

Branch ID

05



Branch Rating

Bad

State

Kelantan

District

Kota Bharu

Category Rating



AML Training



Audit



Credit



Customers



Financials



Operations



Profit



Sales



Security



Staff



AML Training	Branch	Avg Score	% Diff Avg
Proportion product certified in the current period	0.21	0.29	-0.08
Proportion completed Know Your Customer type	0.55	0.71	-0.16
Proportion completed Know Your Customer policy	0.62	0.74	-0.12

Audit	Branch	Avg Score	% Diff Avg
Number of recent audits	2.19	1.59	0.60
Number of audits over the life of the branch	6.90	5.73	1.18
% of Heatmap Audits Failed	0.73	0.33	0.41

Customers	Branch	Avg Score	% Diff Avg
Average actual customer experience score	60.06	75.88	-15.82
Average value of refunds	27.96	29.41	-1.45
Proportion of customer compliments	0.07	0.17	-0.09
Proportion of customer disputes	0.03	0.02	0.01
Proportion of customer complaints	0.42	0.33	0.09
Average number of customer cases per month	1.77	0.68	1.10

Credit	Branch	Avg Score	% Diff Avg
Average credit score for personal loans	67.60	88.15	-20.55
Average credit score for home loans	66.07	84.89	-18.82
Accounts in arrears >90 days	-0.24	0.05	-0.29
Average lenders scoring less than 80% on average	0.19	0.23	-0.03
Proportion of total errors per month classed as major	0.05	0.03	0.01
Average number of accounts containing errors	0.56	0.44	0.12
Proportion of total errors per month classed as technical	0.70	0.55	0.14
Average number of errors per accounts reviewed	0.86	0.71	0.16
Average number of reworks per month	27.20	26.86	0.34

Financials	Branch	Avg Score	% Diff Avg
Average monthly number of manual voucher entries	455	444	11
Average monthly value of manual voucher entries	41,203,022	30,930,354	10,272,668
Average value of manual voucher entries	82,837	80,154	2,683

Operations	Branch	Avg Score	% Diff Avg
Average value of write-offs	112.52	89.12	23.40
Average value of surpluses	-53.80	-36.08	-17.71

Profit	Branch	Avg Score	% Diff Avg
Average actual network fees per month	47,260	40,312	6,948
Average actual operating cost per month	175,419	129,234	46,186
Average actual operating income per month	113,236	133,272	-20,036

Security	Branch	Avg Score	% Diff Avg
Total number of fraud incidents	1.51	0.94	0.57
Average number of fraud incidents per month	0.15	0.05	0.11

Sales	Branch	Avg Score	% Diff Avg
Average actual trail revenue per month	79,022	101,997	-22,975
Average actual upfront sales revenue per month	58,925	71,574	-12,648
Proportion of online savings and investment trail revenue	0	0	0
Proportion of personal lending trail revenue	0	0	0

Staff	Branch	Avg Score	% Diff Avg
Average branch manager tenure in days	615.24	721.28	-106.04
Average sick leave days taken	6.14	6.67	-0.52
Proportion of leave compliant	0.56	0.74	-0.18
Proportion of non-permanent employees	0.19	0.09	0.10