KPMG performance analytics

The provision of tools and application of capabilities to uncover insights and hidden value that transforms business decision making

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October 2020
KPMG Performance Analytics suite

Strategy

- Reporting & Analytics Strategy
- KPI & Report Rationalisation

Use cases

- Multi-dimensional Profitability
- Digital Reporting
- Driver-based Planning
- Working Capital & Cash Management
- Cost Management
- Data Monetisation/Data Trust
- Benefits Tracking
- Intelligent Forecasting

Enablers

- Performance Analytics Tech Selection
- Reporting & Analytics SDM/CoE
- Data Scan

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Performance Analytics for Financial Services

The Performance Analytics weekly series aims to provide a snapshot of our capabilities and solutions we have successfully delivered to clients across data analytics, finance transformation, operational resilience and enterprise performance management to help you on your Performance Analytics journey.

Focus of the week:

- Reporting & Analytics Strategy
- KPI & Report Rationalisation
Focus on providing key personas (reporting & analytics consumers) with the right insights through a single and seamless reporting user experience underpinned by technology and data

**Why is a Reporting & Analytics Strategy important right now?**

Finance are expected to **support execution and monitoring of the business strategy** by providing **timely performance information and insights**. To implement the reporting and data & analytics capabilities required for this, an **enterprise wide reporting & analytics vision and roadmap for change** should be defined.

**Our framework to deliver an effective Reporting & Analytics Strategy...**

A **top-down framework** with a focus on providing the **CFO and management personas** (reporting & analytics customers) the **right and timely insights** through a **single and seamless user experience** underpinned by enabling data, process and technology

**Reporting & Analytics strategy**

**Personas** (reporting & analytics customers)

**KPIs built on your specific performance pillars**

User interface with advanced visualisations and content customised by persona with a common look and feel across the enterprise

**Use cases**

- Digital Reporting
- Multi-dimensional Profitability
- Driver Based Planning
- Benefits Tracking
- Cost Management
- Working Capital & Cash Management
- Data Monetisation / Data Trust
- Intelligent Forecasting

**Enablers**

- Performance Analytics
- Tech Selection
- Reporting & Analytics SDM/CoE
- Data Scan

Underpinned by fit-for-purpose algorithms and technology on Cloud (push and mobile), leveraging integrated data, systems and processes

- Data architecture
- Data sourcing
- Data cleansing
- Data management (e.g. Data Lake)
- Flexible data integration

**Our guiding principles**

- Enabling and driving your wider business strategy
- Shift CFO capabilities from ‘descriptive’, to ‘predictive’ and ‘prescriptive’
- Integration of planning / forecasting and real-time scenario modelling to better link business growth plans to capital management decisions
- Improved trust in analytics data & processes
- Enterprise-wide accountability

**What benefits to expect from our Reporting & analytics delivery...**

- **Implementable roadmap** Focus on increasing credibility to accelerate pace of scope and innovation
- **Incremental delivery** Agile and business-use case driven to respond to business need
- **Holistic approach** Functional, technical, change management and communication strategy

Creating immediate benefits through short and sharp proof of concepts which are built in weeks, demonstrating value to the business before scaling out and getting buy-in to the transformation journey
Effective performance monitoring and strategic decision making needs to be supported by a KPI strategy and streamlined reporting landscape.

**Why is KPI & Report Rationalisation important right now?**

- An excessive number of KPIs and reports are driving highly manual processes that are not relevant to effective management of the business.
- Unprecedented market events (e.g. COVID-19, Brexit) have driven a need for quicker reporting insights to better anticipate and react to the impact of future scenarios.

**Key questions answered by our KPI & Report Rationalisation capability...**

- Are my strategic and operational objectives rightly linked to a set of metrics used to manage the business?
- How do I identify reporting that adds real value to my business?
- How do I transition towards using an improved reporting suite?

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**KPMG Diamond Model** for delivering an integrated KPI framework:

- **Strategy Framework**
  - Vision
  - Customer
  - Financial
  - People
  - Operational Excellence

- **Operational Execution**
  - Value Drivers
  - Proposed Metrics
  - Outcomes
  - Profit before tax
  - Earnings per share
  - ROS
  - Investment Returns
  - AUM
  - Net Asset Value Per Share
  - Dividend per share

- **Outcomes**
  - Growth
  - Margin
  - Value

**Our VESSA Framework** can be used to significantly rationalise your current reporting.

- Savings delivered through 6 levers
- Cost of finance

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**What benefits to expect from our KPI & Report Rationalisation delivery...**

- **Hit strategic targets**
  - Metrics are linked to strategic and operational objectives so your business is managed more efficiently.

- **Quick-wins**
  - Redundant reports are immediately eliminated freeing up key resources.

- **Enhanced digitisation**
  - Report optimisation is the key enabler for a successful transition to digital reporting.

Deliver quick value to the business through the immediate identification and removal of redundant reporting processes, whilst establishing the foundations for a more effective reporting strategy.
Multi-dimensional Profitability

An enterprise wide view of profitability by product, channel, client or more, enables organisations to allocate human and capital resources more efficiently and drive better pricing.

Why is Multi-dimensional Profitability important right now?

- Optimise profitability in the face of shrinking margins to support decision making (e.g. pricing)
- Re-focus effort on your most important clients, products, LoBs, or segments

85% of CEOs say applying financial data to achieve profitable growth is the greatest strategic value a CFO can bring to an organisation.

Key questions answered by our Multi-dimensional Profitability model...

- How well are my clients performing?
  - Analysis of client views based on time, products, geographies and activities

- Am I maximising the value generated from my clients?
  - Client profitability benchmarking
  - Identification of cross-sell opportunities

- What price should I charge to my clients?
  - Full cost assessment across the service value chain that identifies client cost and informs pricing decisions
  - Cost to plan / sell / serve / support breakdown by dimension (e.g. product)

- Which clients should I pay more attention to?
  - Best/worst performing clients/business segments
  - Historical profitability and predictive trends

What benefits to expect from our Multi-dimensional Profitability delivery...

- Quick Impact
  - Go-Live in less than 6 months for a significant scope of business

- Not a big bang approach
  - Pilot an interim solution to prove value and show level of insights possible

- Small team of experts
  - Targeted approach with SMEs across functional, data and technology domains

Better serve your clients through 360° multi-dimensional analysis, driving increased cross-selling capabilities, more optimised allocation of back-office resources and improved pricing.
Digital Reporting

Digitisation of your reporting significantly reduces manual effort, improves efficiency, trust in numbers and provides near real time insights for management action

Why is Digital Reporting important right now?

- Finance (e.g. CFO, FP&A and Business Partners) need to have effective tools to advise the business
- Digital reporting is a lever for driving significant cost reduction which is key in light of current market conditions

Key questions answered by our Digital Reporting capability…

- How do I obtain the correct level of insight for my particular business decision?
- How can I increase the value of the reporting insights I am providing to my stakeholders?
- How can I ensure reporting & analysis is adapted for stakeholders in different BUs and/or seniority level?

Strategic through to operational

- Dashboards designed specifically for strategic, enterprise and operational views
- Insights are tailored for prescriptive analysis to drive more effective decision-making

Tech enabled reporting capability

- Manual reporting replaced by combination of automated visualisation tools and self-service reporting
- Near real-time scenario modelling capability
- Quicker and more effective production and distribution of MI

Stakeholder customisation

- Dashboard outputs are easily customised using ‘Slicing/dicing’ and drill down capabilities to enable tailored analysis
- Data & security model which is easy to maintain and enhance as maturity grows

What benefits to expect from our Digital Reporting delivery…

- Quicker decision making
  Build a KPI reporting suite that reconciles business and finance requirements real-time

- Cost savings
  Lower effort required, rationalisation of reports and a reduction in FTE

- Enhanced insights
  Self-service visualisations with multi-dimensional KPIs, drill-down and filtering capabilities

Significantly improve your reporting efficiency through easy-to-use self-service dashboards that provide enhanced real-time analysis for strategic, enterprise-wide and operational decision making
Driver-based Planning

Determine the most material, actionable and predictive components of your business plan and use it to forecast the impact of future events on your P&L, CapEX and balance sheet.

Why is Driver Based Planning important right now?

- Increasing need for **C-suite** to update / challenge the business plan through agile scenario planning
- CFOs are under pressure to improve capital efficiency without an integrated tool for capital management planning

Key questions answered by our Driver Based Planning model...

1. **Utilise operational drivers**
   - Strategic objectives cascaded down to operational KPIs through driver tree analysis
   - Use operational drivers, not financials, as the language of performance for the business

2. **Driving forward looking analysis**
   - Visualise KPI trends through strategic what-if simulations across BUs, products, channels and segments
   - Automated balance sheet forecasting which meets regulatory requirements

3. **Truly integrated across the enterprise**
   - Set targets across margins which are cascaded down to relevant product teams
   - Balance sheet model based on business plans to drive capital planning

A value driver tree cascades the strategy down into trackable operational drivers

<table>
<thead>
<tr>
<th>Margin</th>
<th>Financial driver</th>
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<tbody>
<tr>
<td>Sales</td>
<td>Operational driver</td>
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<tr>
<td>Other KPI outputs</td>
<td>What-if value driver</td>
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<td>Other KPI outputs</td>
<td>Financial driver</td>
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<td>Other KPI outputs</td>
<td>Operational driver</td>
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<tr>
<td>Other KPI outputs</td>
<td>What-if value driver</td>
</tr>
</tbody>
</table>

What benefits to expect from our Driver Based Planning delivery...

- Integrated delivery
  - Expertise across tool strategy, technology and operating model design

- Hit the ground running
  - Pre-built driver trees, prototypes and governance frameworks adapted for your business

- Do more with less effort
  - Less burden on process mechanics drives down cost

- Cascades the strategy and aligns targets
- Reduced days to complete annual budget
- Significant reduction in finance costs

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Working Capital & Cash Management

Improve your cash management performance to build greater operational resilience and free up cash flow for capital investments without the need to raise additional debt

Why is Working Capital & Cash Management management important right now?

Uncertainty over demand and supply chains is creating liquidity pressure across businesses

Due to COVID-19, effective management of working capital is time and cash critical. Finance will have to increase its focus on cash preservation

Key questions answered by our Working Capital & Cash Management capability...

How do I build greater operational resilience to liquidity pressures?

- Short-term diagnostic of whole C2C cycle combines industry expertise and data-driven analysis to identify quick-wins for acceleration
- Redefine your governance and monitoring processes to improve cash without compromising your relationships

How do I identify the most valuable opportunities to free working capital?

- Hypothesis-led approach (over 150 corporate hypotheses ready to be applied)
- KPMG’s proprietary software rapidly prioritises working capital enhancement opportunities upon analysis of multiple standard and ERP data outputs

How does my cash management compare to my peers?

- Our working capital specialists have deep operational expertise in procurement, supply chain and credit risk management to advise on industry leading practices
- KPMG’s proprietary tool enables benchmarking against your industry peers

KPMG Proprietary Tool to accelerate in-depth analysis of Accounts Receivable and identify cash traps

1. Big Data Management
   The ability to combine multiple data sources and manage ‘Big Data’ for identification of the key areas of receivables optimisation opportunity

2. Sensitivity Analysis
   Sensitivity and scenario analysis to be performed in real time, enabling valuable benchmarking analysis and effective decision making

3. Benefits tracking
   Benefits tracking against country, division, category, customer, and individual invoice level to monitor progress against the agreed targets

4. Compliance
   Tool scans contract and system compliance to identify mismatches between invoices and contractual clauses (e.g. erroneous discounts)

What you should expect from our Working Capital & Cash Management delivery...

- KPMG proprietary tool
  Access to our data analytics platform to accelerate working capital improvement

- Delivering sustainable benefits
  Blend of cross-functional expertise to change embed process and culture change across business and operations

Take a holistic, tech-enabled view of your Working Capital & Cash Management cycle to quickly identify key areas of opportunity, prepare action plans and implement immediate quick-wins
Effective cost management allows large and distributed FS organisations to create a multi dimensional view of cost structures, facilitating informed and balanced strategic cost reduction decisions to drive improved profitability.

**Why is Cost Management important right now?**

The current COVID-19 environment is increasing pressure on organisations to better manage costs, in particular reducing discretionary spending and improving cost efficiency ratios.

**Key questions answered by our Cost Management proposition...**

**Is there agreement on the way indirect costs are allocated?**

- Cost reduction initiatives typically fail because divisional leadership do not recognise a large proportion of the costs sitting in their books.
- Reengineering the intercompany operating model can unlock other transformational opportunities avoiding diluted P&L accountability.
- Accurate allocation of cost is therefore a precursor to cost reduction efforts.

**How do I manage my cost base in comparison to my industry peers?**

- Leverage KPMG industry leading benchmarking capability to identify areas of opportunity.

**Examples:**
1. Onshore/Offshore mix
2. Cost-to-income ratio
3. Front-to-back office cost ratio

**Cost Accounting governance**

- Implement a governance model that ensures benefits are tracked on an ongoing basis and initiatives are funded based on unequivocal positive ROI.
- Introduce methodology that ensures a more coherent allocation, accounting and reporting of costs.

**What are the benefits levers I can pull?**

- Leverage KPMG experience to co-create business cases that align to your business strategy.
- Withdrawal from existing non-strategy locations.
- Rationalisation of IT estate.
- Process automation (i.e. BPM, PRA etc.).

**What benefits to expect from our Cost Management delivery...**

- **KPMG Accelerators**
  - Industry proven tools to accelerate and de-risk your journey
- **Small team of cost control experts**
  - Across business areas and support functions
- **Robust methodology**
  - Our approach is underpinned by KPMG’s proprietary cost allocation methodology

Ensure your costs are reduced at pace and in an informed and transformational way, avoiding the traditional ‘slash and burn’ approach.
Deliver upon your projects’ Return on Investment more effectively with an end-to-end automated control & governance management tool that enables real-time targeted corrective action on risks and issues in investments benefits tracking.

**Why is Benefits Tracking important right now?**

- **Increased need for full transparency of investments’ performance** to make key decisions and enable appraisement of future investments.
- **Limited investment capital** has driven the need to track return on investments more effectively, utilising digital technology.

**Key questions answered by our Benefits Tracking model…**

**What KPIs should I track projects against to deliver the most value?**

- Our proprietary tool pre-populates trackable metrics from KPMG’s repository of best practice project KPIs.
- Breadth of Financial and non-financial KPIs and enabling tracking at the most granular level.

**Are my project investment spend / benefits in-line with expectations?**

- Automated calculation of spend and benefit variances.
- Automated task, workflow and governance management flagging issues in the process.
- Integration with source systems incl. GL and HR tools.

**How will external market factors impact my cost/benefits?**

- Modelling of impacts of external factors on benefits to understand impact and inform decisions.
- Scenario and sensitivity analysis at Project, Programme and portfolio level.

**Which initiatives or workstreams are causing issues and require resolution?**

- Automated consolidation of initiatives/projects.
- Reporting at Project, Programme, Portfolio and Group level to identify strong/weak performance.

**What benefits to expect from our Benefits Tracking delivery…**

- Leading practice KPIs Access to KPMG’s repository of leading practice project KPIs.
- KPMG proprietary tool Quick set up & deployment of E2E solution that integrates with your current systems.
- Reusability & scalability Our tool scales as your business and capital investment grows.

- Fully automated process management improving control, governance & decision making.
- Insights to drive timely decision making on key investments reducing programmes ‘failure to deliver’.
Activate advanced analytics and AI capabilities to drive significant improvements in forecast performance and insights.

**Why is Intelligent Forecasting important right now?**

- Finance spend months creating a forecast that is already outdated once finalised.
- Analytics and AI are enabling forecasting to be undertaken at 10 times the speed at just one tenth of the cost.

**Key questions answered by our Intelligent Forecasting capability…**

- Which external factors drive our business?
  - The model connects internal/external data sources to your internal financial operational drivers.
  - Time series and machine learning techniques are rapidly tested to help predict specific business unit(s) and P&L line(s).

- How can I establish targets based on a data-driven approach?
  - KPMG Signals Repository provides access to 55,000+ external temporal, geospatial data and signals to enhance your data sources.
  - Create specific forecasts by P&L line item, time interval, geographic region, product line, brand, customer, or channel.

- How do I get started with a forecasting pilot?
  - Two-pronged pilot approach examines top-down (executives can confirm/challenge divisional reporting) and bottom-up (forecasting with operational insight) in parallel.
  - Forecast engine is customised for your operational drivers and evaluated against multiple dimensions.

**KPMG Intelligent Forecasting uses machine learning to continuously improve forecasting**

- **Multi-lever approach**: Models are evaluated against multiple dimensions for your requirements.
- **Customized forecast engine**: Continuous learning incorporates structured feedback loops which enhance prediction accuracy over time.
- **KPMG Signals Repository**
  - External Data: Better data and signals KPMG Signals Repository database of public/private data boosts predictive power.
  - Internal Data: Significantly enhanced forecast accuracy obtained at more rapid speeds.

**What benefits to expect from our Intelligent Forecasting delivery…**

- Continuous learning: Incorporate structured feedback loops which enhance prediction accuracy over time.
- Better data and signals: KPMG Signals Repository database of public/private data boosts predictive power.
- Roadmap options: Following pilot KPMG can engage in operating model set-up, support client-led modelling or run forecasting as managed service.
- Predictive analytics that continually improve over time.
Finance must equip itself with the right enabling technology to deliver the speed, efficiency and insights needed within its Reporting & Analytics capability.

**Why is Performance Analytics Tech Selection important right now?**

- Organisations need to invest in the right digital tools to keep pace with peers and avoid falling behind.
- Organisations tend to have **long standing vendor agreements** that have not been **objectively assessed against other vendors** on their ability to realise the reporting & analytics strategy.

**Key questions answered by our Performance Analytics Tech Selection analysis...**

1. **What enabling technology do I need to deliver reporting & analytics across the business?**
   - Conduct a current state assessment of your technology and clearly define your target future state using KPMG’s maturity model.
   - Identify technology requirements for your reporting & analytics strategy and shortlist vendors using external data and KPMG’s market knowledge.

2. **How should I focus my technology investment in order to transition towards my target future state?**
   - Tool shortlist is overlaid with your business requirements and current base of deployed solutions.
   - Run a tech bake-off/hackathon over 2-3 weeks to assess shortlisted vendors on use cases we co-design to best address your business needs.
   - Industry leading vendor assessment criteria across 5 technology layers.

3. **Can my current technology partnerships be utilised better to support the new vision?**
   - Obtain a comprehensive view of the technology across vendor assessment criteria, cost-benefits, ability to integrate with current systems and our own implementation experience.
   - Cost reductions identified through synergies with potential vendors.

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**Our vendor assessment framework**

| The 5 key layers: | BI/Visualisation | Modelling | Advanced Analytics | Cloud services | ETL |

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**Our approach**

- **Outside-in assessment**
- **Inside-out requirement categories**
- **Vendor solution evaluation**

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**What benefits to expect from our Performance Analytics Tech Selection delivery...**

- **Practical experience**: Gain transparency on each vendor’s capability across all key digital lenses.
- **Sector expertise**: Leverage our market knowledge and vendor alliances to get the best choice for you.
- **Tailored requirements**: Adapt our industry leading assessment criteria to your business needs.
- **Create a truly digital and flexible organisational offering**
- **Potential savings in technology license fees**

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A Reporting & Analytics Centre of Excellence (CoE) deploys common processes, tools and leading practices to generate synergies into one centralised service delivery model

Why is a SDM/CoE important right now?

Disparate and decentralised delivery of reporting across business units is leading to ineffective use of BI tools, sub-optimal reporting producing multiple versions of the truth and limited capability development

Key questions answered by our SDM/CoE capability...

How can I ensure effective governance and control over reporting & analytics?

- A single organizational capability which provides Finance Reporting & Analytics services to the whole business
- Optimised demand management framework to avoid decentralised sourcing of reports and data

How do I maximise the value derived from output driven reporting & analytics tools deployed across the business?

- Clear training and support to nurture reporting and analytical capabilities across the business
- Drives streamlining, standardisation and automation of reporting services and effective use of self-service capability

How do I enable continuous innovative improvement in analytical and automation capabilities?

- Provides a hub of innovation and advice on the use of new performance methods and tools for reporting
- Fosters a culture of talent through sharing of experiences, coaching and mentoring

Our Centre of Excellence Solution

CoE Design Principles

- Organizational Structure
- Service Management
- Governance
- Location & Sourcing
- People & Culture
- Technology Integration
- Data Management

High level CoE structure

- Business unit layer
  - Strategic business partners providing decision support across multiple functions
- CoE layer
  - Report production and delivery
  - Data analytics
  - Data quality and mgmt
  - Governance
- Shared Services
  - Simplification & standardisation of activities and processes

What benefits to expect from our SDM/CoE delivery...

- Global delivery: Captive capabilities aligned to your location and sourcing strategy to maximise ROI
- Capability enhancement: Blend of technical / data / business specialists to ensure optimum service capability
- Strong governance: Effective demand management process to minimise governance loops
- Immediately eliminate unnecessary reporting
- Reduced number of FTEs
- Effective hub of MI reporting which provides a single version of the truth
Before starting a Performance Analytics journey, to truly understand the nuances that exist within your data landscape and architecture, a data scan should be performed as this can significantly help improve execution of the other solutions detailed.

**Why does our Data Scan act as an enabler to Performance Analytics?**

Within 2-3 weeks, a data scan enables you to determine the proxy methodologies for future use cases in performance analytics, identifies which technology your data will integrate with and provides the basis for a future transformation roadmap.

**Our Data Scan approach...**

- **Master data dimensions**
  - Identify master data dimensions available in the data mart, identify data sources (the source systems for performance analytics solutions) and assess data maturity.

- **Data scan for key metrics**
  - Perform a high level data scan for key metrics such as RoE.
  - Additional data points are analysed for key KPIs relevant to your business.

- **Data scan for key drivers**
  - Use KPMG pre-defined KPI driver trees to analyse your data for planning and forecasting through driver based analysis.

**Typical outputs**

1. High level Data Scan to define capability to implement solutions.
2. Future landscape definition and roadmap.
3. Conceptual design of potential solutions.

**KPMG’s Data Scan output recommends technology solutions according to your nuanced data landscape**

**Data landscape overview**

- Insights based on where you are on your transformation journey.

**Dimensional analysis**

- Enable the multi-dimensional slicing and dicing of data outputs.

**Dimensional deep-dive**

- Understand data coverage and maturity down dimension hierarchies.

**What you should expect from our Data Scan delivery...**

- **Proven track record**
  - Industry proven driver assets and playbooks to accelerate and de-risk your journey.

- **In-depth assessment**
  - Our report assesses data quality, data maturity, data sourcing and data lineage.

- **Roadmap for change**
  - Understand how your data landscape will integrate with future technology.

Understand how your current data landscape can accelerate your performance analytics journey into becoming a data-driven, insight-led organisation of the future.
COVID-19 Mortgage Scenario Model

Understand the impacts of economic volatility on your mortgage book with a particular focus on IFRS9 through real-time ECL and impairment what-if profitability analysis.

Why is this important right now?

The COVID-19 outbreak and resulting economic uncertainty have had a large impact on IFRS9 impairment. Banks need to be able to understand the impact on their business, calling for enhanced analysis of IFRS9 impairment. Our scenario model will provide long-term strategic business planning assistance by analysing the impact of changes in KPIs such as mortgage volumes, interest rates and ECL on the your net profitability and growth.

Key questions answered by our Scenario Model …

How can I strategically price my products?

- Provide the ability to view profitability through different product dimensions and regional dimensions.
- Provide strategic price analysis through viewing profitability through different channel dimensions, allowing for broker versus direct analysis.

How can I navigate my business through challenging market scenarios?

- KPI dashboards indicate impact of market stress on the groups strategic target, enabling you to take remedial action ahead of time.
- Strategic what-if capabilities enable management to execute scenario planning and target setting across the business.

How can I evaluate market impacts ahead of static reporting periods?

- Drivers are refreshed automatically when the inputs are updated reducing the time required to produce a plan.
- Increased agility and responsiveness to constantly changing market requirements through what-if scenarios.

Our Scenario Model approach…

Mortgage Driver Trees
Pre-defined driver trees which can be aligned with to your specific KPIs.

Reporting & Analysis
Forward-looking views of your bank across pre-defined dimensions and scenarios.

What-if Scenario Analytics
Macroeconomic, operational and financial variables can be flexed to overlay market, economic and political impacts.

Pre-defined driver trees form the basis of our model alongside core assumptions and definitions:

- Product run-off curves
- Macro inputs & pricing assumptions
- Impairment profiles

Multi-dimensional model
Product & channel profitability is evaluated across different businesses.

Agile Reporting
Rolling forecasts on leading indicators underpinned by Mortgage driver trees.

Results

Forecast

KPI Impact

Scenario analysis / strategic overlay
Model scenarios can be defined and created to reflect possible impacts to the business driven by internal or external activity, allowing strategic decision making ahead of time.

What-if Analysis
Core model variables can be flexed in real-time to enable agile and responsive management of KPIs.

Adjustable variables

Understand what steps could be taken to mitigate mortgage profitability impacts through market volatility and enable future business growth.

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Our Performance Analytics team

We have a dedicated, cross-functional team with expertise across data analytics, finance transformation, operational resilience and enterprise performance management to help you on your Performance Analytics journey

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