

商业银行网点绩效优化 应用简介

简介

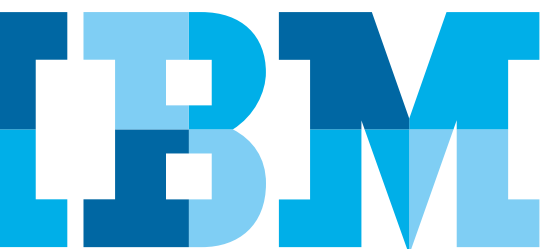
这个应用简介将介绍采用IBM Cognos TM1及IBM Cognos 8商业智能软件、面向零售银行分行收益率评估的、基于Web的规划与报告流程。

领先银行的最佳业务实践使分行负责人能够依据银行设定的目标来检验他们的预测规划，同时允许管理层明确表述他们的期望值。通过就信贷和储蓄产品来捕获账户及余额信息，银行可使用任何活动成本计算(ABC)解决方案所馈送的事务处理及活动信息来计算相关活动成本。

Branch Performance Blueprint Powered by TM1为分行经理提供一目了然的视图，内含与分行规模、账户、收费标准、分布、手续费收入、薪酬、人事部署、直接开销及指定开销等决策相关的实时收益率反馈。这个Blueprint提供交易级成本信息，不将其显示为单独开销。

如果不为活动中的每次交易逐一分配开销的模式中使用活动成本计算(ABC)解决方案的话，则无法独立跟踪开销。收益率的组成部分将是相互关联的、彼此促动的。例如，贷款账户数量的增加将会生成更多收入、增加与贷款账户相关的交易量及活动量、同时也会增加相应开销。同样，银行某个岗位中人员的增加将会因为这些人的努力而增加新账户的数量。

通过实施这个Blueprint，银行将能够获得前瞻性的可视性，从而在分行及整个银行级别都能做出明智的劳动力决策。这个应用简介中描述的Blueprint及流程适用于任何零售银行。您也可通过配置它们来满足任何金融机构的多样化的复杂需求。



通过客户和产品级规划、分析与报告来提高分行绩效管理效力

分行绩效 — 银行分行获取存款、生成收入、维系客户、高效运营的能力 — 是决定零售银行业成败的核心因素。分行存款是支持银行完成大多数盈利性贷款活动的首选资金来源。当银行不能争取到客户存款时，则必须通过更加昂贵的资本金来支持贷款活动，从而大大降低收益率。

使用Branch Performance Blueprint Powered by TM1, 分行经理将能够将银行内部数据信息与可能对任何分行的盈利和增长潜能产生影响的外部市场因素结合在一起，以便查看和评估绩效管理情况。

这个Blueprint可提供以下主要绩效指标:

- 每个银行、客户及产品的收益率(按从高到低的顺序排列)
- 监控每个产品、客户及销售代表的销售情况
- 每个分行、岗位和事务处理的运营效率及活动成本信息
- 客户满意度和忠诚度
- 比较实际收益率与预测和规划的收益率
- 按分行类型提供对比报告
- 面向储蓄和贷款的本地市场份额分析

- 竞争前景
- 人口密度
- 平均年龄
- 平均收入水平
- 失业率
- 家庭数量
- 每个产品的市场份额

这个Blueprint还能提供:

- 各级多维绩效视图(整个网络、地区和地方级)
- 具体分析, 包括细分到任何信息维度
- 与规划和预测相集成的报告功能, 以便更加及时地改变战略方向
- 实时监控分行活动(运营和销售)

Branch Performance Blueprint Powered by TM1使用Web来简化并且加速数据收集与绩效评估工作, 从而允许分行更加轻松地完成最重要的任务: 通过合理规划来增强客户体验并且提高收益率。这个平台还还提供强大的报告与管理工具, 零售银行的财务人员、各级管理人员及运营人员都可使用这个工具来支持分行网络。

下文将介绍这个Blueprint的选项卡及其他组件。

Branch Performance Work In Progress Fashion Branch - Microsoft Internet Explorer	
<input type="checkbox"/> Revenue and Balances <input type="checkbox"/> Staffing <input type="checkbox"/> Branch Plan <input type="checkbox"/> Targets by Branch <input type="checkbox"/> Prod-Seg Target by Branch <input type="checkbox"/> Volume Activity Generator <input type="checkbox"/> Assigned Expenses <input type="checkbox"/> Direct Expenses <input type="checkbox"/> TimeCalc <input type="checkbox"/> Product Segment Plan by Branch <input type="checkbox"/> Shared Services Unit Rates <input type="checkbox"/> Activity Intensity Rate Calc <input type="checkbox"/> Avg Balance per New Account <input type="checkbox"/> Monthly New Account Avg <input type="checkbox"/> Planned ND% <input type="checkbox"/> New Accts per FTE Calc	
<input type="checkbox"/> Revenue and Balances (Revenue and Balances) <input type="checkbox"/> Months (Month) <input type="checkbox"/> Deposits - Checking (Product Group) <input type="checkbox"/> Affluent (Customer Segment) <input type="checkbox"/> Fashion Branch (Responsibility Center)	<input type="checkbox"/> Qtd:11 <input type="checkbox"/> Mtd:11 <input type="checkbox"/> Qtd:12 <input type="checkbox"/> Mtd:12 <input type="checkbox"/> * 2011 <input type="checkbox"/> Qtd:12 <input type="checkbox"/> Mtd:12 <input type="checkbox"/> Qtd:12 <input type="checkbox"/> Mtd:12 <input type="checkbox"/> Qtd:12 <input type="checkbox"/> Mtd:12 <input type="checkbox"/> Qtd:12 <input type="checkbox"/> Mtd:12 <input type="checkbox"/> Qtd:12 <input type="checkbox"/> Mtd:12 <input type="checkbox"/> Qtd:12 <input type="checkbox"/> Mtd:12 <input type="checkbox"/> * 2012
Revenue	
Opening Balances	4,125,840 4,376,440 4,621,200 2,693,640 4,864,120 5,106,648 5,347,393 5,586,355 5,821,534 6,056,675 6,290,287 6,522,136 6,752,162 6,980,425 7,206,905 7,431,601 4,864,120
Planned Runoff	27,000 28,200 29,400 271,600 27,846 28,838 30,630 31,122 34,468 33,306 34,388 35,490 36,582 37,674 38,766 39,858 408,479
New Business	288,000 288,000 288,000 2,628,000 288,000 288,000 288,000 288,000 288,000 288,000 288,000 288,000 288,000 288,000 288,000 288,000 3,496,000
(Attrition) Balances	14,400 15,540 16,680 145,920 17,626 18,217 19,008 19,699 20,790 21,082 21,773 22,464 23,155 23,846 24,538 25,229 257,126
Ending	4,376,440 4,621,200 4,864,120 4,864,120 5,106,648 5,347,393 5,586,355 5,821,534 6,056,675 6,290,287 6,522,136 6,752,162 6,980,425 7,206,905 7,431,601 7,654,514 7,654,514
Average	4,253,140 4,498,820 4,742,660 3,759,880 4,905,584 5,227,821 5,466,874 5,704,945 5,940,104 6,172,481 6,406,202 6,637,139 6,866,294 7,093,665 7,319,253 7,543,058 6,259,317
% Balance Growth	5.97% 5.99% 5.26% 62.08% 4.99% 4.71% 4.47% 4.25% 4.00% 3.96% 3.69% 3.53% 3.28% 3.24% 3.12% 3.00% 46.23%
Prime Balances(ide)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Accounts	
Opening Accounts	302 325 349 158 390 414 437 461 483 508 532 556 579 603 627 651 390
New Accounts per FTE	24 24 24 219 24 24 24 24 24 24 24 24 24 24 24 24 288
New Accounts Marketing Program	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Managers Discretion	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
New Accounts	24 24 24 219 24 24 24 24 24 24 24 24 24 24 24 24 288
(Attrition) Accounts	0 0 0 4 0 1 0 0 1 0 0 0 0 0 0 0 3
Closing Accounts	325 348 373 373 414 437 461 485 508 532 556 579 603 627 651 675 675
Average # of Accounts(ide)	314 337 361 265 402 426 449 473 497 520 544 568 591 615 639 663 532
% Account Growth	7.90% 7.32% 6.82% 136.70% 6.12% 5.66% 5.46% 5.20% 4.77% 4.67% 4.46% 4.24% 4.12% 3.95% 3.80% 3.66% 72.98%
Prime Accounts(ide)	0 0 0 0 17 0 0 0 0 0 0 0 0 0 0 0 17
Planned Net Interest Margin %	2.420% 2.415% 2.417% #N/A 2.532% 2.531% 2.530% 2.529% 2.528% 2.527% 2.526% 2.526% 2.526% 2.525% 2.524% 2.523% #N/A
Net Interest Margin	8,578 9,068 9,554 89,204 10,519 11,024 11,525 12,022 12,512 12,999 13,484 13,926 14,391 14,863 15,331 15,794 158,380
\$ Fees per New Account	44.00 44.00 44.00 44.00 44.00 44.00 44.00 44.00 44.00 44.00 44.00 44.00 44.00 44.00 44.00 44.00 44.00
Average \$ Fees per Account	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000
Fees as % of Balance	.00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00%
Fee Waivers as % of Fees	.00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00%
Fees	1,056 1,056 1,056 9,636 1,056 1,056 1,056 1,056 1,056 1,056 1,056 1,056 1,056 1,056 1,056 1,056 12,672
Loan Loss Rate as % of Balance	.00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00% .00%
Loan Losses	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Customers (Branch / Segment only)	
Opening	1,760 1,778 1,792 1,830 1,809 1,824 1,834 1,834 1,834 1,869 1,884 1,904 1,924 1,924 1,939 1,955 1,971 1,809
Net New Customers	18 17 17 180 13 20 20 13 13 20 20 13 13 16 17 17 180
Closing Customers	1,775 1,792 1,809 1,809 1,824 1,824 1,854 1,869 1,884 1,904 1,914 1,924 1,929 1,955 1,971 1,999 1,999

收入和余额(Revenue and Balances)

Revenue and Balances选项卡管理分行余额、账户及全新客户。那些负责预测流量、新业务、账户余额和新账户流失及账户数量流失的人员可以使用Revenue and Balances选项卡做出适当预测。他们可按产品范畴或每类产品中的每个客户群做出预测。他们可使用Staffing选项卡做出添加新人的决策。此外,其他相关人员也能通过新账户营销活动及/或经理便宜行事的权力对新账户及平均余额产生影响。

灰色背景的字段是可以编辑的字段,提供的是上锁的历史数据或者基于您在白色区域输入的信息而计算得出的条目,这些是可以编辑的。如果您修改了这些字段,它们将以蓝色背景突出显示,并且受到修改影响的所有其他单元也将突出显示。余额变化将影响到收入值并且对随后的选项卡产生影响。同样,账户发生变化将会影响到收入(新账户生成的收入)以及与此账户相关的活动量。与账户相关的活动量将会影响到指定开销,即,与这类账户数量和类型相关的特定开销。

人事部署(Staffing)

Staffing选项卡可供分行经理为分行的最大一块开销做规划。分行经理将能够逐月或者按岗位类型来控制净新人数量,如客服代表(CSR III)。分行经理还有一定的权力来规定各岗位的加班比例。基于这些条目,您将能够计算出整个分行的人事部署成本。您可在这个选项卡中查看它们或者在Branch Plan选项卡中进行查看。

由于人事部署不是产品级或客户级规划,因此,不包含在Product Segment Plan by Branch选项卡中。此外,Staffing选项卡还提供一些分行人事部署生产力指导。除了选项卡中包括的指导外,您也可添加新指导或者修改现有指导以便适应每家银行的需求。通过向这个选项卡添加人员或者从中删除人员,您将会新账户及相关余额的数量。

Row	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	Q 2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11
Existing Headcount	.00	3.00	3.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Net New Headcount	.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00
Number of FTEs	.00	3.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	6.00	6.00
Existing Prior	.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Annual Salary	.90	20,460.90	20,460.90	20,460.90	20,460.90	20,460.90	20,460.90	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80
Overtime Percent	5%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%
Benefits Loading Factor (pre loaded, not edit)	3%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
Total Salary and Related Costs	-45	7,292.45	12,154.09	12,154.09	12,154.09	12,154.09	12,154.09	12,494.41	12,494.41	119,790.73	12,494.41	12,494.41	12,494.41	12,494.41	12,494.41	14,993.29	14,993.29
Branch Staffing Productivity Guidelines:																	
Annualized Revenue per FTE	359	1,537,129	1,031,492	1,177,376	1,324,636	1,443,819	1,681,118	1,827,330	1,972,475	1,177,448	2,168,094	2,312,286	2,455,940	2,597,785	3,058,150	2,699,550	2,883,228
Revenue Growth vs Prior Month	3%	18.94%	11.84%	14.14%	12.51%	9.00%	16.44%	8.70%	8.00%	n/a	9.86%	6.65%	6.20%	5.79%	17.72%	5.92%	6.80%
FTE Growth vs Prior Month	2%	.00%	66.67%	.00%	.00%	.00%	.00%	.00%	.00%	n/a	.00%	.00%	.00%	.00%	.00%	20.00%	.00%
Monthly New Account Avg																	
Deposits - Checking Avg	.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
Deposits - Savings Avg	.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
Deposits - Term Avg	.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
Loans - Mortgage Avg	.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans - Personal Loans Avg	.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Loans - Cards Avg	.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Total New Accounts based upon FTEs																	
Deposits - Checking	.00	90.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1470.00	150.00	150.00	150.00	150.00	150.00	180.00	180.00
Deposits - Savings	.00	90.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1470.00	150.00	150.00	150.00	150.00	150.00	180.00	180.00
Deposits - Term	.00	90.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1470.00	150.00	150.00	150.00	150.00	150.00	180.00	180.00
Loans - Mortgage	.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans - Personal Loans	.00	15.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	245.00	25.00	25.00	25.00	25.00	25.00	30.00	30.00
Loans - Cards	.00	30.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	490.00	50.00	50.00	50.00	50.00	50.00	60.00	60.00

Revenue and Balances	Staffing	Branch Plan	Targets by Branch	Prod Seg Target by Branch	Volume Activity Generator	Assigned Expenses	Direct Expenses	TimeCalc								
Product Segment Plan by Branch	Shared Services Unit Rates	Activity Intensity Rate Calc	Avg Balance per New Account	Monthly New Account Avg	Planned F2Y%	New Accts per FTE Calc										
<div style="display: flex; justify-content: space-between;"> Row: 71, Branch Plan(Full) Column: Monthly Context: Fashion Branch Responsibility Center </div>																
	Nov-11	Dec-11	# 2011	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	# 2012
Net Interest Margin	747,525	1,852,201	15,912,201	1,937,272	2,038,727	2,141,664	2,244,187	2,346,291	2,448,009	2,549,372	2,650,278	2,750,853	2,851,141	2,951,080	3,050,677	29,939,663
Fees	87,073	86,076	778,478	84,530	86,481	88,505	90,545	92,452	94,379	96,231	101,467	103,580	107,730	109,523	111,232	1,169,645
Revenues	834,608	1,941,277	16,690,679	2,021,803	2,125,215	2,230,169	2,334,732	2,438,743	2,542,388	2,646,604	2,751,745	2,854,433	2,958,871	3,060,603	3,161,909	31,129,308
Loan Losses	143,984	153,140	1,304,199	318,344	371,175	372,235	374,508	441,708	440,836	437,802	463,225	488,569	488,677	506,920	525,158	5,229,558
Staff Costs	214,571	214,571	2,294,070	203,855	176,950	176,950	176,950	176,950	176,950	176,950	176,950	176,950	176,950	176,950	176,950	2,149,509
Facilities and Related	15,132	15,461	228,357	15,558	15,707	15,423	15,530	18,869	18,546	15,215	18,987	18,638	18,970	15,302	19,634	230,378
Travel & Entertainment	5,791	3,869	44,775	3,788	3,771	3,750	3,833	3,680	3,643	3,801	3,747	3,665	3,743	3,822	3,801	45,143
Postage and Supplies	4,344	4,424	50,947	4,475	4,436	4,463	4,492	4,392	4,377	4,370	4,504	4,403	4,499	4,595	4,691	53,899
Marketing Program	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3rd Party Costs	5,183	5,287	56,276	3,990	4,411	4,519	4,627	4,735	4,842	4,950	5,058	5,166	5,274	5,382	5,489	58,432
Total Direct Expenses	247,021	247,622	2,674,425	234,855	209,275	209,105	209,433	208,626	208,358	209,487	209,247	208,823	209,437	210,051	210,665	2,537,361
Assigned Expenses																
Call Center	187,589	199,839	1,732,151	248,514	260,146	271,849	283,740	295,422	307,074	318,773	330,522	342,536	354,711	367,047	379,337	3,799,889
Operators	24,937	27,195	322,784	46,185	48,356	50,529	52,711	54,894	57,076	59,229	61,419	63,647	65,893	68,162	70,422	698,468
Mortgage Sales	81,859	86,661	784,730	116,061	120,506	124,894	129,498	134,105	138,722	143,264	147,809	152,478	157,248	162,150	167,007	1,693,743
Lending Back Office	30,183	32,188	277,632	44,202	46,121	48,017	49,956	51,892	53,866	55,830	57,797	59,779	61,788	63,879	65,945	689,074
Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Assigned Expenses	334,528	355,882	3,099,317	454,963	475,129	495,289	515,905	536,289	556,707	577,097	597,546	618,441	639,641	661,238	682,710	6,810,954
Revenue Less Assigned Expenses	500,080	1,585,395	13,591,362	1,566,830	1,650,089	1,734,880	1,818,828	1,902,454	1,985,681	2,071,507	2,154,199	2,235,993	2,319,230	2,399,365	2,479,199	24,318,354
Total Controllable Expenses	581,549	603,505	5,773,742	689,818	684,404	704,394	725,337	744,915	765,065	786,584	806,793	827,263	849,078	871,289	893,376	9,348,315
Contribution Margin	109,075	1,184,833	9,352,738	1,013,731	1,069,839	1,153,540	1,234,887	1,252,120	1,336,486	1,424,217	1,481,727	1,538,201	1,621,116	1,682,394	1,743,575	16,551,435
Overhead																
Finance	44,726	50,645	453,318	36,134	37,856	36,528	36,530	36,376	32,429	35,746	34,614	32,887	30,806	44,726	50,645	453,318
Executive	31,412	35,459	276,512	20,581	21,032	20,072	19,944	20,100	18,055	19,902	18,271	23,218	27,365	31,412	35,459	276,512
Human Resources	37,760	41,092	369,510	28,164	29,544	28,065	28,091	27,879	26,012	28,673	27,765	31,096	34,428	37,760	41,092	369,510
Net Income	965,177	1,057,437	8,453,398	928,792	981,206	1,068,935	1,148,341	1,167,765	1,258,991	1,339,897	1,400,076	1,450,900	1,520,516	1,568,486	1,616,179	15,452,096
Number of FTEs	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
Key Performance Indicators:																
% Balance Growth	111.95%	105.15%	1331.80%	98.20%	93.83%	89.01%	84.65%	80.54%	77.10%	73.80%	70.54%	68.00%	65.44%	63.03%	60.79%	925.94%
% Revenue Growth	6.21%	5.815%	#N/A	4.15%	5.11%	4.94%	4.69%	4.45%	4.25%	4.18%	3.89%	3.75%	3.66%	3.44%	3.31%	#N/A
% of Income from Fees	4.75%	4.59%	4.66%	4.18%	4.07%	3.97%	3.88%	3.79%	3.71%	3.75%	3.69%	3.65%	3.64%	3.58%	3.52%	3.76%
Profitability Movement Indicator	6.07%	5.69%	.00%	-1.16%	5.31%	5.14%	4.84%	4.60%	4.37%	4.32%	3.99%	3.80%	3.72%	3.46%	3.33%	.00%
Efficiency Ratio (costs / revenue)	35.85%	35.52%	30.97%	36.93%	34.97%	34.12%	33.49%	32.86%	32.08%	31.80%	31.28%	30.85%	30.93%	30.96%	30.98%	32.38%
% Controllable Expense Growth	5.39%	3.78%	.00%	14.30%	-7.8%	2.92%	2.97%	2.70%	2.71%	2.81%	2.57%	2.54%	2.64%	2.62%	2.57%	.00%
Revenue per Employee	29,590	31,311	268,205	32,611	39,356	41,299	43,236	45,162	47,081	49,048	50,958	52,860	54,794	56,678	58,554	576,469
Net Income per Employee	16,051	17,055	136,345	14,981	18,170	18,795	21,284	21,625	22,323	24,813	25,927	26,889	28,158	29,046	29,829	286,150

分行规划(Branch Plan)

Branch Plan选项卡提供最高级别的完整分行信息。这个选项卡整合了前两个选项卡中开发的所有信息，并且添加了财务、执行官和人力资源部门的直接开销和营业费用信息。

为方便起见并且提供信息，这个选项卡计算了大量的主要绩效指标(KPI)，并且将它们向后与下一个选项卡“Targets by Branch”相连接，以便对比管理目标并且分析趋势。

Revenue and Balances															
Staffing															
Branch Plan															
Targets by Branch															
Prod Seg Target by Branch															
Volume Activity Generator															
Assigned Expenses															
Direct Expenses															
TimeCalc															
Product Segment Plan by Branch															
Shared Services Unit Rates															
Activity Intensity Rate Calc															
Avg Balance per New Account															
Monthly New Account Avg															
Planned NQ%															
New Accts per FTE															
Rows:	Targets Branch (Targets Branch)														
Columns:	Months (Months) Variance (Variance) Context: Fashion Branch (Responsibility Center)														
	Sep-10			Oct-10			Nov-10			Dec-10			= 2010		
	Act/Fcst	Target	Var	Act/Fcst	Target	Var	Act/Fcst	Target	Var	Act/Fcst	Target	Var	Act/Fcst	Target	Var
Contribution Margin	235,691	201,421	32,270	315,131	272,789	42,342	348,412	300,493	48,918	391,839	335,888	55,951	2,209,137	1,900,125	309,012
Revenues	1,591,22	556,471.88	45,119.34	700,464.91	647,930.04	52,534.87	761,387.48	704,283.42	57,104.06	822,281.17	790,610.00	61,671.09	5,997,237.67	5,445,694.85	441,542.82
Key Performance Indicators:															
% Balance Growth	185.03%	9.36%	175.67%	163.20%	8.38%	154.82%	149.18%	7.68%	141.50%	137.52%	7.09%	130.43%	157.05%	91.16%	65.89%
% Revenue Growth	9.00%	8.32%	.67%	16.44%	15.20%	1.23%	8.70%	8.05%	.65%	8.00%	7.40%	.60%	n/A	116.62%	n/A
% of Income from Fees	5.77%	5.24%	-.53%	6.38%	5.90%	-.48%	6.02%	5.57%	-.45%	5.72%	5.29%	-.43%	3.82%	64.41%	-38.60%
Profitability Movement Indicator	8.29%	7.46%	-.83%	17.91%	16.35%	1.56%	8.36%	7.45%	-.91%	7.74%	6.79%	-.94%	.00%	120.68%	-120.68%
Efficiency Ratio (costs / revenue)	\$5.81%	\$4.07%	1.73%	\$1.57%	\$0.37%	1.20%	\$0.98%	\$0.14%	.84%	\$0.48%	\$0.01%	-.48%	\$8.55%	716.53%	-657.98%
Revenue per Employee	12,800	12,941	(141)	14,295	14,398	(103)	15,529	15,651	(122)	16,781	16,902	(121)	120,148	148,832	(28,684)
Net Income per Employee	4,221	3,924	296	5,587	5,322	275	6,184	5,724	460	6,937	6,396	541	36,018	37,084	(1,066)
Number of FTEs	47	43	4	40	45	4	40	45	4	40	45	4	40	420	(37)

分行目标(Targets by Branch)

Targets by Branch选项卡中包含Branch Plan选项卡提供的信息及目标信息。纵列Act/Fcst提供前几个月的实际数据或者基于Blueprint决策的最新预测数据。纵列Target加载了管理人员为这个特殊分行制订的具体目标。您可使用这个差额来评估实际绩效与

目标之间的差距并且开始趋势分析, 以便了解您是正在填补差距, 还是距离目标越来越远。

这个选项卡只是为了提供信息而设立, 因此不包含任何选项。

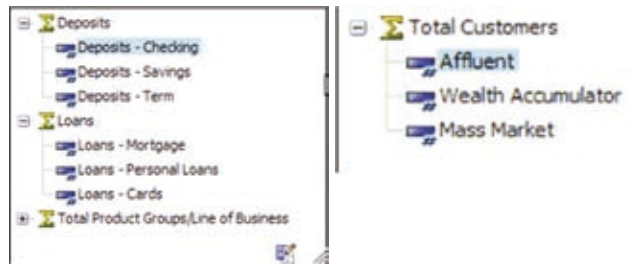
	Aug-10			Sep-10			Oct-10			Nov-10			Dec-10			2010			Jan-11	
	Actual	Target	Gap	Actual	Target	Gap	Actual	Target	Gap	Actual	Target	Gap	Actual	Target	Gap	Actual	Target	Gap	Actual	
Revenue less Assigned Expenses	3,948	3,539	409	4,002	3,677	325	4,162	3,822	340	4,340	3,984	357	4,519	4,149	374	39,421	36,255	3,166	4,628	
Key Performance Indicators:																				
% Balance Growth	1.74%	9.01%	-7.27%	7.74%	7.16%	.58%	7.19%	6.65%	.54%	6.70%	6.20%	.50%	6.28%	5.81%	.47%	169.98%	95.93%	74.05%	5.84%	
% Revenue Growth	1.20%	8.43%	-7.23%	6.23%	5.85%	-.42%	6.12%	5.66%	-.46%	6.09%	5.62%	-.46%	5.74%	5.21%	-.47%	#N/A	102.19%	#N/A	4.20%	
% of Income from Fees	1.56%	12.54%	-10.98%	13.86%	12.82%	1.04%	12.28%	11.36%	-.92%	11.57%	10.71%	-.87%	10.95%	10.13%	-.82%	13.37%	152.68%	139.31%	10.50%	
Profitability Movement Indicator	1.28%	7.99%	-6.71%	3.99%	3.62%	-.37%	4.01%	3.65%	-.36%	4.28%	3.90%	-.37%	4.10%	3.75%	-.35%	#N/A	82.17%	#N/A	2.42%	
Assigned Expenses / Revenue Ratio	1.22%	18.21%	-16.99%	20.99%	19.90%	1.09%	22.56%	21.30%	1.27%	23.88%	22.63%	1.24%	25.05%	23.75%	1.30%	18.79%	195.45%	176.65%	26.39%	
Revenue per Employee	108	100	8	108	100	8	110	101	9	116	108	8	123	114	9	991	1,169	(178)	128	
Net Interest Margin	17.82	3,808.98	-3,791.16	4,362.99	4,035.76	327.23	4,714.87	4,361.26	353.61	5,041.96	4,663.81	378.15	5,309.04	4,966.36	342.68	42,052.04	38,898.14	3,153.90	5,627.39	
Fees	45.88	597.44	-551.56	702.05	649.39	52.66	660.00	610.50	49.50	660.00	610.50	49.50	660.00	610.50	49.50	6,491.79	6,004.91	486.88	660.00	
Revenues	63.70	4,406.42	-3,742.72	5,065.03	4,685.15	379.88	5,274.87	4,971.76	303.11	5,701.96	5,274.31	427.65	6,029.04	5,576.86	452.18	48,543.83	44,903.05	3,640.79	6,287.29	
Loan Losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Assigned Expenses																				
Call Center	684	607	77	795	705	90	906	804	102	1,018	903	115	1,129	1,002	127	6,820	6,051	769	1,241	
Operations	231	261	(30)	268	303	(34)	306	345	(38)	344	388	(44)	381	430	(49)	2,303	2,597	(294)	419	
Mortgage Sales	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Lending Back Office	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Assigned Expenses	915	868	48	1,063	1,008	55	1,212	1,149	63	1,362	1,291	71	1,510	1,432	79	9,123	8,648	475	1,660	
Number of FTEs	44	84.67	-40.67	47	84.67	-37.67	49	89.13	-40.13	49	89.13	-40.13	49	89.13	-40.13	49	733.67	-684.67	49	

各分行的产品组/客户群目标

(Product/Segment Target by Branch)

Product/Segment Target by Branch选项卡提供Product Segment Plan by Branch选项卡的信息以及目标信息。纵列Act/Fcst提供历史月份的实际数据或者基于Blueprint决策的最新预测数据。纵列Target加载了管理人员为这个特殊分行制订的具体目标。您可使用这个差额来评估实际绩效与目标之间的差距并且开始趋势分析, 以便了解您是正在填补差距, 还是距离目标越来越远。

这个选项卡不同于Targets by Branch选项卡, 因为它设定了产品组及客户群级别的目标并且能够跟踪结果。这个选项卡还提供下拉菜单, 以便您能够选择希望规划的产品组及客户群。



您可轻松修改产品组和客户群的维度, 以便体现Blueprint用户定义的产品组和客户群。

Revenue and Balances		Staffing		Branch Plan		Targets by Branch		Prod Seg Target by Branch		Volume Activity Generator		Assigned Expenses		Direct Expenses		TimeCalc										
Product Segment Plan by Branch		Shared Services Unit Rates		Activity Intensity Rate Calc		Avg Balance per New Account		Monthly New Account Avg		Planned NDY%		New Accts per FTE Calc														
Row:	Customer Segment (Customer Segment)	Volume Activity Calc (Volume Activity Calc)	Columns: Months (Months)												Context: Fashion Branch (Responsibility Center)				Customer Inquiry Calls (Activities)				Checking - 50+ Checking (Products)			
			Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11				
	Accounts		3.48	4.63	6.69	8.50	10.24	12.56	15.56	18.53	21.53	24.55	27.57	30.58	30.58	33.60	36.58	39.56	42.59	45.56	48.79	52.40				
Affluent	Activity Intensity Rate		1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	12.17	1.01	1.01	1.01	1.01	1.01	1.01	1.01				
	Activity Intensity Rate Override		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
	Activity Volume		3.53	5.00	6.78	8.63	10.39	12.75	15.78	18.80	21.84	24.90	27.97	31.02	187.29	34.09	37.11	40.13	43.21	46.21	49.50	53.15				
	Accounts		26.24	31.83	38.38	45.34	52.09	61.18	72.49	83.71	94.92	106.22	117.60	128.90	128.90	139.76	150.70	161.97	173.24	184.21	196.44	209.71				
Wealth Accumulator	Activity Intensity Rate		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	11.66	0.97	0.97	0.97	0.97	0.97	0.97	0.97				
	Activity Intensity Rate Override		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
	Activity Volume		25.49	30.93	37.49	44.05	50.62	59.45	70.44	81.34	92.23	103.21	114.27	125.25	834.77	135.80	146.43	157.38	168.34	179.99	190.88	203.76				
	Accounts		39.83	47.88	56.64	66.19	76.31	86.35	107.27	126.32	144.51	163.68	182.83	201.96	201.96	221.05	239.55	257.51	276.83	294.52	315.00	337.10				
Mass Market	Activity Intensity Rate		1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	12.32	1.03	1.03	1.03	1.03	1.03	1.03	1.03				
	Activity Intensity Rate Override		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
	Activity Volume		40.89	48.95	58.13	67.95	78.35	92.51	110.12	128.66	148.37	168.05	187.71	207.35	1,327.06	226.94	248.94	264.37	283.18	302.37	322.40	346.09				

批量活动发生器(Volume Activity Generator)

Volume Activity Generator选项卡可供您执行Blueprint的活动成本计算任务。在模型中将产品用作一个维度的所有其他选项卡中，您都能做出产品组级规划。这个选项卡提供更加深入的分行绩效

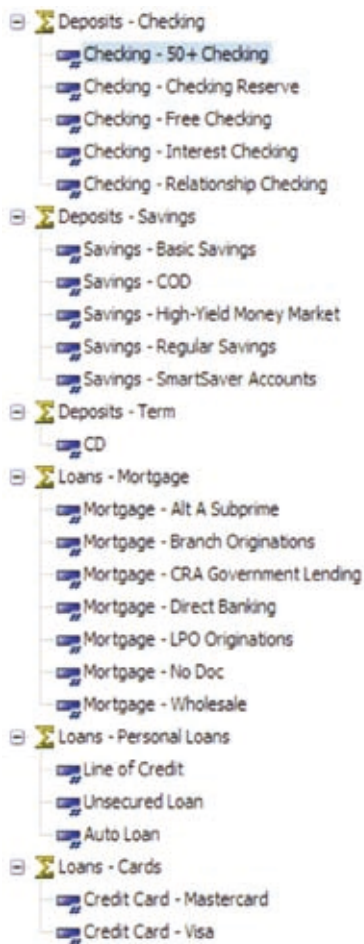
视图，同时仍支持分行及客户群级别的规划，现在还支持产品和活动级规划。

-
- ☒ Call Center
 - ☒ Customer Inquiry Calls
 - ☒ Renewals-Call Ctr
 - ☒ Telephone Banking Support
 - ☒ Loan Origination-Call Ctr
 - ☒ Deposit Origination
 - ☒ Operations
 - ☒ ATM Transaction
 - ☒ Mailing/Postage Cost
 - ☒ Process Bill Payments
 - ☒ Process Checks
 - ☒ Process Deposits
 - ☒ Produce Statements
 - ☒ Mortgage Sales
 - ☒ Loan Sales
 - ☒ Loan Renewals
 - ☒ Lending Back Office
 - ☒ Loan Origination-lending BO
 - ☒ NSF Loan Processing
 - ☒ Loan Payment Processing
 - ☒ Loan Termination
 - ☒ Statement Prep & Mail
 - ☒ Renewals-loans
 - ☒ Credit
 - ☒ Credit Reviews - Internal
 - ☒ Credit Reviews - Third Party
 - ☒ Technology
 - ☒ Technology Charges
 - ☒ Human Resources
 - ☒ # FTE
-

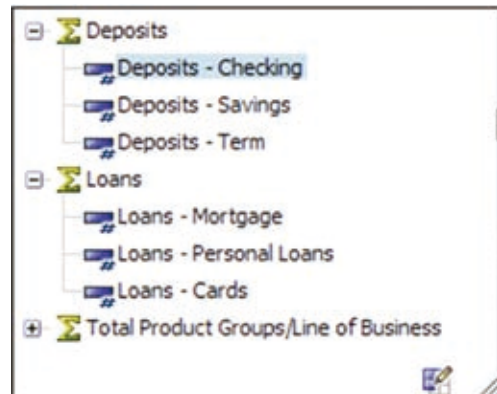
在这部分,我们将详细介绍每一个维度。从这里显示的Volume Activity Generator视图中,我们看到了一个显示客户查询呼叫的下拉框。

与这个特定产品相关的活动可能很多。当您从活动筹备计算引擎装载数据时,将有許多交易构成面向特定产品组或客户群的活动。例如,客户查询呼叫(customer inquiry calls)活动将由多类不同交易组成,如购买查询、呼叫中心余额查询、呼叫中心查询及入站购买呼叫等,这些交易都将是客户查询呼叫活动的组成单元。在特定时段中(在这个例子中是月)面向指定产品、指定分行或指定客户群的活动次数通过活动强度率(Activity Intensity Rate)来表示。换句话说,构成活动的不仅是交易,还包括一个月内的活动次数(例如,客户一个月内开展了两次呼叫中心余额查询活动)。在Activity Intensity Rate Calc选项卡中(接下来的选项卡),您将看到我们是如何基于历史数据及线性外推方法来决定活动强度率的。您可在Volume Activity Generator选项卡的accounts forecast中使用活动强度率来预测指定开销支持的活动数量。

构成这些活动的交易取决于特定产品组和客户群。因此,您在Volume Activity Generator选项卡中应该做出产品级规划。



在Revenue and Balances选项卡中, 您应做出产品组级规划。而对于Volume Activity Generator中的数量规划, 则应该是产品级规划。



因此, 您必须从不同的维度将这两类信息关联起来。得到历史数据后, 我们可直接从活动成本计算引擎中装载实际数据; 接下来, 您可以直接使用Activity Intensity Rate Calc选项卡的信息在Volume Activity Generator的月份字段中填充实际月份值。

预测月份的装载使用三个月的平均值(最近的三个月), 以此为基础来分配已在Revenue and Balances选项卡中完成了预测的产品组账户。这个基础可以填充Volume Activity Generator的维度产品。例如, 对前三个月平均20%的存款进行超过50次检查, 然后将其作为基础来分配所有的预测月份。

因此，您必须从不同的维度将这两类信息关联起来。得到历史数据后，我们可直接从活动成本计算引擎中装载实际数据；接下来，您可以直接使用Activity Intensity Rate Calc选项卡的信息在Volume Activity Generator的月份字段中填充实际月份值。

预测月份的装载使用三个月的平均值(最近的三个月)，以此为基础来分配已在Revenue and Balances选项卡中完成了预测的产品组账户。这个基础可以填充Volume Activity Generator的维度产品。例如，对前三个月平均20%的存款进行检查，然后将其作为基础来分配所有的预测月份。

在接下来的两个演示中，请注意观察我们是如何将Revenue and Balances选项卡提供的账户开立和关闭平均值[(829 + 867)/2 或848]链接在一起并且是如何将其分配给Volume Activity Generator选项卡的“loans – mortgages”区域的。其他各项均相同 — Mass Market to Mass Market, Fashion District to Fashion District, Mar '12 to Mar '12 — 产品组分配到的总值取决于前三个月的实际历史数据。

	Oct-11	Sep-11	Oct-11	Nov-11	Dec-11	2011	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12
% Balance Growth	6.66%	6.25%	7.96%	7.28%	6.79%	66.04%	6.26%	5.98%	5.64%	5.24%	5.06%	4.82%	4.60%	4.29%
Prime Balances(Hide)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts														
Opening Accounts	380	411	436	476	515	249	746	788	829	867	904	944	992	1,041
New Accounts per FTE	36	36	48	48	48	408	48	48	48	48	48	48	48	48
New Accounts Marketing Program	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Managers Discretion	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Accounts	36	36	48	48	48	408	48	48	48	48	48	48	48	48
(Attritor) Accounts	5	11	8	9	10	104	6	6	11	11	9	0	6	
Closing Accounts	411	436	476	515	553	553	788	829	867	904	944	992	1,033	1,041
Average # of Accounts(Hide)	396	424	456	496	534	401	767	809	848	885	924	968	1,012	1,041
% Account Growth	8.08%	6.19%	9.19%	8.18%	7.35%	122.32%	5.58%	5.28%	4.51%	4.31%	4.37%	5.09%	4.20%	4.23%
Prime Accounts(Hide)	0	0	0	0	0	0	193	0	0	0	0	0	0	0
Planned Net Interest Margin %	2.048%	2.038%	2.028%	2.018%	2.008%	41/A	1.691%	1.710%	1.704%	1.698%	1.692%	1.686%	1.680%	1.674%

Revenue and Balances	Staffing	Branch Plan	Targets by Branch	Prod-Seg Target by Branch	Volume Activity Generator	Assigned Expenses	Direct Expenses	TimeCalc											
Product Segment Plan by Branch	Shared Services Unit Rates	Activity Intensity Rate Calc	Avg Balance per New Account	Monthly New Account Avg	Planned NDH%	New Accts per FTE Calc													
Row:	Columns:	Contract:																	
Products (Product)	Months (Month)	Accounts (Volume Activity Calc)	Fashion Branch (Responsibility Center)	Customer Inquiry Cells (Activities)	Mass Market (Customer Segment)														
	Jan-12	Jan-11	Oct-11	Nov-11	Dec-11	# 2011	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	#
Savings - Regular Savings	329.04	348.73	374.29	402.38	430.47	430.47	609.44	535.29	562.40	589.26	614.11	639.21	665.81	691.91	719.02	746.85	774.63	802.4	
Savings - SmartSaver Accounts	422.18	448.71	480.23	516.27	552.31	552.31	653.63	606.80	721.58	756.04	797.92	820.12	854.26	887.75	922.53	958.23	992.88	1,029.5	
Deposits - Term	1,742.48	1,827.21	1,928.25	2,045.42	2,162.23	2,162.23	2,935.12	3,046.62	3,161.30	3,273.86	3,385.36	3,497.92	3,609.41	3,723.04	3,838.78	3,955.60	4,073.32	4,190.7	
CD	1,742.48	1,827.21	1,928.25	2,045.42	2,162.23	2,162.23	2,935.12	3,046.62	3,161.30	3,273.86	3,385.36	3,497.92	3,609.41	3,723.04	3,838.78	3,955.60	4,073.32	4,190.7	
Loans - Mortgage	395.52	423.60	456.37	495.90	534.32	534.32	767.01	808.63	848.13	885.50	923.93	967.68	1,012.49	1,055.17	1,096.80	1,137.36	1,178.53	1,218.8	
Mortgage - All & Subprime	76.32	81.74	88.07	95.69	103.11	103.11	148.01	156.04	163.66	170.87	178.29	186.73	195.38	203.62	211.65	219.48	227.42	235.2	
Mortgage - Branch Originations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Mortgage - CRA Government Lending	179.05	191.76	206.59	224.40	241.88	241.88	247.21	266.05	282.92	300.85	318.25	336.05	353.24	370.66	388.50	406.50	424.86	443.50	
Mortgage - Direct Banking	140.15	150.10	161.71	175.72	189.33	189.33	271.79	286.54	300.53	313.77	327.39	342.89	358.77	373.90	388.65	403.02	417.61	431.8	
Mortgage - LPO Originations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Mortgage - No Doc	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Mortgage - Wholesale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loans - Personal Loans	1,409.65	1,508.18	1,612.34	1,726.64	1,829.34	1,829.34	2,415.66	2,520.59	2,623.40	2,722.58	2,817.76	2,910.75	3,000.49	3,088.42	3,172.79	3,252.79	3,328.50	3,400.8	
Line of Credit	451.51	483.07	516.43	553.04	589.14	589.14	773.73	807.34	840.27	875.24	910.21	944.16	976.74	1,010.25	1,044.90	1,080.29	1,117.44	1,154.1	
Unsecured Loan	409.07	437.66	467.89	501.06	533.77	533.77	701.01	731.46	761.29	792.96	824.66	855.42	884.84	915.29	946.77	978.76	1,012.42	1,045.7	
Auto Loan	549.07	587.45	628.02	672.54	718.44	718.44	940.92	981.79	1,021.84	1,064.36	1,106.89	1,148.18	1,187.81	1,226.68	1,270.79	1,313.73	1,358.91	1,403.8	
Loans - Cards	1,493.05	1,605.77	1,714.49	1,836.66	1,958.42	1,958.42	2,184.46	2,306.50	2,424.12	2,538.77	2,650.47	2,766.61	2,885.70	3,004.79	3,123.88	3,242.97	3,364.79	3,486.1	
Credit Card - Mastercard	890.88	911.96	936.78	1,046.35	1,115.72	1,115.72	1,244.49	1,314.02	1,381.03	1,446.35	1,509.88	1,576.15	1,643.99	1,711.84	1,779.68	1,847.53	1,916.93	1,988.0	
Credit Card - Visa	642.45	688.81	727.74	790.31	842.70	842.70	939.97	992.48	1,043.09	1,092.43	1,140.49	1,189.46	1,241.71	1,292.95	1,344.19	1,395.44	1,447.86	1,500.0	

完成了账户信息链接之后, 您可使用在其他位置算得的活动强度率按产品、客户群及月份来计算每家分行的活动量, 以此为基础来决定Assigned Expenses选项卡中的数据。

Revenue and Balances		Staffing	Branch Plan	Targets by Branch	Prod-Seg Target by Branch	Volume Activity Generator	Assigned Expenses	Direct Expenses	Tim												
Product Segment Plan by Branch		Shared Services Unit Rates	Activity Intensity Rate Calc	Avg Balance per New Account	Monthly New Account Avg	Planned NDM%	New Accts														
Rowset	Expense Calc (Expense Calc)	Columns	Context																		
Expenses (Expenses)	Expense Calc (Expense Calc)	Months (Months)	Affluent (Customer Segment)	Deposits - Checking (Product Group)	Fashion Branch (Responsibility Center)																
		Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	
Customer Inquiry Calls	Volumes	17.30	24.51	33.24	42.27	50.93	62.46	77.34	92.15	107.03	122.05	137.06	152.05	918.40	167.06	181.87	106.67	211.78	226.90		
	Planned Unit Price	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785
	Cost	13.58	19.24	26.09	33.19	39.98	49.03	60.72	72.34	84.02	95.81	107.59	119.36	720.94	131.14	142.76	154.38	166.24	177.81		
	Volumes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Renewals-Call Ctr	Planned Unit Price	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725
	Cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Volumes	16.76	23.75	32.21	40.96	49.35	60.53	74.94	89.29	103.70	118.26	132.81	147.33	889.89	161.88	176.22	190.56	205.20	219.47		
Telephone Banking Support	Planned Unit Price	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440
	Cost	24.14	34.20	46.38	58.99	71.06	87.16	107.92	128.57	149.33	170.30	191.24	212.16	1,281.44	233.10	253.76	274.41	295.49	316.04		
	Volumes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loan Origination-Call Ctr	Planned Unit Price	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620	8.620
	Cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Volumes	15.85	22.46	30.46	38.73	46.66	57.23	70.87	84.43	98.06	111.83	125.58	139.32	841.48	153.07	166.63	180.20	194.04	207.53		
Deposit Origination	Planned Unit Price	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725
	Cost	90.79	128.37	174.36	221.79	287.14	377.06	469.71	583.28	711.41	840.22	978.93	1,117.47	4,817.47	876.32	953.98	1,031.63	1,110.88	1,188.12		
	Volumes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Operations	Planned Unit Price	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Volumes	113.20	160.39	217.51	276.63	333.26	408.75	506.12	602.99	700.36	798.67	896.89	995.00	6,009.78	1,093.22	1,190.08	1,286.95	1,385.81	1,482.18		
ATM Transaction	Planned Unit Price	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033
	Cost	3.60	5.21	7.07	9.99	13.28	16.45	19.60	22.76	25.96	29.15	32.34	35.52	235.32	35.52	39.69	41.83	45.04	48.17		
	Volumes	10.51	26.23	35.57	45.24	54.50	66.95	82.77	99.61	114.54	130.62	146.68	162.73	982.86	179.79	194.63	210.47	226.64	242.40		
Mailing/Postage Cost	Planned Unit Price	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660
	Cost	12.22	17.31	23.48	29.86	35.97	44.12	54.63	65.05	75.40	86.21	96.81	107.40	648.65	118.00	128.46	138.91	149.58	159.98		
	Volumes	73.94	104.73	142.06	180.67	217.63	266.96	330.56	393.82	457.41	521.62	585.77	649.85	3,825.08	714.00	777.26	840.53	905.10	968.04		
Process Bill Payments	Planned Unit Price	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130
	Cost	9.61	13.62	18.47	23.49	28.30	34.71	42.97	51.20	59.46	67.81	76.15	84.40	520.26	92.82	101.04	109.27	117.66	125.84		

指定开销(Assigned Expenses)

您可使用Assigned Expenses选项卡来计算账户活动生成的开销。所有计算结果都要体现出您在上选项卡中所做的选择。我们在此显示这个选项卡只是为了提供信息。Cognos TM1应用管理员可以决定是否隐藏这个选项卡,以便用户只能看到Product Segment Plan by Branch或Branch Plan选项卡中的汇总表

果。其中“数量”(Volumes)是由Volume Activity Generator馈送的,“预计单价”(Planned Unit Price)是由Assumptions选项卡馈送的。银行级Planned Unit Price的设置依据的是历史数值和近期计划。

Revenue and Balances		Staffing	Branch Plan	Targets by Branch	Prod-Seg Target by Branch	Volume Activity Generator	Assigned Expenses	Direct Expenses	TimeCalc												
Product Segment Plan by Branch		Shared Services Unit Rates	Activity Intensity Rate Calc	Avg Balance per New Account	Monthly New Account Avg	Planned NDM%	New Accts per PTE Calc														
Rowset	Expense Calc (Expense Calc)	Columns	Context																		
Direct Expenses (Direct Expenses)	Expense Calc (Expense Calc)	Months (Months)	Fashion Branch (Responsibility Center)																		
		Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11
Facilities and Related		15,055	15,170	14,952	15,034	14,525	14,277	14,792	14,616	14,348	14,603	14,899	15,114	177,345	19,306	15,534	19,253	15,399	18,705	18,583	19,047
Travel & Entertainment		3,579	3,563	3,543	3,622	3,478	3,443	3,582	3,541	3,463	3,538	3,612	3,680	42,661	5,757	3,740	3,719	3,862	3,650	3,613	3,770
Postage and Supplies		4,076	4,041	4,065	4,092	4,000	3,986	4,163	4,102	4,011	4,098	4,185	4,273	49,093	4,330	4,193	4,219	4,247	4,152	4,137	4,300
Marketing Program		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3rd Party Costs		3,766	4,174	4,276	4,378	4,480	4,582	4,684	4,787	4,889	4,991	5,093	5,195	55,295	3,833	4,248	4,352	4,456	4,560	4,664	4,768
Total Direct Expenses		26,477	26,948	26,837	27,127	26,484	26,288	27,231	27,046	26,710	27,229	27,749	28,268	324,394	31,206	31,715	31,543	31,863	31,065	30,797	31,905

直接开销(Direct Expenses)

分行经理可在Direct Expenses选项卡中输入与特殊分行直接相关的开销信息,但与整个银行的活动量无关。您可装载过去几个月的历史数据,接下来针对所有的预测周期来输入或调整“直接开销”(Direct Expense)。此处显示的开销范畴仅为演示目的,您可依据特殊银行的具体需求对其进行扩展或修改。请注意,直

接开销也支持分行级规划,不按产品组或客户群细分。鉴于此,Direct Expense不像Staffing Costs一样包含在Branch Plan选项卡中。因为我们不可能直接为产品组及客户群分配开销,因此,Direct Expense也不包含在Product Segment Plan by Branch选项卡中。

Month	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11
Net Interest Margin	1,849.00	2,136.85	2,267.99	2,204.38	3,101.84	3,271.66	3,613.93	4,117.82	4,362.99	4,714.87	5,041.96	5,369.04	42,052.04	5,627.39	5,939.10	6,246.68	6,550.18	6,849
Fees	329.31	357.18	390.51	439.80	477.88	460.14	709.04	645.88	702.05	660.00	660.00	660.00	6,491.79	660.00	660.00	660.00	660.00	660.00
Revenues	2,178.31	2,494.03	2,658.50	2,644.18	3,579.42	3,731.80	4,322.97	4,763.70	5,065.03	5,374.87	5,701.96	6,029.04	48,543.83	6,287.39	6,599.10	6,906.68	7,210.18	7,509.00
Loan Losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assigned Expenses																		
Call Center	128	182	247	314	378	464	574	684	795	906	1,018	1,129	8,820	1,241	1,350	1,460	1,573	1,684
Operations	43	61	83	106	128	157	194	231	268	306	344	381	2,303	419	466	493	521	549
Mortgage Sales	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lending Back Office	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Assigned Expenses	172	243	330	420	506	621	768	915	1,063	1,212	1,362	1,510	9,123	1,660	1,807	1,954	2,104	2,253
Revenue less Assigned Expenses	2,006	2,251	2,328	2,224	3,074	3,111	3,555	3,848	4,002	4,162	4,340	4,519	39,421	4,628	4,792	4,953	5,106	5,256
Key Performance Indicators:																		
% Balance Growth	7.32%	10.27%	9.28%	8.49%	7.67%	12.10%	10.79%	9.74%	7.74%	7.19%	6.70%	6.28%	109.98%	5.84%	5.43%	5.11%	4.80%	4.51%
% Revenue Growth	#N/A	14.49%	6.59%	-1.94%	25.37%	4.26%	15.84%	10.20%	6.33%	6.12%	6.09%	5.74%	#N/A	4.20%	4.96%	4.66%	4.39%	4.12%
% of Income from Fees	15.12%	14.32%	14.69%	16.63%	13.35%	12.33%	16.40%	13.56%	13.86%	12.28%	11.57%	10.56%	13.37%	10.50%	10.00%	9.56%	9.15%	8.75%
Profitability Movement Indicator	#N/A	12.56%	3.46%	-4.47%	20.18%	1.22%	14.25%	0.26%	3.99%	4.01%	4.28%	4.30%	#N/A	2.42%	2.56%	2.35%	2.10%	2.00%
Assigned Expenses / Revenue Ratio	7.89%	9.76%	12.42%	15.88%	14.13%	16.63%	17.77%	19.22%	20.99%	22.56%	23.88%	25.05%	18.79%	26.39%	27.58%	28.29%	29.18%	29.58%
Revenue per Employee	99	108	92	88	105	104	108	108	108	110	116	123	991	128	128	128	141	147
Number of FTEs	22	23	28	31	34	36	41	44	47	48	48	48	48	48	48	48	48	48

按分行提供产品分割计划(Product Segment Plan by Branch)

Product Segment Plan by Branch选项卡综合提供前几个选项卡中开发的产品组和客户群级别的规划信息。这个选项卡还能计算管理层定义的特定KPI。您可修改这个指标清单来满足特定银行需求。这个选项卡中不包括人事部署成本或直接开销信息,因为这两

项都不支持产品组与客户群级别的规划。这个选项卡提供的数据与Product Segment Target by Branch选项卡相关联,可用于对银行目标进行比较。

Branch Performance | Work InProgress | Fashion Branch - Microsoft Internet Explorer

Revenue and Balances | Staffing | Branch Plan | Targets by Branch | Prod-Seg Target by Branch | Volume Activity Generator | Assigned Expenses | Direct Expenses | TimeCalc | Product Segment Plan by Branch | Shared Services Unit Rates | Activity Intensity Rate Calc | Avg Balance per New Account | Monthly New Account Avg | Planned NDM% | New Accts per FTE

Rows: Expenses (Expenses) Columns: Months (Months) Context: Shared Services Unit Rate (Shared Services Unit Rate)

	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11		
Call Center																						
Customer Inquiry Calls	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	
Renewals-Call Ctr	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	
Telephone Banking Support	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	
Loan Origination-Call Ctr	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	
Deposit Origination	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	
Operations																						
ATM Transaction	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	
Mailing/Postage Cost	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	
Process DR Payments	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	
Process Checks	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	
Process Deposits	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	
Produce Statements	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	
Mortgage Sales																						
Loan Sales	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	
Loan Renewals	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	
Lending Back Office																						
Loan Origination-lending BO	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	
NIP Loan Processing	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	
Loan Payment Processing	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	
Loan Termination	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	
Statement Prep & Mail	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	
Renewals-loans	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	
Credit																						
Credit Reviews Internal	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	
Credit Reviews Third Party	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	

时间计算(Time Calc)

Time Calc选项卡支持滚动预测并且推动在Volume Activity Generator中计算前三个月账户余额的平均数。这个选项卡还能帮助您以三个月为周期从Revenue and Balances选项卡为Volume

Activity Generator选项卡分配账户信息。这个选项卡无需用户输入数据，Cognos TM1管理员可选择将其隐藏起来。

Revenue and Balances | Staffing | Branch Plan | Targets by Branch | Prod-Seg Target by Branch | Volume Activity Generator | Assigned Expenses | Direct Expenses | TimeCalc | Product Segment Plan by Branch | Shared Services Unit Rates | Activity Intensity Rate Calc | Avg Balance per New Account | Monthly New Account Avg | Planned NDM% | New Accts per FTE

Rows: Timescale (Timescale) Columns: Months (Months) Context: <Add a dimension here>

	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	
Timescale																				
Today	12-02-01	10-02-01	10-03-01	10-04-01	10-05-01	10-06-01	10-07-01	10-08-01	10-09-01	10-10-01	10-11-01	10-12-01		11-01-01	11-02-01	11-03-01	11-04-01	11-05-01	11-06-01	
Date Number TS	18,024.00	18,264.00	18,322.00	18,353.00	18,383.00	18,414.00	18,444.00	18,475.00	18,506.00	18,536.00	18,567.00	18,597.00	221,915.00	18,628.00	18,659.00	18,690.00	18,721.00	18,752.00	18,783.00	
Current Month	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	
Act Post	2	1	1	1	1	1	1	1	1	1	1	1	13	1	1	1	2	2	2	
Month	1	1	1	1	1	1	1	1	1	1	1	1	12	1	1	0	2	2		

按分行提供产品分割计划 (Product Segment Plan by Branch)

Product Segment Plan by Branch选项卡综合提供前几个选项卡中开发的产品组和客户群级别的规划信息。这个选项卡还能计算管理层定义的特定KPI。您可修改这个指标清单来满足特定银行需求。这个选项卡中不包括人事部署成本或直接开销信息，因为这两

项都不支持产品组与客户群级别的规划。这个选项卡提供的数据与Product Segment Target by Branch选项卡相关联，可用于对银行目标进行比较。

Product Segment Plan by Branch		Shared Services Unit Rates	Activity Intensity Rate Calc	Avg Balance per New Account	Monthly New Account Avg	Planned IQY%	New Accts per FTE C														
Rows:	Columns:	Context:																			
Products (Products)	Subsets (Activity Calc)	Months (Months)	Affluent (Customer Segment) Fashion Branch (Responsible Center) Customer Inquiry Calc (Activity)																		
		Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	
	Accounts	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Checking - 50+ Checking	Activity Intensity Rate	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	12.17	1.01	1.01	1.01	1.01	1.01	1.01	1.01
	Actual Activity Volume	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	73.04	6.09	6.09	6.09	6.09	6.09	6.09	6.09
	Phasing Basis	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	2.4432	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036
	3 Month Average	0.34	0.68	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	4.06	1.01	1.01	1.01	1.01	1.01	1.01
Checking - Checking Reserve	Accounts	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	Activity Intensity Rate	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	11.54	0.96	0.96	0.96	0.96	0.96	0.96	0.96
	Actual Activity Volume	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	46.15	3.85	3.85	3.85	3.85	3.85	3.85	3.85
	Phasing Basis	0.1830	0.1830	0.1830	0.1830	0.1830	0.1830	0.1830	0.1830	0.1830	0.1830	0.1830	0.1830	2.3158	0.1830	0.1830	0.1830	0.1830	0.1830	0.1830	0.1830
Checking - Free Checking	3 Month Average	0.32	0.64	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
	Accounts	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
	Activity Intensity Rate	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	11.88	0.99	0.99	0.99	0.99	0.99	0.99	0.99
	Actual Activity Volume	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	71.28	5.94	5.94	5.94	5.94	5.94	5.94	5.94
Checking - Interest Checking	Phasing Basis	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	2.3043	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987
	3 Month Average	0.33	0.66	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.96	0.99	0.99	0.99	0.99	0.99	0.99
	Accounts	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
	Activity Intensity Rate	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	9.75	0.81	0.81	0.81	0.81	0.81	0.81	0.81
Checking - Relationship Checking	Actual Activity Volume	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	48.74	4.06	4.06	4.06	4.06	4.06	4.06	4.06
	Phasing Basis	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	1.9564	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	
	3 Month Average	0.27	0.54	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	3.25	0.81	0.81	0.81	0.81	0.81	0.81
	Accounts	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Checking - Relationship Checking	Activity Intensity Rate	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	14.45	1.20	1.20	1.20	1.20	1.20	1.20	1.20
	Actual Activity Volume	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	72.25	6.02	6.02	6.02	6.02	6.02	6.02	6.02
	Phasing Basis	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	2.9003	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	
	3 Month Average	0.40	0.80	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	4.82	1.20	1.20	1.20	1.20	1.20	1.20

活动强度率计算(Activity Intensity Rate Calc)

您可从活动成本计算引擎来装载历史账户和实际活动量等数值。通过将活动量除以账户数量，便可得到实际活动强度率。基于这个信息及Time Calc选项卡中提供的数据，您可使用Activity Intensity Rate Calc选项卡通过线性外推得到活动强度率。通过

将这个强度率链接到Volume Activity Generator选项卡中，您可基于当时的账户余额及预测的活动率来计算出预测值。这个选项卡无需用户输入数据，Cognos TM1管理员可选择将其隐藏起来。

Product Groups	Affluent	Wealth Accumulator	Mass Market
Deposits - Checking	12000	6000	3000
Deposits - Savings	24000	12000	6000
Deposits - Term	48000	24000	12000
Loans - Mortgage	600000	300000	150000
Loans - Personal Loans	100000	50000	25000
Loans - Cards	60000	30000	15000

新账户的平均余额 (Avg Balance per New Account)

Avg Balance per New Account选项卡保存Revenue and Balances选项卡中使用的数据, 用于计算新账户带来的更多余额。这个选项卡无需用户输入数据, Cognos TM1管理员可选择将其隐藏起来。

Product Groups	CSR I	CSR II	CSR III	Lender I	Lending Assistant	Mortgage Sales Specialist	Management
Deposits - Checking	0.00	0.00	15.00	0.00	0.00	0.00	0.00
Deposits - Savings	0.00	0.00	15.00	0.00	0.00	0.00	0.00
Deposits - Term	0.00	0.00	15.00	0.00	0.00	0.00	0.00
Loans - Mortgage	0.00	0.00	0.00	0.00	0.00	6.00	0.00
Loans - Personal Loans	0.00	0.00	3.00	9.00	0.00	0.00	0.00
Loans - Cards	0.00	0.00	6.00	7.00	0.00	0.00	0.00

新账户月平均值(Monthly New Account Avg)

Monthly New Account选项卡用于为将新账户月平均值集成到Staffing选项卡中, 以便帮助您规划未来人手需求。这个数据也可在New Accounts per FTE Calc选项卡中用于计算每名FTE赢得

的新账户数量, 以便在Revenue and Balances选项卡中使用。这个选项卡无需用户输入数据, Cognos TM1管理员可选择将其隐藏起来。

Filter		Columns												Context								
Product Group (Product Group)	Customer Segment (Customer Segment)	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	
Deposits - Checking	Affluent	2.176	2.311	2.225	1.995	2.596	2.409	2.467	2.550	2.406	2.500	2.500	2.500	2.471	2.468	2.466	2.464	2.462	2.460	2.458	2.424	
	Wealth Accumulator	2.176	2.311	2.225	1.995	2.596	2.409	2.467	2.550	2.406	2.500	2.500	2.500	2.498	2.495	2.491	2.488	2.484	2.481	2.478	2.466	
	Mass Market	2.176	2.311	2.225	1.995	2.596	2.409	2.467	2.550	2.406	2.500	2.500	2.500	2.969	2.948	2.927	2.907	2.888	2.814	2.796	2.805	
Deposits - Savings	Affluent	2.206	2.246	2.217	2.338	2.542	2.491	2.584	2.560	2.520	2.500	2.500	2.500	2.513	2.510	2.507	2.505	2.503	2.501	2.499	2.468	
	Wealth Accumulator	2.206	2.246	2.217	2.338	2.542	2.491	2.584	2.560	2.520	2.500	2.500	2.500	2.491	2.487	2.484	2.480	2.477	2.475	2.470	2.466	
	Mass Market	2.206	2.246	2.217	2.338	2.542	2.491	2.584	2.560	2.520	2.500	2.500	2.500	2.931	2.910	2.889	2.869	2.850	2.777	2.759	2.723	
Deposits - Term	Affluent	2.365	2.343	2.382	2.588	2.529	2.431	2.561	2.470	2.487	2.500	2.500	2.500	2.513	2.510	2.507	2.505	2.503	2.501	2.499	2.468	
	Wealth Accumulator	2.365	2.343	2.382	2.588	2.529	2.431	2.561	2.470	2.487	2.500	2.500	2.500	2.491	2.487	2.484	2.480	2.477	2.475	2.470	2.466	
	Mass Market	2.365	2.343	2.382	2.588	2.529	2.431	2.561	2.470	2.487	2.500	2.500	2.500	2.931	2.910	2.889	2.869	2.850	2.777	2.759	2.723	
Loans - Mortgage	Affluent	1.600	1.696	1.614	1.755	1.911	1.938	1.980	2.002	2.002	2.002	2.002	2.002	2.012	2.010	2.008	2.006	2.004	2.029	2.027	2.026	2.025
	Wealth Accumulator	1.600	1.696	1.614	1.755	1.911	1.938	1.980	2.002	2.002	2.002	2.002	2.002	2.094	2.091	2.088	2.085	2.182	2.179	2.176	2.173	
	Mass Market	1.600	1.696	1.614	1.755	1.911	1.938	1.980	2.002	2.002	2.002	2.002	2.002	1.665	1.653	1.642	1.630	2.019	2.054	2.043	2.048	
Loans - Personal Loans	Affluent	1.825	1.934	1.840	1.801	1.819	1.837	1.855	1.873	1.805	1.918	1.918	1.918	1.918	1.918	1.918	2.006	2.004	2.464	2.462	2.461	2.460
	Wealth Accumulator	1.825	1.934	1.840	1.801	1.819	1.837	1.855	1.873	1.805	1.918	1.918	1.918	1.918	1.918	1.908	1.905	1.903	2.206	2.187	2.185	2.182
	Mass Market	1.825	1.934	1.840	1.801	1.819	1.837	1.855	1.873	1.805	1.918	1.918	1.918	1.918	2.248	2.232	2.217	2.201	2.386	2.330	2.317	2.289
Loans - Cards	Affluent	7.214	7.139	7.285	6.971	8.332	8.322	8.392	8.574	8.386	9.006	9.006	9.006	9.011	9.042	9.033	9.024	9.015	9.008	9.011	8.998	
	Wealth Accumulator	7.214	7.139	7.285	6.971	8.332	8.322	8.392	8.574	8.386	9.006	9.006	9.006	9.014	9.060	9.047	9.034	11.922	11.909	11.896	11.885	
	Mass Market	7.214	7.139	7.285	6.971	8.332	8.322	8.392	8.574	8.386	9.006	9.006	9.006	10.557	10.482	10.409	10.337	12.267	12.003	11.939	11.830	

预计的NIM百分比(Planned NIM %)

Planned NIM%选项卡用于将预计净利息收益与总利润的百分比数据集成到Revenue and Balances选项卡中。这个选项卡无需用户输入数据，Cognos TM1管理员可选择将其隐藏起来。

		Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	2011	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	2012		
Number of FTEs	Total Resources	58	58	62	62	62	658	62	54	54	54	54	54	54	54	54	54	54	54	54	656	
	CSR I	15	15	15	15	15	181	15	0	0	0	0	0	0	0	0	0	0	0	0	184	
	CSR II	11	11	11	11	11	125	11	11	11	11	11	11	11	11	11	11	11	11	11	11	132
	CSR III	6	6	8	8	8	73	8	8	8	8	8	8	8	8	8	8	8	8	8	8	96
	Lender I	11	11	11	11	11	115	11	11	11	11	11	11	11	11	11	11	11	11	11	11	132
	Lending Assistant	5	5	5	5	5	60	5	5	5	5	5	5	5	5	5	5	5	5	5	5	60
Monthly New Acct Average	Mortgage Sales Specialist	6	6	8	8	8	68	8	8	8	8	8	8	8	8	8	8	8	8	8	8	96
	Management	3	3	3	3	3	36	3	3	3	3	3	3	3	3	3	3	3	3	3	36	
	Total Resources	3	3	3	3	3	36	3	3	3	3	3	3	3	3	3	3	3	3	3	36	
	CSR I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	CSR II	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	CSR III	3	3	3	3	3	36	3	3	3	3	3	3	3	3	3	3	3	3	3	3	36
New Accounts per FTE	Lender I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Lending Assistant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Mortgage Sales Specialist	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Management	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Resources	18	18	24	24	24	219	24	24	24	24	24	24	24	24	24	24	24	24	24	24	288
	CSR I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Accounts per FTE	CSR II	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	CSR III	18	18	24	24	24	219	24	24	24	24	24	24	24	24	24	24	24	24	24	24	288
	Lender I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Lending Assistant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Mortgage Sales Specialist	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Management	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

计算每名FTE赢得的新账户 (New Accounts per FTE Calc)

这个模型中最后一个选项卡用于在Revenue and Balances选项卡中计算每名FTE赢得的新账户。这个选项卡接收Staffing选项卡提供的FTE人数信息以及Monthly New Account Avg选项卡提供的月平均新账户信息，然后计算每名FTE赢得的新账户，以便在Revenue and Balances选项卡中使用。这个选项卡无需用户输入数据，Cognos TM1管理员可选择将其隐藏起来。

分析和报告(Analysis and Reporting)

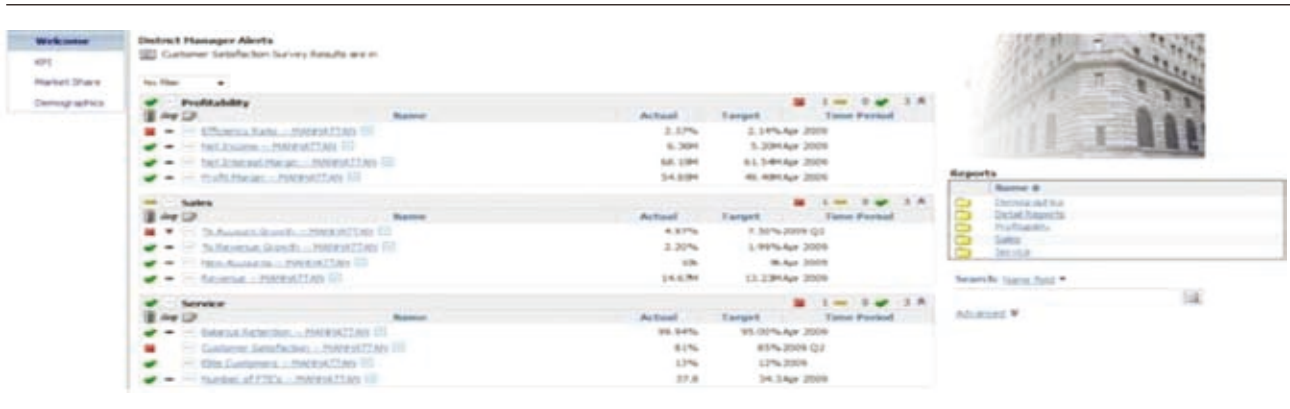
除了本文描述的通过Cognos TM1提供的规划功能外，Branch Performance Blueprint Powered by TM1还使用Cognos 8商业智能软件提供分析和报告功能。您可基于 Cognos TM1模型或者活动成本计算模型提供的数据来创建报告。

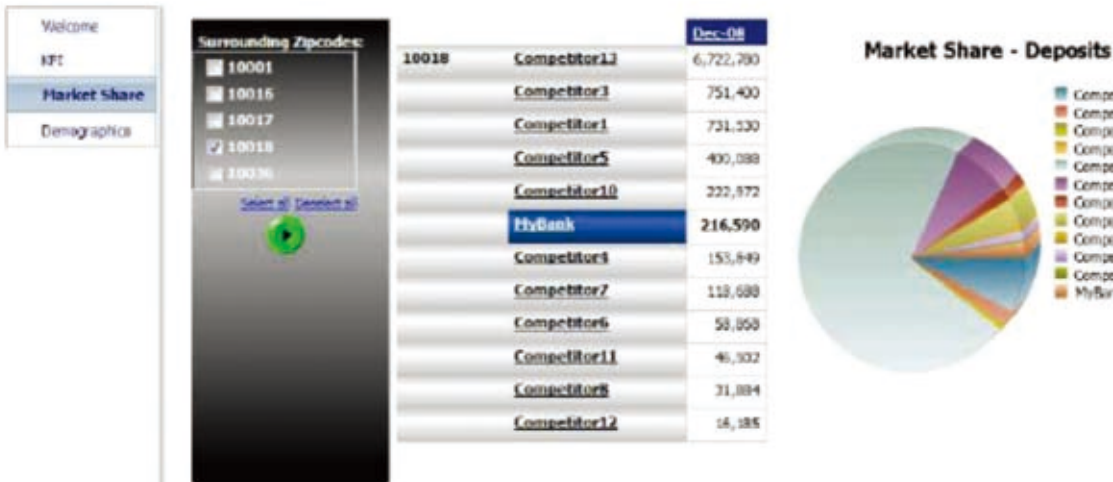
区域经理显示板(District Manager Dashboard)

这个Blueprint提供显示板以便区域经理查看他们所需信息, 做出关键业务决策。

Welcome

Welcome页面允许区域经理快速查看辖区内所有分行的综合健康状况。这个页面还提供重要的更新和基本导航功能。



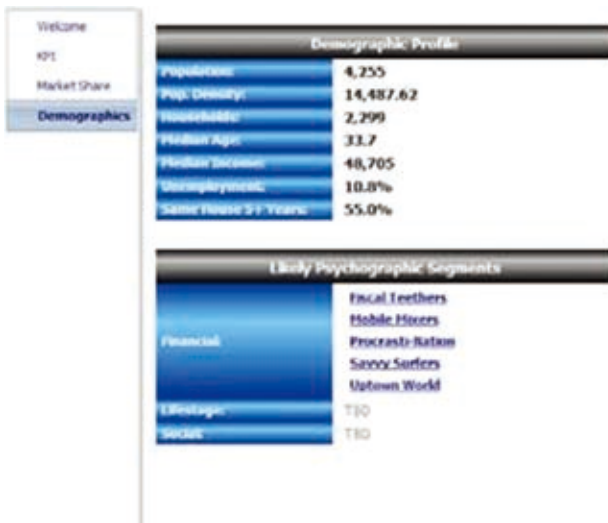


KPI页面

KPI页面提供更加具体的主要指标视图。在这里显示的例子中，记分卡被细分为面向辖区内的每一家分行。通过将鼠标放在状态图标上，区域经理将能够查看这家特殊分行的具体情况和趋势信息。

Market Share页面

Market Share页面允许区域经理分析FDIC储蓄情况并且将其与所在地区其他分行进行比较。



Demographics页面

使用Demographics页面，区域经理将能够更加轻松地锁定和维系当地有利可图的客户。这个页面给区域经理提供当地人口普查信息摘要，并且基于人口统计信息提供相关消费心理概况。此外，区域经

理还能按年龄段、教育水平、种族、家庭收入、婚姻状况和职业来分割和分析客户群。

分行经理显示板(Branch Manager Dashboard)

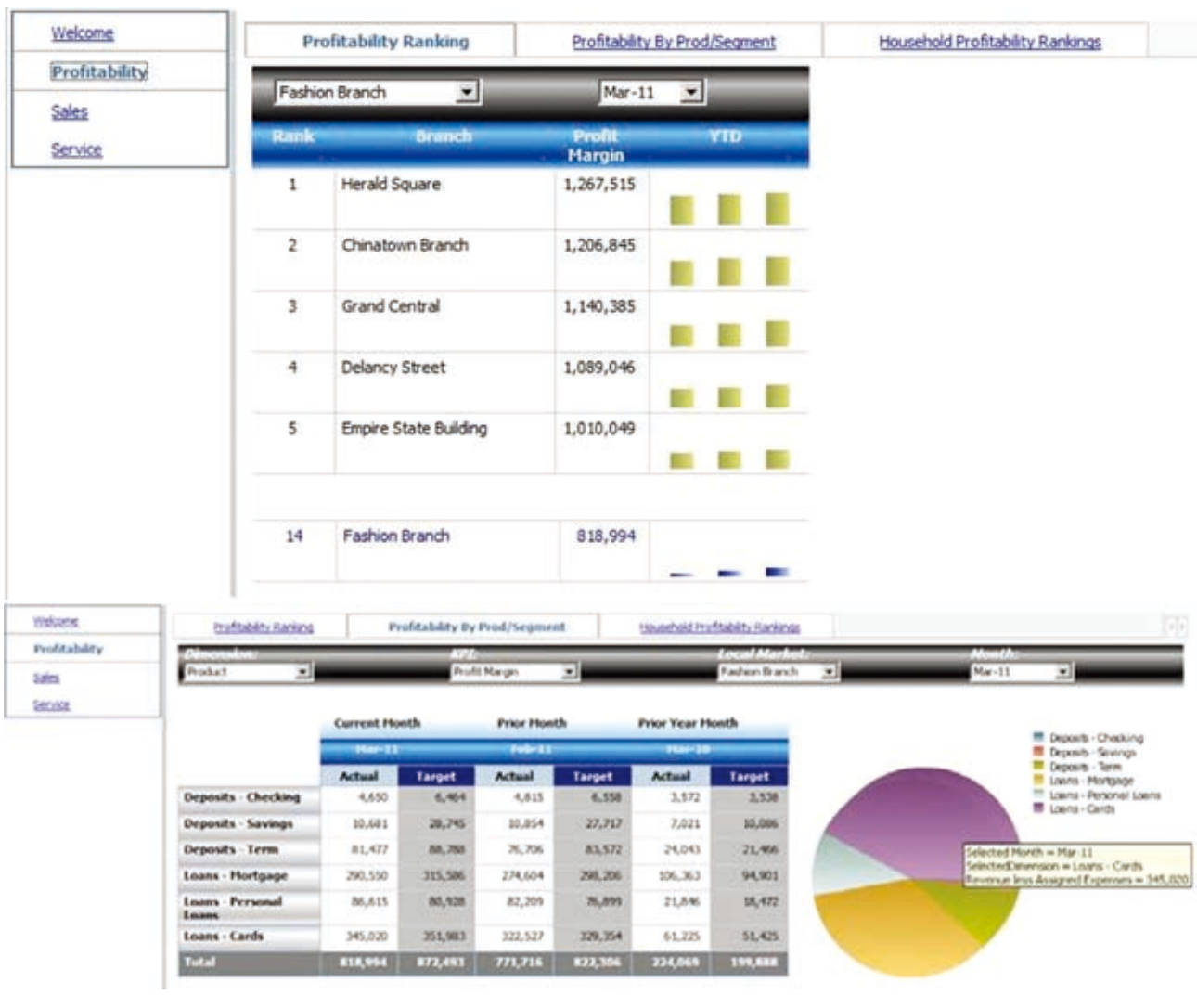
Branch Manager Dashboard是分行经理查看报告和分析信息的起点。

Welcome

Welcome页面给分行经理提供他或她所管辖的分行的基本视图，突出显示12个主要指标。这个页面还提供基于事件的报警与基本导航功能。

The screenshot displays the Branch Manager Dashboard interface. On the left, a navigation menu includes 'Welcome', 'Profitability', 'Sales', and 'Service'. The main content area is titled 'Branch Manager Alerts' and features a warning message: 'Revenue forecast for a better target for this. A shortfall of 111,000.00 is being projected. Please review the plan.' Below this, there are three data tables: 'Profitability', 'Sales', and 'Service'. Each table lists various metrics with columns for 'Name', 'Actual', 'Target', and 'Time Period'. The 'Profitability' table shows metrics like 'Efficiency Ratio' and 'Net Income'. The 'Sales' table shows 'To Account Growth' and 'New Accounts'. The 'Service' table shows 'Customer Satisfaction' and 'New Customers'. On the right side, there is a 'Links' section with a 'Grand Performance Contributor' link and a 'Reports' section with links for 'Overall Profile', 'Detailed Reports', 'Profitability', and 'Service'. A search bar and an 'Advanced' filter are also visible at the bottom right.

Category	Name	Actual	Target	Time Period
Profitability	Efficiency Ratio - Fashion District	2.41%	2.60% Apr 2009	
	Net Income - Fashion District	460.75k	567.5k Apr 2009	
	Net Interest Income - Fashion District	66.08k	91.3k Apr 2009	
Sales	To Account Growth - Fashion District	4.85%	7.50% 2009-Q2	
	To Revenue Growth - Fashion District	2.50%	3.22% Apr 2009	
	New Accounts - Fashion District	763	727 Apr 2009	
	Customer Satisfaction - Fashion District	1.08k	1.4k Apr 2009	
Service	Customer Satisfaction - Fashion District	99.63%	95.00% Apr 2009	
	Customer Satisfaction - Fashion District	97%	89% 2009-Q2	
	New Customers - Fashion District	97%	12% 2009	
	Number of FTDs - Fashion District	49.5	54 Apr 2009	

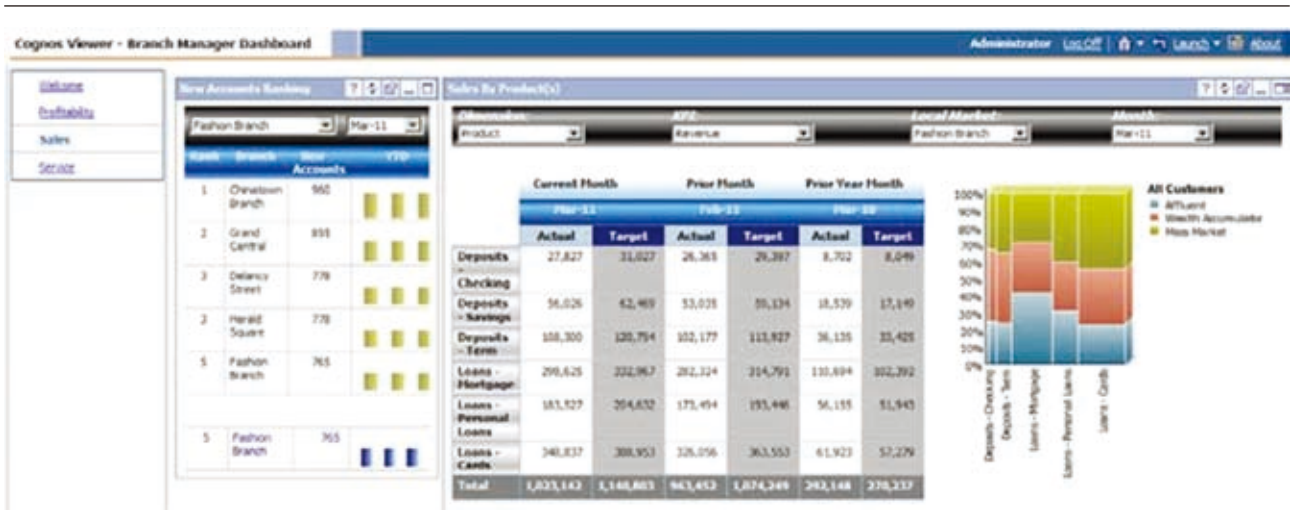


Profitability

Profitability页面细分每个分行经理所在位置的等级与该地区兄弟分行的等级，按产品或客户群显示收益率，并且显示银行客户的收益率等级。

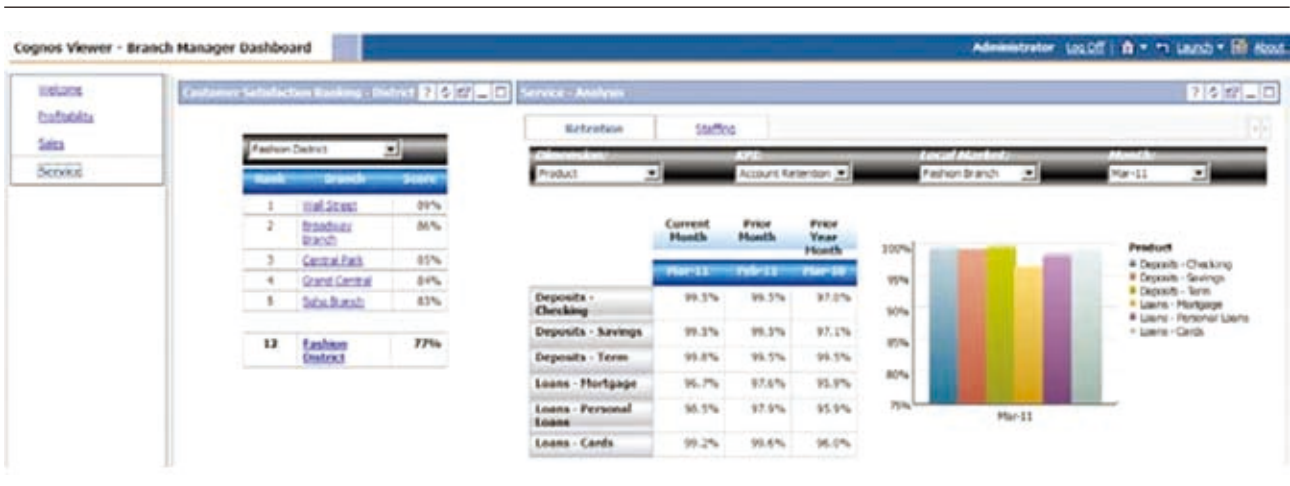
此外，分行经理可以通过客户等级信息来深入查看客户的具体资料报告。

分行经理还能使用Profitability页面来分析每类产品及客户群当月、上个月及去年同期的收益率。



Sales

与Profitability页面相似, Sales页面允许分行经理按产品和客户群来分析自己的分行与辖区内兄弟分行的相对等级。



Service

Service页面与Profitability和Sales页面相似。但是, 这个页面允许分行经理深入查看基于客户满意度调查结果而细分的评级报告。

此外, Service页面还提供人事部署图以便检测出过去12个月FTE与加班之间或者FTE与收入之间的任何关联。



关于IBM业务分析解决方案

IBM业务分析软件提供值得信赖的、完整的、一致的、准确的信息来帮助决策者提高业务绩效。全面的商业智能、高级分析、金融绩效与战略管理和分析应用允许您立即明确洞悉当前绩效并且能够预测未来结果。

结合丰富的行业解决方案、公认的业务实践与专业服务, 各种规模的公司都将能够获得最高的IT生产力并且产生更好的效果。

更多信息

如想了解更多信息与销售代表联系, 请访问:

<http://www.ibm.com/software/cn/data/cognos/>



© IBM公司2010年版权所有

IBM Canada Ltd.
3755 Riverside Drive
Ottawa ON K1G 4K9
Canada

在中国印刷
2012年1月
保留所有权利

IBM、IBM标识和ibm.com是国际商用机器公司在美国及/或其他国家的商标或注册商标。这些及其他因为在本文中第一次出现而标记出商标符号(®或™)的IBM术语，均代表在本文出版之际，它们是IBM在美国注册的商标或约定俗成的商标。这些商标可能也是IBM在其他国家注册的商标或约定俗成的商标。关于IBM商标的最新列表，请访问：ibm.com/legal/copytrade.shtml，参见“Copyright and trademark information”。

本文提到的IBM产品和服务，不代表IBM打算在其开展业务的所有国家都提供它们。

P24524



请回收利用