



# Ping An Bank

Initial results of BellaDati BI project



# Project report - Ping An Bank, Agenda

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**Customer profile**

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**Requirements**

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**Development**

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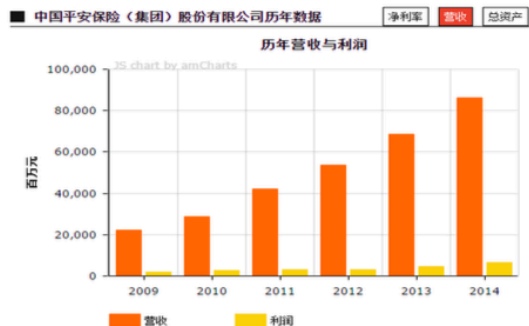
**Project Plan**

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# Introduction of Ping An Bank - Revenue, Headcounts, Number of Customers, Top 500 ranking



Chinese Ping An Insurance (Group) Co., Ltd. was established in 1988, it has developed into a financial insurance, banking, investment and other financial services as an integrated financial services group.



Operating income: 86021.8 millions USD (2015)  
Number of employees: 236 000  
Clients: 70 000 000+  
500 ranking : 96



# Customer Profile - Ping An Bank, Shenzhen Branch

平安银行  
PING AN BANK



Chinese Ping An Bank is an important pillar in the banking sector. Ping An Bank, Shenzhen Branch Ping An Bank accounted for about one third of the volume, the existing 4,000 employees, more than 110 branches and more than twenty departments.

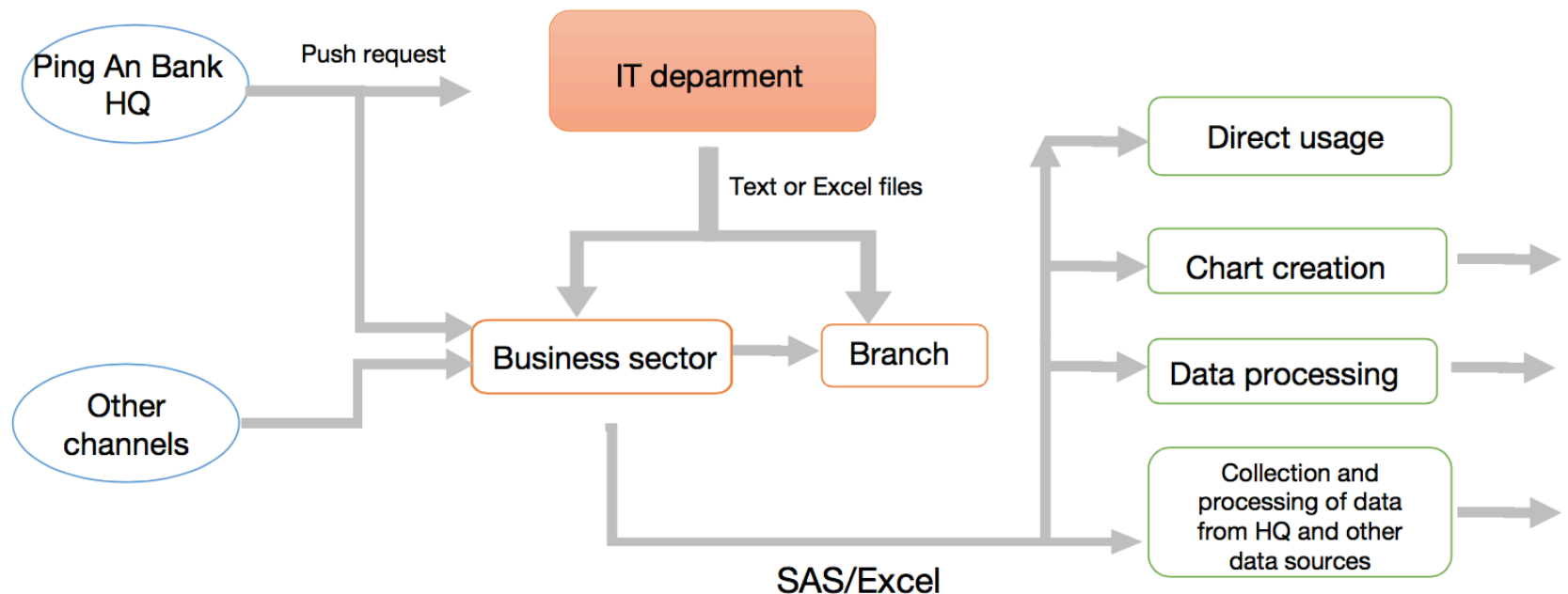
Existing problems:

High volume of data – hundreds of daily reports. Each adds millions rows of the data

Complex business process - Complex system, many approvals, long data transfer process

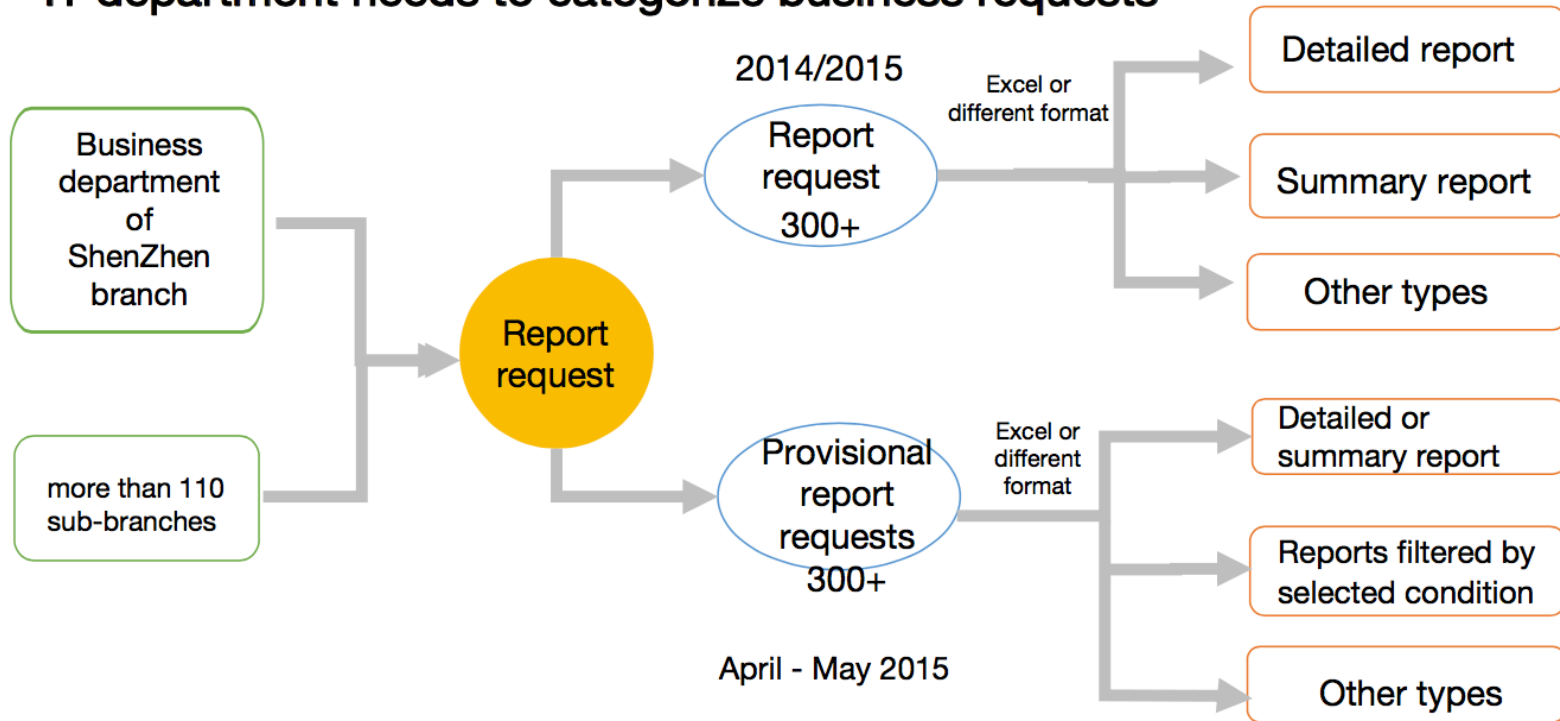
Operating in silo - IT department provides data governance, business departments reprocess the data and create visualisations by themselves

# Pain points in branches before BI project goes live



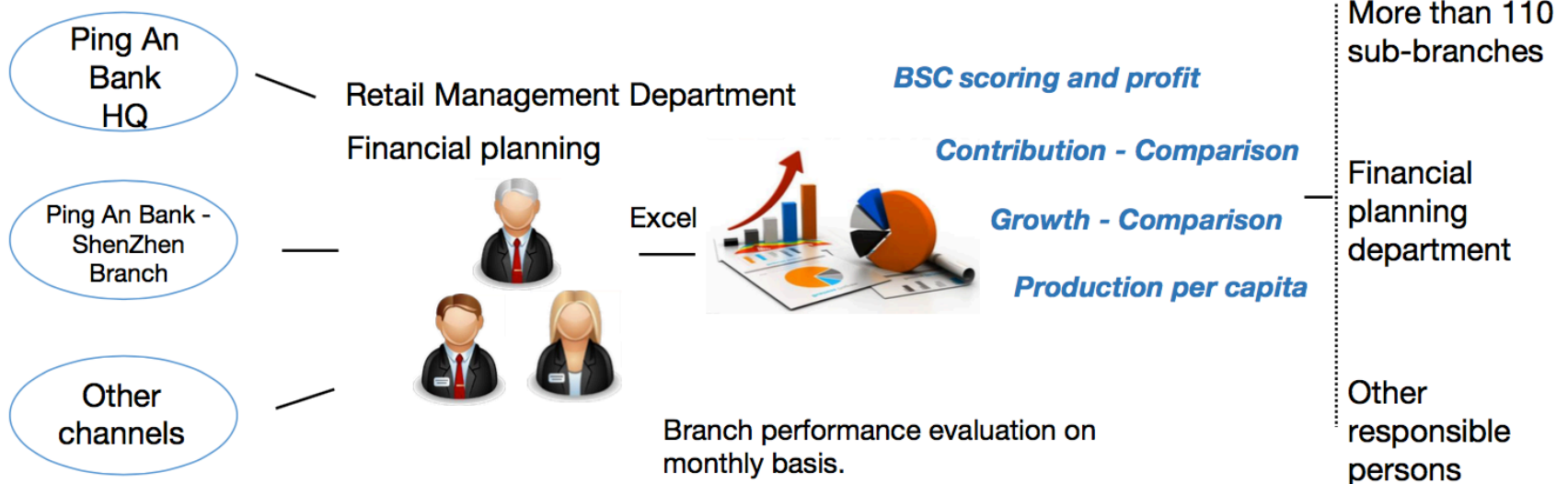
# BI requirements of the branches

## IT department needs to categorize business requests



# Retail business dashboard - report development process

## Business Analysis Dashboard



# Retail Business Dashboard – Report Overview

零售经营仪表盘 2015年5月

一、BSC: 利润及成本

内销商品销售				内销商品毛利			
项目	金额	其中: 新增/变动/其他	环比	项目	金额	环比	同比
75.51	100%	71.08	100%	1286.8	75.21%	100%	100%

二、人均产额

项目	内销 (元)		内销毛利 (元)		客产毛利 (元)		客产 (元)			
	人数	金额	人数	金额	人数	金额	人数	金额		
集团	6	3,132	63	31	104	5,001	33	31.8	5	5.3
华中大区	31.8	-	3,001	-	331	-	3,190	-	17.9	-
华中大区	122.2	-	11,122	-	1444	-	10000	-	82.2	-

三、重点经营业务指标

项目	零售业务				批发业务				客户群			
	销售额	毛利	客产	客产	销售额	毛利	客产	客产	人数	销售额	客产	客产
集团	3,132	31	31.8	31.8	14,238	1,423	14.2	14.2	3,132	31.8	31.8	31.8
华中大区	3,001	-	3,001	-	11,000	1,100	11.0	11.0	3,001	30.0	30.0	30.0
华中大区	27,000	-	27,000	-	27,000	-	27,000	-	10,000	27,000	27.0	27.0

四、费用占比

项目	零售业务				批发业务				客户群			
	人数	销售额	毛利	客产	人数	销售额	毛利	客产	人数	销售额	毛利	客产
集团	6	3,132	31	31.8	104	5,001	500	48.1	6	3,132	31	31.8
华中大区	31.8	3,001	-	3,001	331	3,190	-	3,190	31.8	3,001	-	3,001
华中大区	122.2	11,122	-	11,122	1444	10,000	-	10,000	122.2	11,122	-	11,122

Data sources:  
Development  
tools:  
Development  
mode:  
Distribution  
methods:  
Report types:

Data from HQ and branches databases  
Excel  
Manual processing of the data and creation  
of visualisations with Excel and other tools  
Responsible persons send Excel files with  
final data  
Monthly





# Current challenges with the dashboards



## Report development cycle takes too long

- Data collection and processing, manual excel development, development to the end users

## Users cannot do detailed analysis

- Static report, data aggregated for one month, users cannot do drill-downs

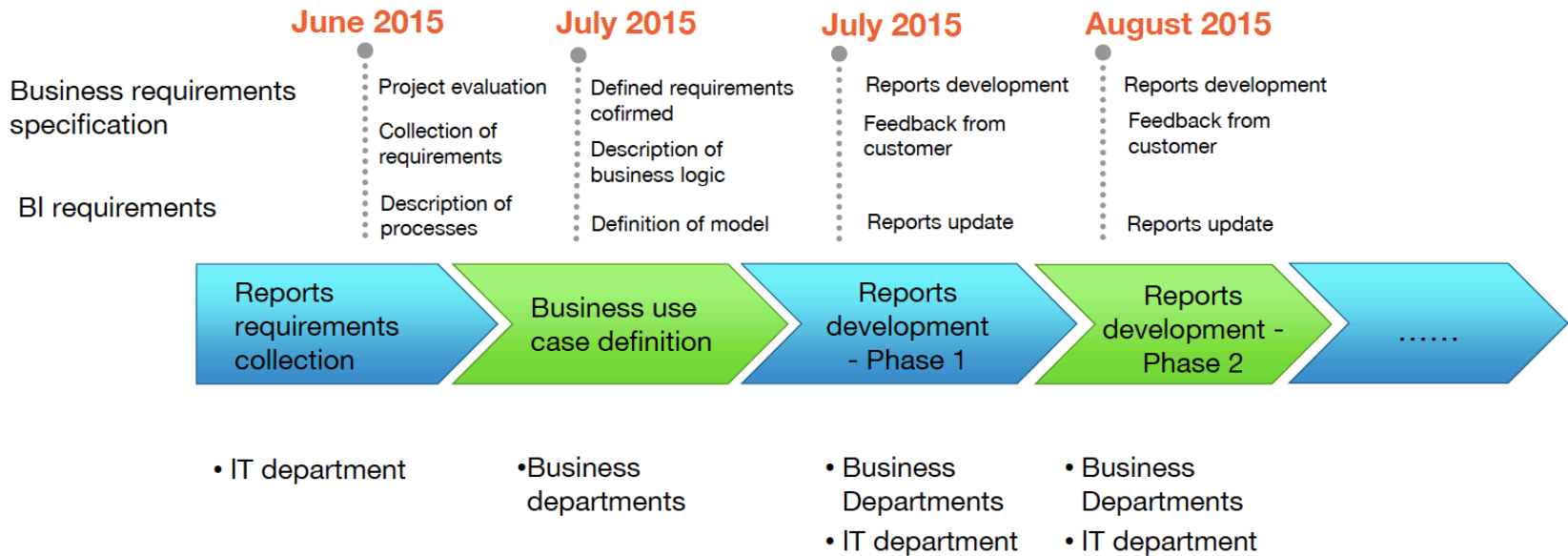
## Lack of visualisations

- Reports are not in form of digital presentation, users cannot do overall analysis and create their own visualisations

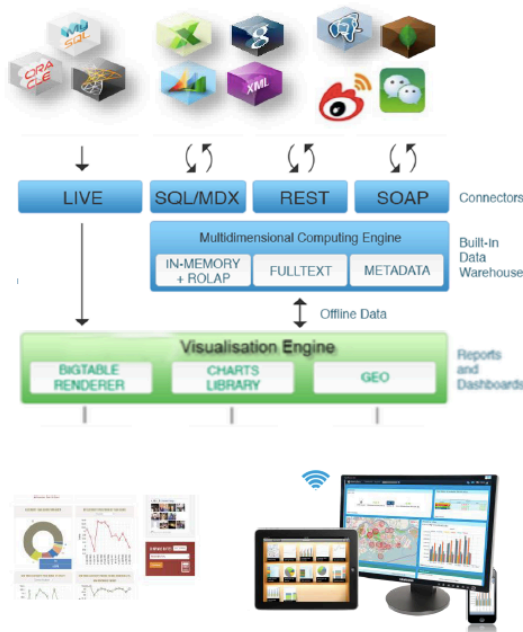
## Reports are not up-to-date

- Reports are sent each month via email

# Report Development – Project Plan



# Benefits of BellaDati BI Solution



## Real-time reporting

Fast report development, live data, changes in the report are published instantly

## Multidimensional data analysis and exploration

Flexible reporting, users can do their own drill-downs, filtering, create their own reports

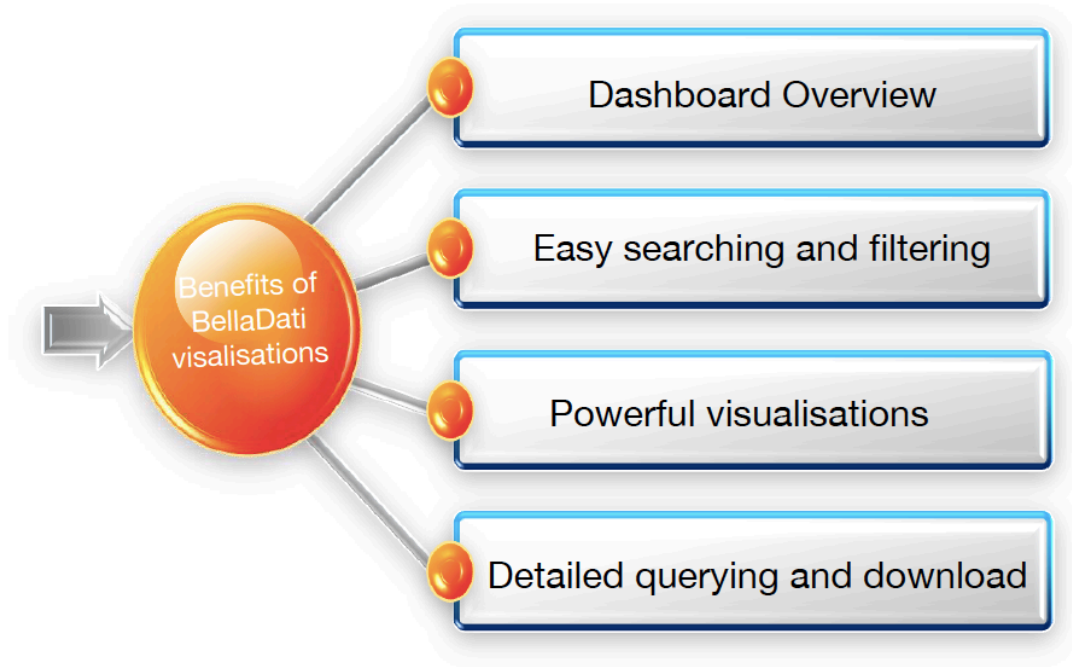
## Improve operational efficiency

Integration of different data sources, data changes are displayed immediately, users can interact with real-time comments

## Improve productivity

Report exports re scheduled and automatically sent to selected users

# Visualisations



# Visualisation examples

**零售经营仪表盘**



This dashboard is a dense grid of data tables and small charts. It includes sections for:

- 零售经营仪表盘** (Retail Business Dashboard)
- 零售经营仪表盘** (Retail Business Dashboard) - A sub-section with a table of metrics.
- 零售经营仪表盘** (Retail Business Dashboard) - Another sub-section with a table.
- 零售经营仪表盘** (Retail Business Dashboard) - A table with columns for various metrics.
- 零售经营仪表盘** (Retail Business Dashboard) - A table with columns for various metrics.



# Dashboards

## 3 Dashboards

### Navigation

Click button for redirection to another report

### Overview

Dashboards display collection of views from different reports



### Visualisations

Comprehensive, intuitive, meaningful visualisations for data exploration

# Report Development - Features

*Filter branches*

Select desired branches to view relevant data. Report views are automatically updated.



*Auto update*

Based on selected branch, BellaDati automatically calculates and displays relevant data.

# Report Development – Date/Time Aggregations

*Date/time attributes*

Historical data allow users to create intuitive visualisations, compare values in selected date aggregations and find trends for the future.





# Report Development Features

表格-零售经营仪表盘

更多...

导出 设置和查看条件 评论和附件

支行查询

市 片区包含  
龙岗片区

市 一级支行  
龙翔

主题查询

- 片区总览
- BSC、利率及两率
- 人均产配
- 重点指标同比升降
- 贡献度占比
- 其他明细

BSC - 利率及两率

一级支行	利润及BSC得分			利润及两率 (万)					
	BSC得分	排名	其中: 剔除非零指标后得分	考核利润	完成率	排名	双功费率执行率	人工费率执行率	
龙翔	82.16	94	82.16	219.5	64.9%	81	80%	110%	

贡献度占比\_存款余额和存款年日均

一级支行	存款年日均		存款余额				存款年日均					
	人力数占比	存款余额占比	2014年存款余额占比	2013年存款余额占比	2012年存款余额占比	其中: 应拓存款点支持总存款余额的比例	存款年日均占比	2014年存款年日均占比	2013年存款年日均占比	2012年存款年日均占比	其中: 储蓄存款点支持总存款的比例	其中: 应拓存款点支持总存款的比例
龙翔	0.9%	0.9%	1%	1%	0.9%	18.4%	1%	1%	0.9%	0.7%	90.8%	19.5%

贡献度占比\_利润与中收和客户

一级支行	利润与中收					客户						
	利润占比	中收占比	2014年中收占比	2013年中收占比	其中: 理财中收占比	零售客户理财收益水平 (万分之)	财富客户数占比	2014年财富客户数	2013年财富客户数	2012年财富客户数	大众及以上客户数占比	临界客户数 (20-50万) 占比
龙翔	0.8%	1.1%	0.8%	0.8%	0.7%	26.41	0.6%	0.5%	0.5%	0.4%	1.7%	0.9%

## Dynamic visualisations

All visualisations are dynamic and provide user interaction, such as view export, filtering directly in the report or view.

Select which indicators will be displayed

Clicking settings button allows users to select which indicators will be displayed in the view.

# Report Development Features

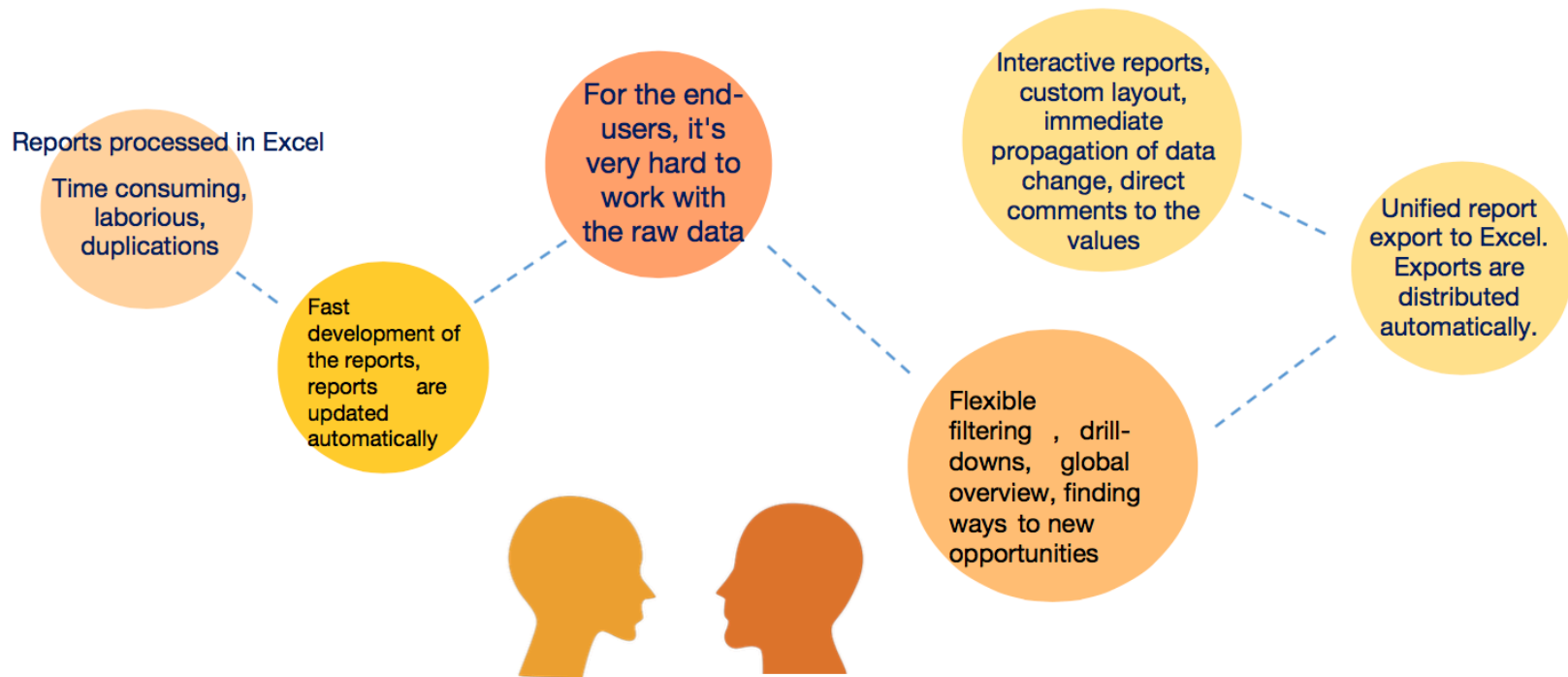
The screenshot shows a dashboard titled '表格-零售经营仪表盘' (Table - Retail Business Dashboard). In the top right corner, there is a red box around the '导出' (Export) button. A dialog box titled '导出报表' (Export Report) is open, showing '选择导出设置' (Select export settings) with three options: PDF, PPT, and XLS. The XLS option is selected. Below the dialog, there is a table with the following data:

一级支行	利润及BSC得分				利润及两率 (万)				
	BSC得分	排名	其中: 剔除非零指标后得分	排名	考核利润	完成率	排名	异动费用率执行率	人工费用率执行率
龙翔	82.16	94	82.16	90	219.5	84.9%	81	80%	110%

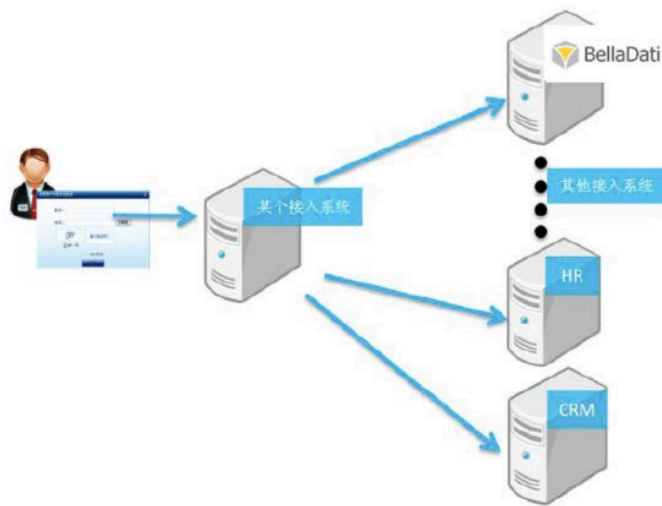
*Report export*

Click button Export to select to which format report will be exported (PDF, PowerPoint or Excel)

# Feedback from Users



# Domain Integration



Microsoft SSO

- Single-sign-on - users are logged in automatically
- Consolidated data sources, central management
- Users use IE8



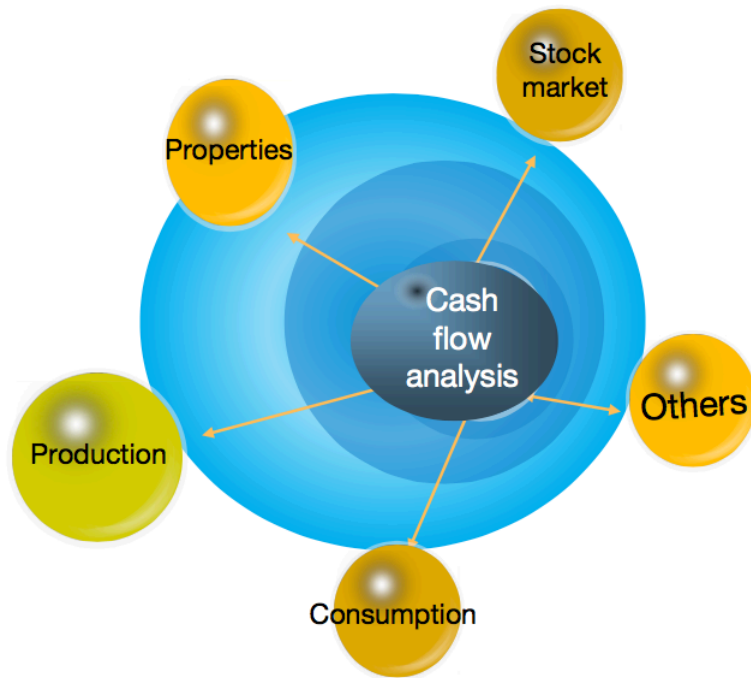
# Retail Business Dashboard



- Integration of historical data, trends exploration
- Linkage between attributes, in-depth exploration, multidimensional analysis
- More..



# Other Benefits



## Analysis of fund flows

Display fund flows on daily basis

Analysis of the main flow, trends, etc.

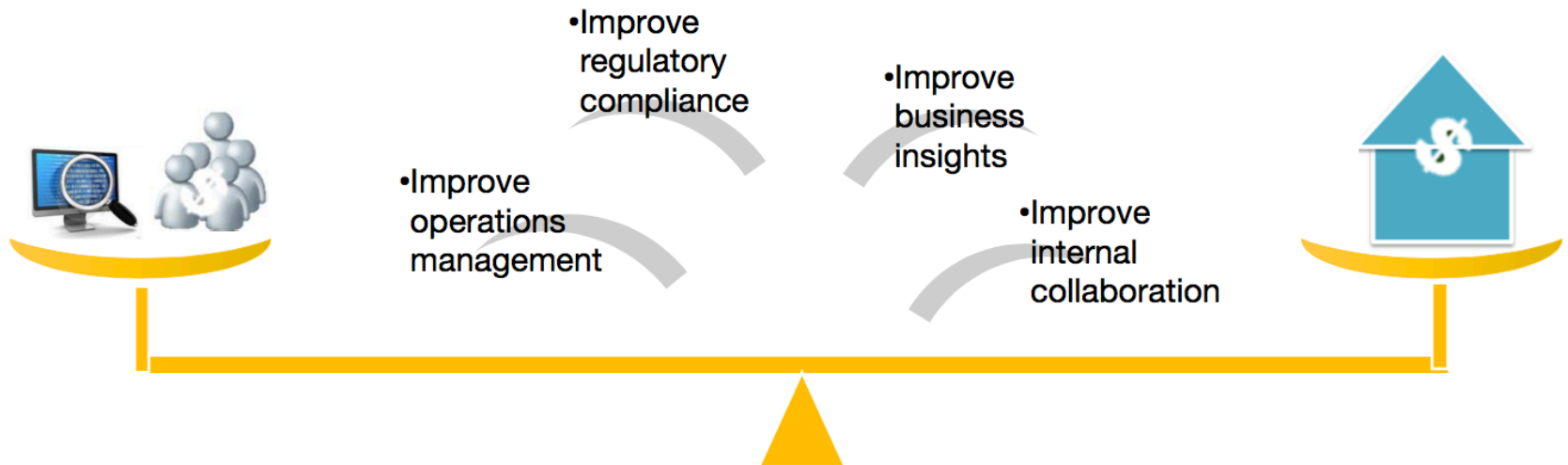
View insights, improve profitability and reduce risk

And many more...



# Summary

**BellaDati can help to turn data into business value!**



# Vision



*BellaDati Agile BI helped Ping An Bank to create a solution which should become a model for other financial institutions.*