

# Benefits of Dashboards for

# COMMUNITY BANKS

Community banks often operate with smaller staffs, tighter margins and higher dependence on local relationships. Today, data provides a reliable source for community banks to make their strategic decisions to optimize their operations.

Community banks that deploy well-designed dashboards realize measurable improvements in decision speed, loan and deposit performance and regulatory readiness. Dashboards integrated with the core banking solution (CBS) turn fragmented reports into actionable insights.

## Some of the benefits of deploying the dashboards are

- Faster decisions**

Board members and managers can see deposits, loans, delinquencies, liquidity and NIM (Net Interest Margin) in near real-time and act fast

- Operational Efficiency**

Consolidated dashboards reduce time spent in gathering information from the branches and reconciling spreadsheets

- Better portfolio management**

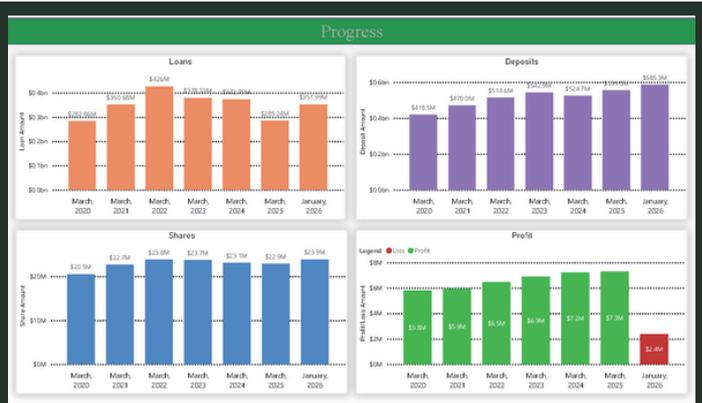
Lending dashboards improve early detection of concentration risk, delinquencies and emerging portfolio stress – resulting in prompt remediation

- Improved profitability**

Several case studies have shown dashboard-driven pricing and product strategies can raise NIM over a period of time.

- Regulatory Compliance**

Dashboards make it faster to assemble and validate the reports required by regulators



## Key business values delivered by dashboards

- Board Members**

Key Performance Indicators such as Total Assets, ROA, Cost to income ratio, loan/deposit growth. These help the board members design suitable strategies for growth of the bank

- Credit Portfolio Dashboard**

Key Performance indicators include Past due buckets, delinquency trends, charge-offs, vintage performance, exposure by industry sector and concentration thresholds. These help in early warning, improved provisioning

- Deposit and Pricing dashboard**

KPIs include Deposit by product, customer attrition, rate sensitivity and cost of funds. These will help operational team to manage product profitability

- Performance dashboard**

KPIs include transaction volumes, teller productivity and digital adoption metrics.



Dashboards are an operational and strategic multiplier for community banks. The combination of data based governance leading to measurable business outcomes, ensures ample growth avenues for community banks.