

# Business Intelligence Leveraged to Measure Profitability of Financial Products



## Company Profile

Cedacri Group, for over 30 years focused on the development of outsourcing solutions, occupies a leading position in the market, guaranteed by more than 150 clients including banks, financial institutions and industrial companies.

## Business Challenge

Cedacri needed to provide bank analysts with a powerful yet simple way to analyze the profitability of financial products, branches and customers. In 1999, Cedacri's clients asked for deeper analyses based on information held by the banks about their clients. The banks' analysts needed powerful analysis tools to examine various issues, like the profitability of financial products, specific bank branches and their customers. Cedacri wanted to enable bank analysts to carry out in-depth analysis in an easy-to-use environment, to build comprehensive reports and to distribute business critical information to various management levels. An additional request from the analysts was the ability to produce forecast scenarios and budgets for the next fiscal year via the use of easily ready parameters.

## Solution

The combination of Panorama BI Suite with Microsoft's software architecture and associated products provided the platform to analyze profitability according to different dimensions and provided the right foundation to build sophisticated financial models, based on terabytes of data. A financial reporting and budgeting system was built so bank analysts could analyze profitability according to Products, Accounts, Organization, Time, Customers and many other attributes.

Panorama's BI Solution enabled them to analyze history as it happened. With the budgeting cube, different financial institutions could prepare a budget for next year, by applying mathematical operators to the Actual time series, and forecast

the financial results of the bank under different interest rate scenarios, taking into account the term structure of interest rates (in Riskmetrics nodes).

Cedacri was not the end user of the solution however their clients, various financial institutions signed up for the service. Cedacri provided the financial institutions with Panorama's BI Solution in a terminal-server environment to analyze the data.

Building and making cubes available created a new business for Cedacri increasing their service offering and bottom line.

## Results / Benefits

- Enterprise wide access to information leveraged from transactions valued at over \$105 billion
- Expansion of service offering
- Increase revenues
- Tailor analytics to specific financial functions
- Self serve access to financial data

## Panorama Software

Panorama Software helps clients grow revenues and reduce costs by giving them the ability to analyze data, identify trends, maximize business opportunities, and improve corporate performance and results. Panorama software offers an intelligent, collaborative and easy-to-use, BI solution that enables enterprises the ability to gain insights more quickly, more efficiently and with greater relevancy. Panorama maintains over 1,600 global customers. To learn more about Panorama Software, please visit [www.panorama.com](http://www.panorama.com).



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