

Banco General (Panamá)

Presentado por José C. Victoria, Executive Deputy VP of Strategic Planning, Transformation and Data.

Plataforma de información construida durante 15 años, modelos analíticos, distribución diaria de indicadores a la alta gerencia, geolocalización de ATMs y gestión de efectivo, y la evolución hacia squads ágiles por unidad de negocio.

NOTA ACLARATORIA

Banco General no es cliente de BACG. Este caso de estudio fue presentado por Banco General en Strategy World 2024, la conferencia anual de Strategy (antes MicroStrategy). BACG lo comparte con fines informativos, como referencia del uso de la plataforma Strategy en la banca latinoamericana. Contenido original en inglés, © MicroStrategy Incorporated.

Banco General

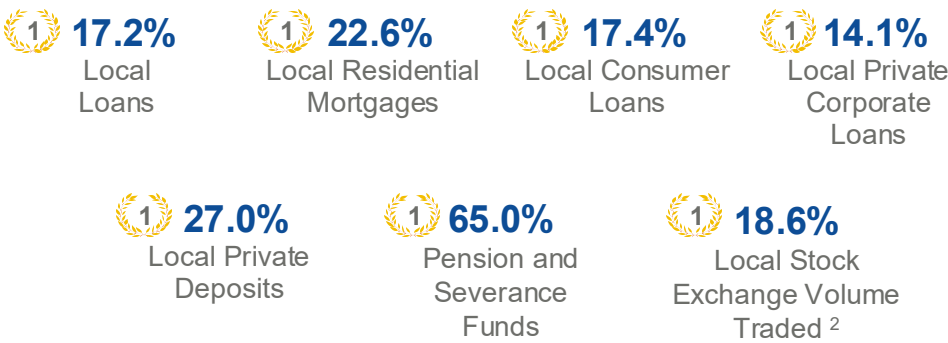
José C. Victoria

Executive Deputy VP of Strategic Planning, Transformation and Data at **Banco General**

Banco General: the premier universal banking franchise in Panama...



Excellence and market leadership in multiple products ¹



Financial highlights

Balance sheet (US\$MM)	2019	2020	2021	2022	2023
Assets	18,724	18,617	18,782	18,407	18,732
Deposits	12,455	13,450	13,801	13,167	13,235
Equity	2,483	2,633	2,691	2,579	2,927
Income statement (US\$MM)					
Net interest income	699	663	636	717	839
Net interest margin	4.06%	3.79%	3.70%	4.23%	5.01%
Profitability					
ROAA	2.68%	1.68%	2.17%	2.90%	3.71%
ROAE	21.07%	12.30%	15.25%	21.21%	24.28%
Efficiency	33.42%	32.94%	33.65%	35.96%	31.23%

...and a top performer among the elite banks in Latin America



Solid asset quality

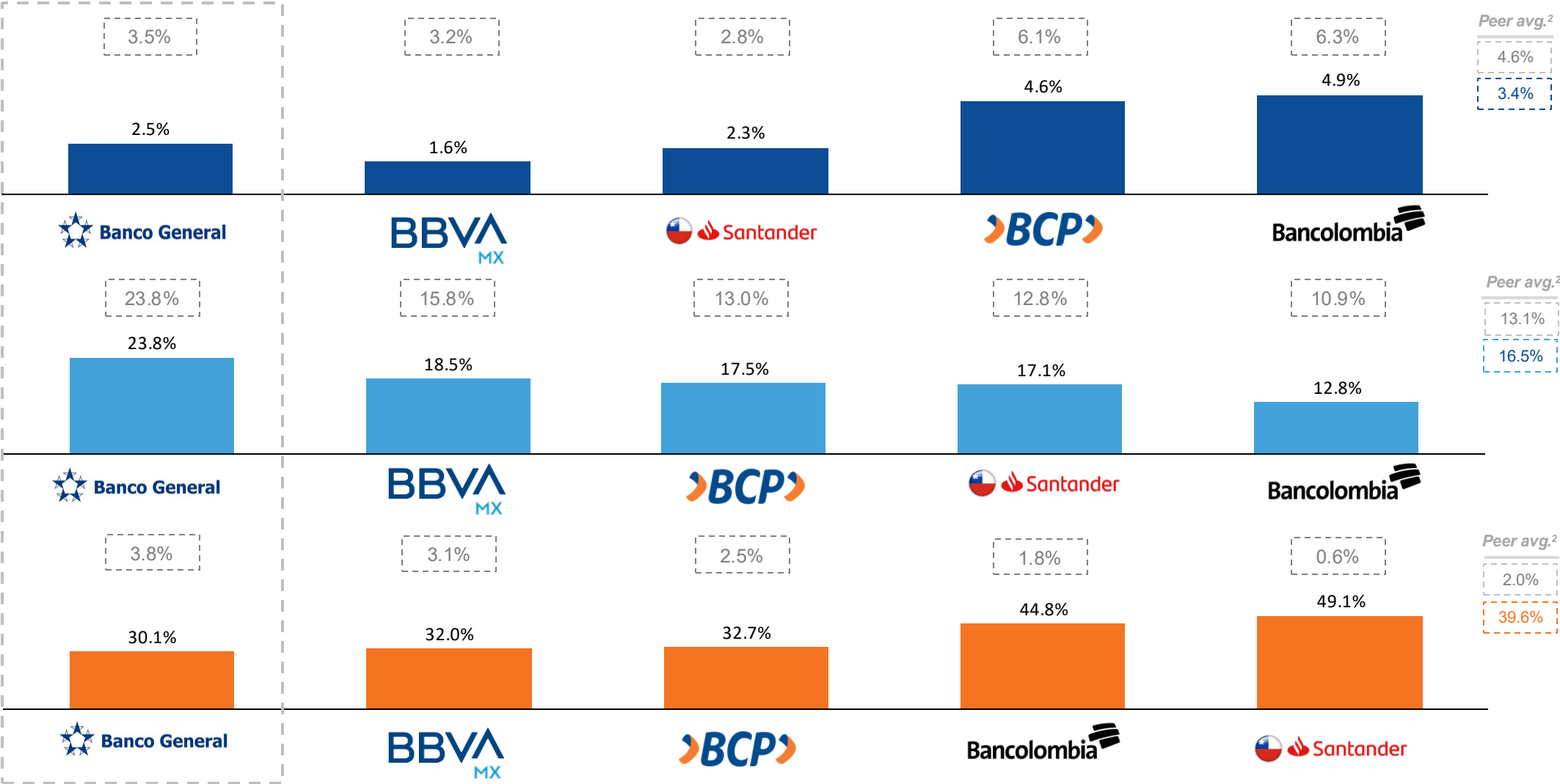
Allowance / Total Loans
NPLs / Total Loans

Excellent capitalization provides stability in times of crisis

Tier 1
Total Capital

Excellent operational efficiency and profitability

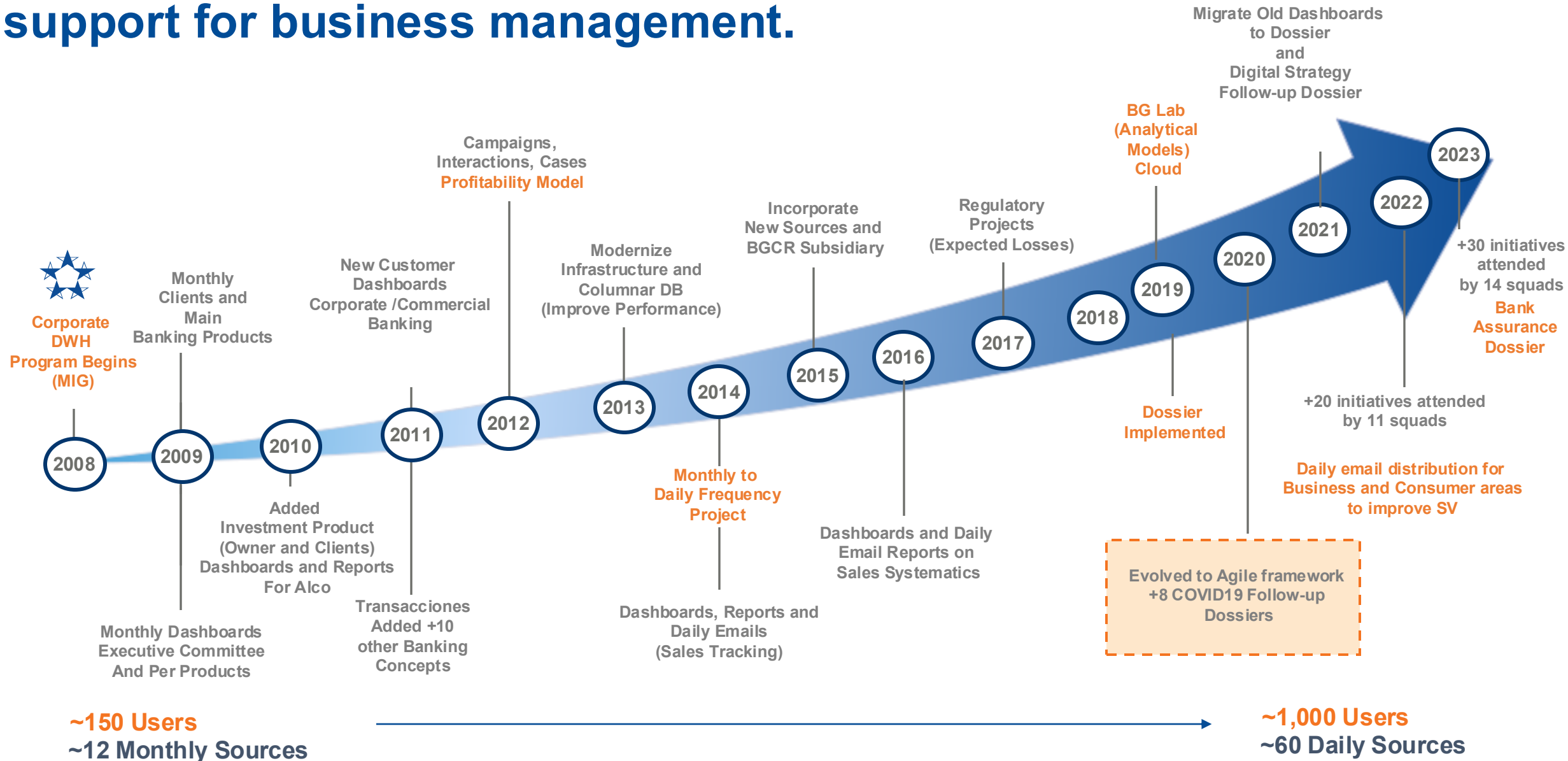
ROAA¹
Operational Efficiency



Source: Banco General and financial statements of each bank. Figures as of September 2023; ⁽¹⁾ Annualized percentages; ⁽²⁾ Averages of BBVA Mexico, Santander Chile, BCP, and Bancolombia.



Over the last 15 years, BG has invested in strengthening its information platform as strategic support for business management.





During these 15 years, we (MIG and BG Lab) have produced the following initiatives for the organization...

MIG	40+ Data Models; + 50 Terabytes of information (uncompressed); 20k+ Metrics; 6k+ Attributes; 5k+ daily management emails; 1k+ consumer users; we serve +50% of business areas. • 15+ Daily automatic emails sent to the CEO, VPs, and N-3 presenting the performance metrics of main business units and products vs budget, day before, same day last month . ⇒ Accountability • Daily email on Disbursements, Recoveries, and Portfolio Balances; daily email on NPLs; Deposits; others). • Strategic Plans: We have been able to define and successfully implement 4 strategic plans (2012 – 2023) ⇒ 50+ Initiatives that have laid the foundation to our success. • With a profitability model that is granular (ej: Profit at the contract and client level), we have made decisions have been made that have contributed millions in revenue (ej: in 2017, increasing the placement of Personal Loans in specific niche segments with significant better credit quality, and also increasing rates in higher-risk niche segments); • Sales force effectiveness: With the help of new data, tools and processes, sales force productivity increased ~40% for Executives and Account Officers (e.g., ↑ Disbursements per Executive); • Enabler for 42 analytical models in BG Lab (details in the BG Lab section); • Pricing Optimization: (Elimination of Technical Leakage and rationalization of commercial discounts), it is estimated to capture ~\$6MM in 2024 in additional income. • Others: (i) Treasury; (ii) Regulatory, including Data Update; (iii) Subsidiaries (Wealth Banking, Costa Rica, General Insurance);
BG Lab	42 analytical models in production, achieving the following results: • 5 Consumer Risk models (Origination, limit assignment, limit increases, microloans, valuations) ⇒ 3x+ pre-approved leads and 25%+ limits granted per client • 21 Consumer Business models focusing on improving campaign effectiveness (propensity for 10 products, next product to buy, customer relationship and segmentation, and churn) ⇒ Usual impact between +20-50% in campaigns conversion • 8 models for Compliance (risk models and transaction monitoring models according to transactional profile scenarios, sustained amount, cash, and loan payments) → 700%+ alert effectiveness (closures + ROS), reducing the number of alerts by 40% • 5 Collections models to optimize management of defaulted and penalized portfolio due to risk of penalty, rollover, and recovery propensity • 3 Yappy models to increase client transactionality ⇒ 40%+ recurring P2M clients

“Information is the oil of the 21st century, and analytics is the combustion engine.”
Peter Sondergaard, Senior Vice President, Gartner Research.

Daily Email – Distribution Services / Bursting



Movimiento de Cartera Diario

GY

"MicroStrategy" <gestionycontrolempre@bgeneral.com>

Para ● Carlos Araujo

Movimiento de Cartera Diario.pdf

14 KB

Movimiento de Cartera Diario.xlsx

9 KB

Responder

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Reenviar

...

jueves 04/11/2024 4:02 a. m.

Estimado Carlos Araujo

Este es el informe del día 2024-04-11

Movimiento de Cartera Diario

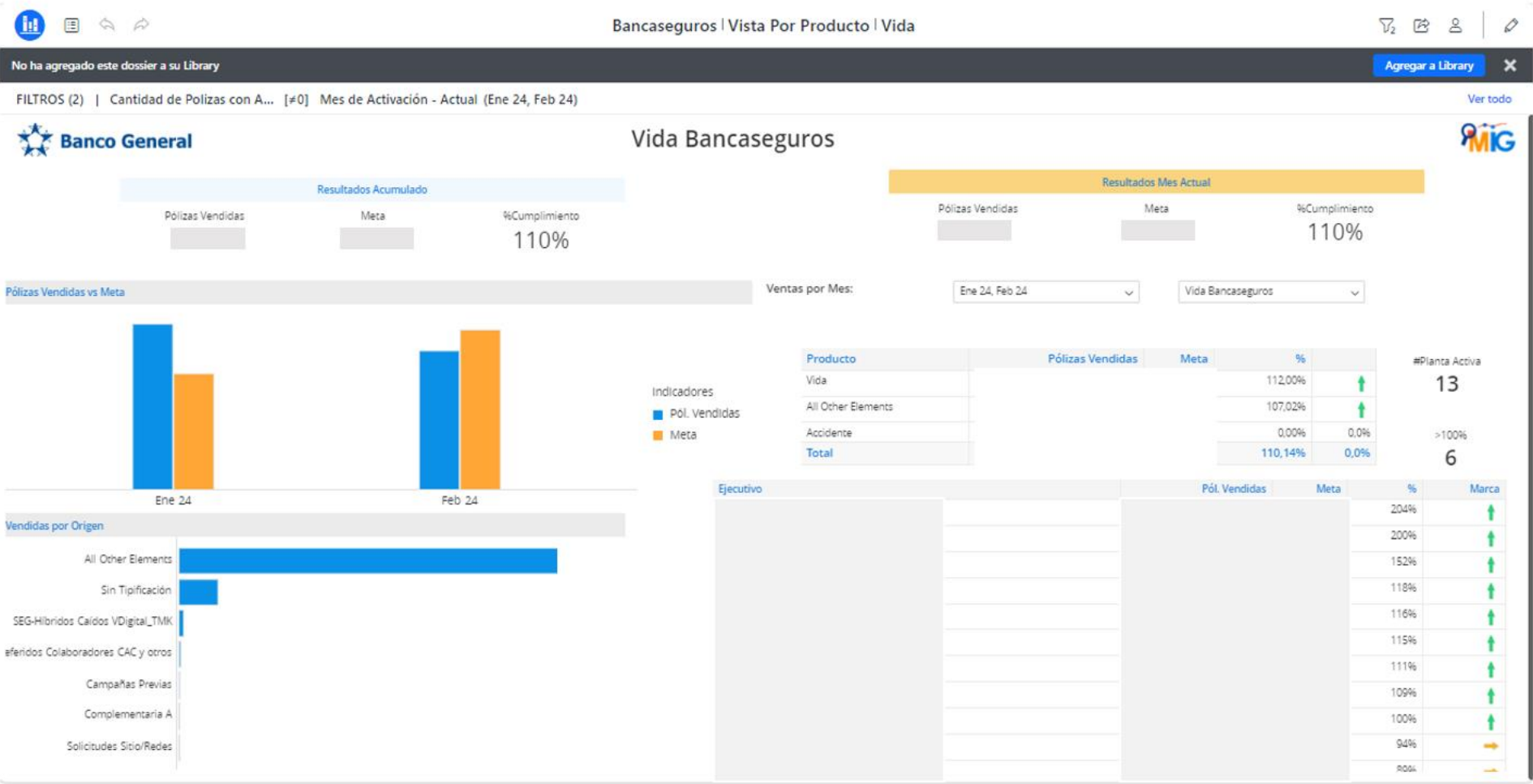
Page by:

Dia: 4/10/2024

Sector	5. Producto - Diario	Saldo MA	Tsa Saldo MA	Desembolso	Plan Desembolso	Tsa Des.	Plan Tsa Des.	Recuperaciones	Plan Recuperaciones	Tsa Recup.	Plan Tsa Recup.	Saldo (Vigente)	Plan Saldo	Tasa Saldo	Plan Tsa Saldo
Banca de Inversión															
Banca de Inversión															
Banca de Inversión															
Comercial															
Comercial															
Comercial															
Comercial															

Daily monitoring of the bank's main products, areas, and indicators by the General Manager and Vice Presidents (e.g., Daily email on Disbursements, Recoveries, and Portfolio Balances; daily email on NAB and Past Due; Deposits; others).

Banking Insurance Dossier (Life, Accident, Home)



In 2022, with the implementation Agile, we evolved from centralized teams to Squads dedicated to Business Units...

BGLab: Proponemos migrar a un modelo de *squads* dedicados a las siguientes líneas de negocios:

Pasar de ...



A ...



Facilitar el soporte a modelos y usuarios
Entregar valor más rápido
Enfoque y especialización del equipo
Facilitar innovación y mejora de productos

... y en el **MIG** también proponemos migrar a un modelo de *squads* dedicados a las siguientes líneas de negocios:

Pasar de ...

MIG

Proyecto 1



MIG

Proyecto 2

Equipos que "alquilan" su capacidad a iniciativas en base a valor ⇒ Retador por que las iniciativas son heterogéneas; por ende, no hay continuidad de conocimiento

- (Ej: 1era Iniciativa es Tesorería; 2da iniciativa es Cumplimiento; 3era iniciativa es Ventas y Stella

MIG

Soporte

Equipo dedicado a Operación diaria y mensual del MIG + implementar las iniciativas de optimización y disponibilidad.

A ...



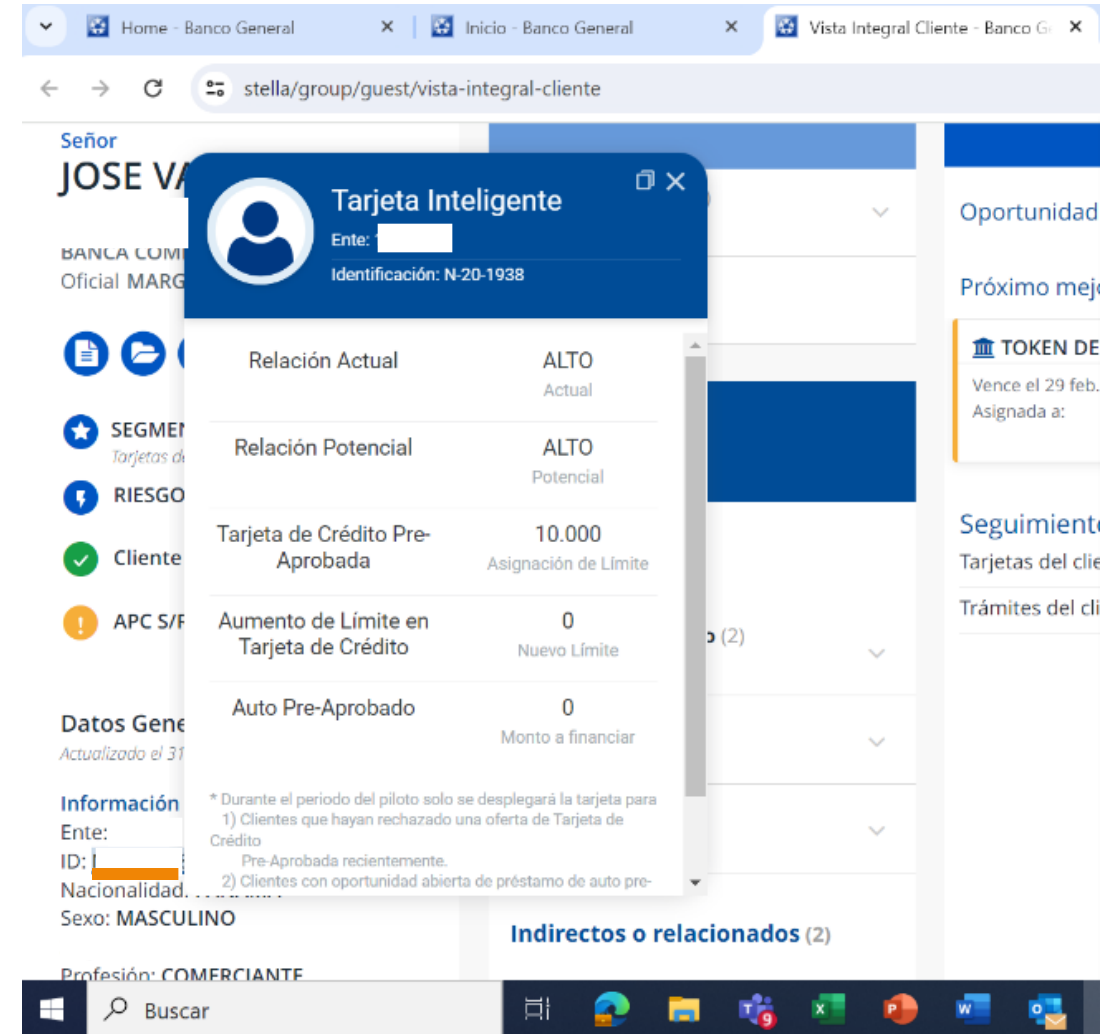
- Facilitar el soporte a Usuarios
- Entregar valor más rápido
- Enfoque y especialización del equipo
- Facilitar innovación y mejora de productos

Microstrategy tools, such as Dossiers, have allowed us present daily key indicators that are utilized from the CEO to retail telemarketers to make decisions through a secure environment while maintaining the required traceability.

What's next for Banco General?



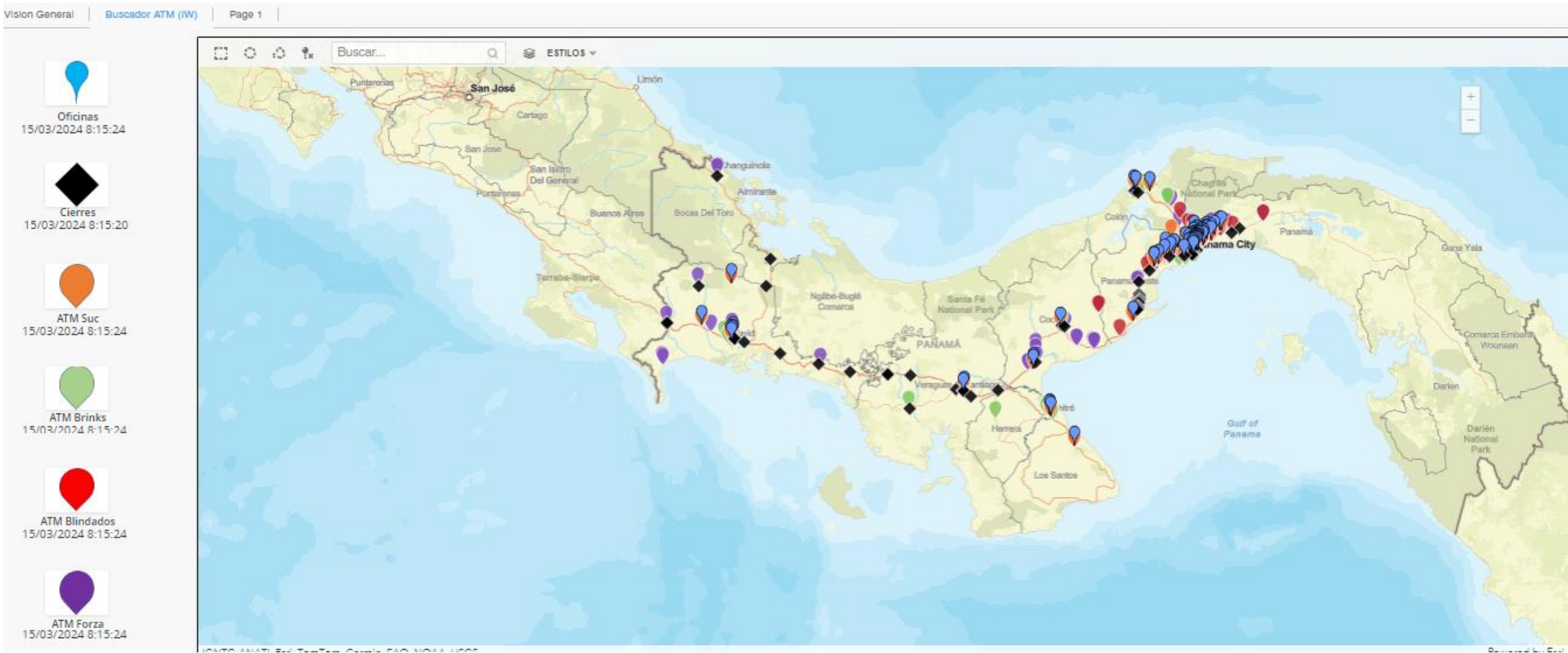
- 1 Evolve our on premise corporate DWH to Cloud ⇒ Top 3 Most Important Initiatives for 2024
- 2 Continue to add value with more Machine Learning Models ⇒ Dive into AI
- 3 Scale our use of HyperCards



ATM Geolocation / Cash Managment Dossier



Global View – ~600 ATM Distribution and Cash Availability



In Conclusion

How Banco General & BanBajío maintain their competitive edge

Banco General

- Productivity and business value significantly boosted by a decentralized BI model and Agile practices.
- Daily, traceable insights from MicroStrategy Dashboards enable secure decision-making across all company levels.
- Key drivers for Banco General's strategic migration from on-premises infrastructure to the cloud.

BanBajío

- Successful integration of AI models and business workflows (Transaction Services) into MicroStrategy Dashboards
- A single platform to improve the business experience with the information you require in your daily life, your goal tracking and integrated opportunities
- Tangible investment returns for the business



Thank you!

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Caso presentado en Strategy World 2024 · Banco General no es cliente de BACG · Compartido por BACG con fines informativos