

COMARCH BI


BGK
BANK GOSPODARSTWA
KRAJOWEGO

BANK GOSPODARSTWA KRAJOWEGO

MANAGEMENT DECISION SUPPORT CENTER
FOR BANK GOSPODARSTWA KRAJOWEGO



ABOUT BANK GOSPODARSTWA KRAJOWEGO

Bank Gospodarstwa Krajowego (BGK) is Poland's only state-owned bank. Since its establishment (1924), BGK actively participates in the implementation of the state's economic objectives. During the economic slowdown, it provides funding for infrastructure investments and thus supports growth of this sector of the economy. It is an important link in the provision of funding and support for areas that are important for the society, such as housing infrastructure, energy efficiency and public utilities. It supports Polish exporters by taking part of the risk related to trading activities of Polish companies. In collaboration with other financial institutions, BGK improves access to funding for businesses, which translates into lower unemployment and stronger GDP growth. Bank Gospodarstwa Krajowego manages several special purpose funds and a number of governmental programs. Its mission is to support social and economic growth of Poland and the public finance sector in the performance of its tasks.

GOALS OF THE PROJECT

Nowadays, banks process a huge amount of data related to various aspects of their functioning. These data have an enormous potential, which may be fully performed only with the help of efficient and modern analytical platform. Bank Gospodarstwa Krajowego has decided to integrate their information resources within Management Decision Support Center. The project's contractor was CA Consulting company, which belongs to Comarch Group. Main goals of the project implementation are:

- Providing fast, reliable and useful management information, in particular measurement of the financial results, but also profitability of the bank's products and services,
- Creating the main source of information for bank management for a wide range of organizational units of the bank, in particular controlling, sales management units, products management units, costs coordinators,

400

WEB BROWSER RECIPIENTS



15

ADVANCED BUSINESS ANALYSTS



- Improving the quality and accuracy of business decisions through detailed, complete and reliable information,
- Providing tools to improve efficiency of bank's operations and better management of the bank by monitoring business objectives, KPIs, and controlling implementation of budget,
- Integration of fragmented analytical information.

In addition to above general goals there has been also achieved a number of detailed objectives that relate to specific areas of bank's activity. These include for example: streamlining the work of particular departments by providing continuous and comprehensible access to the data stored in source systems, fast verification of effectiveness and economic efficiency of bank's activities, providing information on daily basis, unification of customer records and finally creating the possibility to report by business lines, products, regions, vendors, customers or contracts.

Achieving all objectives was possible thanks to effective cooperation with Bank's employees, as well as extensive Comarch experience in similar projects realized in banks, financial institutions and also in the construction of MIS-type solutions.

ABOUT THE PROJECT

The project was a big challenge. Huge amounts of processed transactions, integration and data interpretation, providing useful information and conclusions to management, required first-class Business Intelligence solution. With Comarch Analytical Platform, both management staff and departments' employees received a possibility to identify risks, monitor bank's activities or control the implementation status of governmental programs. The implemented system supports bank's main analytical areas: Sales/ Products,

Controlling (including costs management, investments), Funds and Governmental Programs, Market Risk and Credit Risk.

The main goal of the project was to create a management data warehouse that would perform as a central source of information for employees and bank's management. One of the greatest challenges encountered during the project implementation was a huge data variety, caused by increasing number of products, funds and programs supported by BGK.

The solution implemented by Comarch has been based on a multi-layer structure. In the first layer the ODS (operational data store) data is collected and pre-cleaned. Afterwards the transform stage applies a series of rules and functions to the extracted data. It is worth pointing out that Comarch solution has many features typical for generic data warehouse modeling, which means that it is possible to work with various classes of data structures. Unique universal mechanism of data loading and automatic documentation generation.

In the next step, integrated and unified data is placed in logical structures (relational and multidimensional analytical data cubes) which are used in data marts. Each data mart relates to particular analytical area of the bank (Sales, Controlling, Funds, Market Risk, Credit Risk).

The final layer of the system provides flexible access to collected data and tools for analysis and reporting. Since the project completion bank's employees can easily use numerous analytical possibilities offered by the system, including creating reports, analyzes, dashboards, key performance indicators (KPIs), charts and graphics in a variety of forms. The number of business users of the system reaches 400 web browser recipients and 15 advanced business analysts. Professional realization of project resulted in the issuance of written recommendation of Comarch services and signing a new contract which implies further cooperation for coming years.

CUSTOMER'S PERSPECTIVE:



In 2011 BGK decided to delegate to CA CONSULTING S.A. (COMARCH S.A.) project of creation of Management Decision Support Center. The purpose of contract was an implementation of Management Decision Support Center based on data warehouse technology (...). Whole system was based on database platform, using relational models and multidimensional OLAP reporting, as well as Comarch Data Warehouse Manager, which was responsible for ETL process. Supplier has fulfilled all entrusted tasks in accordance with our business objectives. We are satisfied with cooperation and engagement of CA CONSULTING implementation team – Comarch Group partner. Looking at provided solution in perspective, we can recommend with complete confidence that delivered system has succeed as an analytical tool in our company and effectively support the work of BGK's analysts.

Andrzej Ladko,
Vice-president of the Management Board,

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ADVANCED ALGORITHMS

During the project a number of mechanisms has been designed to automate calculations, for example: transfer prices, costs allocation, comparisons with the budget. A special attention was paid to numerous algorithms designed specifically for the bank's needs. The most interesting are:

- **Customer unification algorithm** – unifies all clients with the same attributes. This solution provides full insight into customer's products, better quality control and timeliness of client's data,
- **ITR algorithm** – Internal Transfer Rates (ITR) reflect internal money cost for transactions of asset and internal return on money for transactions of liability,
- **Secondary balances algorithm** which aim is to take account of reverse balances,
- **Cost of capital algorithm** – allocation of capital is used to measure the effectiveness of investments in a particular type of transaction (including customers, business lines, products, etc...),
- **Allocation algorithm** – allocates costs by properly defined business keys.

BENEFITS

Implementation of the Comarch Business Intelligence system in BGK allowed to achieve numerous business benefits. The most important are:

- Increased performance of reporting and data analysis processes,
- Provide cross-sectional data facilitating decision making in both long and short term,
- Provide necessary information to bank's management according to their needs in convenient and fast way,
- Reporting by business lines, products, regions, vendors, customers or contracts and comparison of these data with the budget.

The project has provided user friendly and easy to use tools that met all reporting needs of bank employees and management. Creating a data warehouse made it possible to gather in one place data from multiple transactional systems. Data are always up to date and unified, the quality of data also has improved. The combination of many analytical areas in one central system allowed for a comprehensive insight into current bank activity, which resulted in increased bank's efficiency, possibility of improved business objectives monitoring or measuring the profitability of bank's products and services. Maintaining all data in one place simplifies the process of control and reduces the risk of making errors. Quick access to standardized data, ease of data visualization facilitates reporting, thus making decisions by management is even faster than before.

All of achieved benefits allowed to concentrate on principal activities of the bank, make better decisions and identify threats. It is also worth mentioning that Comarch Analytical Platform is a highly flexible system, adjustments to new or changing business needs is possible in extremely convenient way thanks to Comarch applications.

CONTACT US

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