactions for the reported period (from-to-date)
6			Total Transactions Amount Summary of Bank	Total bank amount of debit and credit transaction for the reported period (from-to-date)

1.1.2 Channels Analysis

No.	Module	Universe Name	Report name	Description
1	Channels Analysis	PIO Channels Analysis	Channels Transactions Summary by Date	Total number of debit and credit transactions for each channel type in the reported period (from-to-date)
2			Channels Transactions by Branch	List of branches total number of transactions per each channel on the reported date
3			Top "5" Channels Debit/Credit Transactions Amount	Top 5 debit and credit channel transactions amount on the reported date
4			Top "5" Channels Transactions (Amount)	Top 5 channel transaction amounts on the reported date
5			Channels Usage by Customers	List of customers describing their channel usage based on the number of transactions on a certain month. (parameters : customer location, customer sector, month)
6			Channels Usage by Period (Yearly/ Quarterly/ Monthly)	Average number of transactions per channel (yearly, quarterly, monthly) for a chosen branch
7			Daily Channels Source Transaction Summary	Total number and amount of debit and credit transactions based on transaction source for a chosen channel type at the reported date

1.1.3 Loan Analysis

No.	Module	Universe Name	Report name	Description
1	Loans Analysis	PIO_Loans Analysis	Settled Loans	Parametric report describes loans that have been completely paid and closed. Showing the account number, loan purpose and loan amount values for each customer, with the ability to choose different parameters combinations for specific branches, ledgers and currencies, in addition to the ability to select a beginning and ending date for these parameters.
2			Number and Amount of loans According to Their Maturity Date	Parametric report shows loans amount and quantity that will be expired in one month, three months, six months, one year and over one year from current date, with the ability to choose different parameters combinations for specific branches, ledgers and currencies.
3			Matured Loan Installments	Parametric report shows loans installments that have expired, Showing amount, interest, balance and total of installments for each customer, with the ability to choose different parameters combinations for specific branches, ledgers and currencies, in addition to the ability to select a beginning and ending date for these parameters.
4			Matured but not Settled Loans and Installments	Parametric report shows loans and installments amounts that have been expired but not paid for each customer, with the ability to choose different parameters combinations for specific branches, ledgers and currencies, in addition to the ability to select a beginning and ending date for these parameters.
5			Loans Amount & Quantity According to Loan Status	Parametric report shows loans amount and quantity for each loan status, with the ability to choose different parameters combinations for specific branches, ledgers and currencies, in addition to the ability to select a beginning and ending date for these parameters.

6			Loans Amount & Quantity According to Loan Purpose	Parametric report shows loans amount and quantity for each loan purpose, with the ability to choose different parameters combinations for specific branches, ledgers and currencies, in addition to the ability to select a beginning and ending date for these parameters.
7			Loans Amount & Quantity According to Depositor Type	Parametric report shows loans amount and quantity for each depositor type, with the ability to choose different parameters combinations for specific branches, ledgers and currencies, in addition to the ability to select a beginning and ending date for these parameters.
8			Settled Loans Installments for Current Date	Parametric report shows loans installments amount and interest that have been paid in the same day this report is opened (current date) , with the ability to choose different parameters combinations for specific branches, ledgers and currencies.

1.1.4 Customer Analysis

No.	Module	Universe Name	Report name	Description
1	Customer Product Analysis	PIO_Customer Analysis	Number and Type of Products per Customer	Captures number of products taken by each customer in a specific branch within a specific period of time.
2			Number of Products for a Specific Range of Customers	Captures number of products taken by each customer in a specific branch with the ability to specify a range of customer numbers.
3			Customer Products Account Information	Parametric report shows detailed account information for each customer involved with products within a specific period of time. (i.e. customer name with his account number, the date this account was opened for the product, current balance and cleared balance of the customer). In addition to the ability of choosing different parameters combinations for specific branches, products and currencies.
4			Products Total Amount Per Customers	Captures amount of products taken by each customer in a specific branch, with a specific currency, within a specific period of time.
5			Products Total Amount for Top 10 Customers	Captures amount of products taken by top 10 customers in a specific branch, with a specific currency, within a specific period of time. In addition to showing percentages of the products amounts.

1.1.5 Money Transfers Analysis

No.	Module	Universe Name	Report name	Description
1	Transfers Analysis	PIO_Transfer	Number and Total Amount of Transfers	Shows the total number of transfers in each branch according to the selected country/bank for specific currency
2			Top 10 Transfers Amount	Shows the Top 10 Transfers with their details that related to the selected country/bank/branch for specific currency.
3			Transfer Details	Shows all the transfers details that related to the selected country/bank/branch for specific currency.
4			Details Transfers to Restricted Countries	Help use to transfer within the same bank or to another bank.
5			Transfers By Amount	Allows the user to show all the transfers that greater than a specified amount, related to the selected country/bank/branch for specific currency.
6			Transfers By Purpose	Allows the user to drill throw it until the transfer purpose, to show all records related to that transfers.
7			Transfers By Type	Allows the user to drill throw it until the transfer type, to show all records related to that transfers.
8			Total Number of Transfers	Total number of Inward/ Outward transfers within a period per branch.

1.1.6 Trade Finance Analysis

No.	Module	Universe Name	Report name	Description
1	Trade Finance	PIO_Trade Finance Analysis	Import Confirm LC's of Bank	This report showing the import confirming Lc's of trade finance
2			Export Confirm LC's of Bank	This report showing the export confirming Lc's bank of trade finance
3			Trade Finance Business per Branch	This report compare between two years showing the count and amount of transaction for all trade finance group per branch

1.1.7 Time Deposits Analysis

No.	Module	Universe Name	Report name	Description
1	Time Deposits	PIO_Time_Deposit	Deposits Transactions by its Sector and Type Monthly	This report shows in details each economic sector involved with a deposit transaction and the overall amount of those transactions in an assigned branch and time interval between two months in a particular year for the current month and the deposits till the Last Month
2			Cash Margins Against Banking Operation	This report displays the current balance for each economic sector involved with a deposit transaction in an assigned branch and time interval
3			Deposits By Sector and Type	This report previews each economic sector involved with a deposit transaction and its current balance , amount of deposit transactions in an assigned branch , Debit/Credit indicator , and time interval

1.1.8 Interest Analysis

No.	Module	Universe Name	Report name	Description
1	Interest Module	PIO_Interest Analysis	Accrued Interest For The Period (Paid / Charged)	This report shows the Accrued Interest for period from last month up to now for paid and charged.
2			Interest Paid / Charged Capitalization	This report displays the cleared balance before and after capitalization with the Interest Paid / Charged.
3			Interest Capitalized on Accounts	This report shows the interest received for the last and current year with the total capitalized interest, and the interest paid for the last and current year with the total capitalized interest for each customer.

1.1.9 Investment Analysis

No.	Module	Universe Name	Report name	Description
1	Investment Analysis	Equity Analysis	Customer Activity Report	This report displays the customer activity drill throw it is branch to show all records related to that customer such as net deal balance, net deal amount depend on the customer activity type.
2			Equity Holdings By Market/Broker	This report showing the deal Quantity for each broker depends on his marketing.
3			Customer Portfolio Revaluation	This report previews the portfolio revaluation for each customer drill throw company name.
4			Investment In Equity For Bank	This report shows the investment in equity that available sale for bank.
5			Equities/Option Customer Holdings	This report contains customer holdings information depend on option ticker.
		Bond Analysis		
		Fund Analysis		

1.1.10 Credit Card Analysis

No.	Module	Universe Name	Report name	Description
1	Credit Card Analysis	Pio_credit_card	Credit Card Holder Importance	This report shows the card holder value to the bank concerning his financial situation. For instance, it shows the card holder's annual revenue, credit card balance, card limit, and others. With the ability to choose different parameters combinations for specific branches, ledgers, currencies, card type, card class, card status, in addition to the ability to select a beginning and ending date for these parameters.
2			Credit Card Information	This report displays different information about the card and its holder. For instance, it shows whether the card is primary or secondary, the expiry date of the card, and much other. With the ability to choose different parameters combinations for specific branches, ledgers, currencies, card type, card class, card status, in addition to the ability to select a beginning and ending date for these parameters.
3			Credit Card Settlements	This report shows information such as the account number from which money will be settled for the credit card account, the bank and branch from which money will be settled, the percentage of the amount that would be settled every while for the credit card, the amount of money the card holder didn't settle yet for his credit card. With the ability to choose different parameters combinations for specific branches, ledgers, currencies, card type, card class, card status, in addition to the ability to select a beginning and ending date for these parameters.

4			Credit Card Transactions	This report displays the number of transactions, transactions amount committed on the credit card. With the ability to choose different parameters combinations for specific branches, ledgers, currencies, card type, card class, card status, in addition to the ability to select a beginning and ending date for these parameters.
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1.2 BANK-BI® F.A (FINANCIAL ANALYSIS)

1.2.1 GL Reporting & Analysis

No.	Module	Universe Name	Report name	Description
1	GL Reporting	PIO_Core Income Statement	Core Income Statement / Current Balances	Profit and Loss report as a match to the Banking system generated P/L report.
2			Core Income Statement (Drilling) / Current & Cleared Balances	Parametric P/L report where the parameters represent the various dimensions the users can change to generate multiple views of the P/L.
3			Core Income Statement (Outline) / Current & Clear Balances	Consolidated P/L report which allows the user to drill in the P/L lines down to ledgers and to the accounts details.
4			Core Income Statement (Drilling) (Account) / Current & Cleared Balances	Account balances Parametric report. The parameters represent the various dimensions the user can change to generate multiple views of the revenues and expenses ledgers and account details.
5			Core Income Statement / "Revenues/Expenses" Quarterly Trending	Revenues/Expenses trending report which demonstrates the change in details income quarter over quarter. The user can drill down or across the various dimensions to view account Revenues/Expenses day over day changes.
6		PIO_Core Balance Sheet	Core Balance Sheet / Current Balances	Balance Sheet report as a match to the Banking system generated B/S report.
7			Core Balance Sheet (Drilling) / Current & Clear Balances	Parametric B/S report where the parameters represent the various dimensions the users can change to generate multiple views of the B/S.

8			Core Balance Sheet (Outline) / Current & Clear Balances	Consolidated B/S report which allows the user to drill in the B/S lines down to ledgers and to the accounts details.
9			Core Balance Sheet (Drilling) (Account) / Current & Clear Balances	Account balances Parametric report. The parameters represent the various dimensions the user can change to generate multiple views of the assets and liabilities ledgers and account details.
10			Core Balance Sheet / Balance Quarterly Trending	Assets/liabilities trending report which demonstrates the change in balances quarter over quarter. The user can drill down or across the various dimensions to view account balances day over day changes.

1.2.2 Maturities

No.	Module	Universe Name	Report name	Description
1	Maturities	PIO_Maturities	Maturity Profile (Drilling)	A parametric report for maturity profile base on type (asset/liability) and ledger type
2			Maturity Profile (ASSETS / LIABILITIES)	Maturity profile and gap report

1.2.3 Facilities & Risk Grouping

No.	Module	Universe Name	Report name	Description
1	Facilities & Risk Grouping	PIO_Risk and Facilities	Risk and Facility Collaterals	A parametric report that shows the guarantee types, guarantee amount, commission amount and others taken by the bank for a specific facility that a customer has used. With the ability to show these data for a specific branch, currency, account number and risk check.
2			Consolidated Expired Facilities	Capture the expired facilities by comparing the expiry date with the date of request and this is applicable where the expiry date is less than request date with a parameter to set comparison with risk limit.
3			Consolidated Facilities Nearing Maturity	Brings up only accounts that are nearing maturity (i.e. all accounts that will mature in less than 30 days to the date of the report). In this case, the maturity date will be compared with the date of request for the report with a parameter to set comparison with risk limit.
4			Consolidated Risk Assets Portfolio	Capture total risks for each customer with the effective date and expiry date.

1.2.4 Budget Variance Analysis

No.	Module	Universe Name	Report name	Description
1	Budgeting	Balance Sheet Analysis	Balance sheet	<ul style="list-style-type: none"> • Analysis <i>Balance sheet</i> report available in the following reports : <ul style="list-style-type: none"> • Quarterly(4 Quarters Up to Most Recent) • Annual (Up To 31/12) • Most Recent Quarter (MRQ) • Most Recent Month (MRM) • Trailing 12 Months • Year To Date (YTD)
2		Commissions and Fees	Commission and Fees	<ul style="list-style-type: none"> • Analysis <i>Commissions and fees</i> report available in the following reports : <ul style="list-style-type: none"> • Quarterly(4 Quarters Up to Most Recent) • Annual (Up To 31/12) • Most Recent Quarter (MRQ) • Most Recent Month (MRM) • Trailing 12 Months • Year To Date (YTD)
3		Income Statement Analysis	Income Statement	<ul style="list-style-type: none"> • Analysis <i>Income Statement</i> report available in the following reports : <ul style="list-style-type: none"> • Quarterly(4 Quarters Up to Most Recent) • Annual (Up To 31/12) • Most Recent Quarter (MRQ) • Most Recent Month (MRM) • Trailing 12 Months • Year To Date (YTD)

1.2.5 Profitability Analysis

No.	Module	Universe Name	Report name	Description
1	Profitability (Customer)	Account Profitability	Customer Profitability Ranking	Parametric report with ranking of top customers in the bank based on their profitability. Ranking changes automatically based on the parameters selection.
2		Account Profitability	Customer Products Revenue	Parametric report for the revenues generated from the various customer products.
3		MPR	Customer Account Profitability	Parametric report listing all Customer accounts and the revenue generated from each account.

No.	Module	Universe Name	Report name	Description
4	Profitability (Product)	Balance Sheet Analysis	Products Behavior Comparison	A comparison between the various bank products in the generated net profit.
5		Balance Sheet Analysis	Product NREFF Trending	Trending over time for the Net Revenue From Fund generated from a certain product.

No.	Module	Universe Name	Report name	Description
6	Profitability (Business unit)	Balance Sheet Analysis	Balance Sheet Analysis (Drilling)	Parametric teams' uses/sources of fund report (Balance sheet) which describes the Net Revenue From Fund (NRFF) generated from the various products. The parameters represent the dimensions that can be used to generate multiple views of the balance sheet.
7		Commissions and Fees	Commission & Fee Analysis (Drilling)	Parametric teams' C/F report (Commission & Fees) which describes the teams' shares of the generated Commissions & Fees from the various products. It also includes a comparison between the actual and planned volumes and the required revenue run rates.
8		Income Statement Analysis	Income Statement Analysis (Drilling)	Parametric teams' P/L report (income statement) which describes the revenues / expenses and eventually the net profit per team. It also includes a comparison between the actual and planned volumes and the required revenue run rates.
9		Income Statement Analysis	Teams Revenue Comparison	A comparison between the various bank teams in the generated net profit during the last 4 years.
10		MPR	Account Officers Analysis	Teams fund contribution report which describes the fund provided and fund utilized per team in a chosen month/year.
11		MPR	Customer Profitability Analysis	Parametric reports which list all the account numbers related to customers and managed by an account officer in a certain team located in a specific division and branch and the various revenues generated from the account in a period of time.
12		Income Statement Analysis	Teams P/L Comparison	Comparison between bank teams in various revenue and expense lines.

1.2.6 Revenue Reporting Analysis

No.	Module	Universe Name	Report name	Description
1	Revenue Reporting Analysis	PIO_Revenue	Revenue Analysis / Drilling Account	Parametric Revenue report where the parameters represent the various dimensions the users can change to generate multiple views of their transactions, allows the user to drill in the Revenue transactions reports lines down to the accounts details level.
2			Revenue Analysis / Drilling Ledger	Parametric Revenue report where the parameters represent the various dimensions the users can change to generate multiple views of their transactions, allows the user to drill in the Revenue transactions reports lines down to the ledgers level.
3			Revenue Analysis / Drilling Transaction	Parametric Revenue report where the parameters represent the various dimensions the users can change to generate multiple views of their transactions, allows the user to drill in the Revenue transactions reports lines down to the transactions level.
4			Revenue Analysis Outline	Consolidated Revenue report which allows the user to display their transactions down to ledgers, accounts and transactions details.

1.3 BANK-BI® F.R/M (FINANCIAL RATIOS/MANAGERS DASHBOARD)

No.	Module	Universe Name	Ratio Code	Ratio Name	Description
1	4	Financial Ratios	NII	Net Interest Income	Interest Income- Interest Expense
2	4		R.O.A	Return on Assets	<u>Quarterly:</u> Net income (profit)*4/ Average Assets <u>Annual:</u> net income (profit) / average assets
3	4		R.O.E	Return on Equity	<u>Quarterly:</u> Net income (profit)*4/ Average Equity <u>Annual:</u> net income (profit) / average Equity
4	4		NIM	Net Interest margin	(Interest Income- Interest Expense) / Avg. Assets
5	3		CDR	Loans to Deposit	Average net Loans/ Average Deposits (Net loans= (Loans - Loans Reserve)
6	4		OIA	Operating Income to Asset	Operating Income/ Avg. Assets
7	4		OEA	Operating Expense to Asset	Operating Expenses / Avg. Assets
8	4		NPM	Net Profit Margin	Net Profit / Total Operating income
9	4		NIIM	Non Interest Income Margin	Other operating Income / Total Operating income
10	4		FII	Fee Income to Total Income	Total Fees/ Total Operating Income
11	6		CTI	Cost To Income (efficiency rate)	Operating Expenses/Total operating income
12	1		GTA	Growth in total Assets	Total Avg. Assets this period - Total Avg. Assets Previous per / Avg. Assets Previous Period
13	1		DTA	Deposits To Assets	Average Deposits / Average Assets
14	1		ETD	Equity to Deposits	Avg. Equity/ Avg. Deposits
15	4		RPF	Rate Paid on Fund	Total Interest Expense/ Avg. Assets
16	1		ALTA	Average Total Net Loans To Assets	Net Loans / Total Assets
17	4		AVI	Average Interest	Interest Expense / Interest Income

No.	Module	Universe Name	Ratio Code	Ratio Name	Description
18	4		NIIG	Net Interest Income as Gross Income	[Net Interest Income / (Total Operating Income - Total Operating Expense)] * 100%
19	4		GYEA	Gross Yield on Earning Assets	Interest Income / Total Assets

Categories: 1-Asset Quality, 2- Capital Adequacy, 3- Liquidity, 4- Performance & Profitability, 5- Market, 6- Efficiency

1.4 BANK-BI® (Scenario Analysis)

1.4.1 Ledger Management & Scenario Analysis

No.	Module	Universe Name	Report name	Description
1	Ledger Grouping Management Module	PIO_LGM	Ledger Grouping Management Drilling (Account)	Parametric LGM report where the parameters represent the various dimensions the users can change to generate multiple views of the LGM Balance Sheet, allows the user to drill in the LGM Balance Sheet lines down to the accounts details level.
2			Ledger Grouping Management Drilling (Ledger)	Parametric LGM report where the parameters represent the various dimensions the users can change to generate multiple views of the LGM Balance Sheet, allows the user to drill in the LGM Balance Sheet lines down to the ledgers level.
3			Ledger Grouping Management (Outline)	Consolidated LGM report which allows the user to display the LGM Balance Sheet lines down to ledgers and to the accounts details.