

SME Banking Data Analytics Suite

INVEST Banking Toolkit



[Click here to access the illustrative dashboards](#)

[Click here to access customizable data files and the technical guide](#)

1. OVERVIEW

The **SME Banking Data Analytics Suite** is a set of data-visualization dashboards that organize and present financial service providers' SME data in a clear, structured way, helping institutions make informed, data-driven decisions.



2. USE CASE & BENEFITS

Many financial service providers serving the SME market conduct very little analysis on the wealth of data that they hold on their clients. This data is incredibly valuable to inform strategy, investment, product design, marketing and operationalisation of SME products and services.

These data analysis tools demonstrate this value in a concrete way. This will not only increase awareness of the value of this data amongst SME product and portfolio managers, it also provides them with the blueprints, data structures and tools to implement such data analysis within their own institutions.

3. KEY OBJECTIVES

- **Demonstrate how a financial service provider can use its own data to inform strategy, product design, marketing, and operations.**
- Provide practical, flexible data analysis tools which can be implemented within financial institutions
- Highlight good practices in SME data analysis and illustrate how these insights can guide decisions that expand access to finance.

4. STRUCTURE & COMPONENTS

The [SME banking data analytics suite \(download here\)](#) is hosted on the [INVEST Process and Toolkit website](#), containing the following elements:

Component	Description
Guide slides & tutorial videos	Training material to help users understand how to use the tool.
Tableau dashboards	Visual analytics templates designed for SME-banking operations.
Data dictionary	Reference document defining metrics, fields, and calculations used in the dashboards.
Blank data-structure templates	Frameworks for banks to upload their internal data into the tool.

The Tableau component is a suite of 8 data visualization and analytic tools as presented in the table below.

Tab Name	Description
Deposits – Portfolio analysis	<p>Analysis of the makeup of the SME portfolio uptake and usage of deposit accounts. This includes the ability to analyse:</p> <ul style="list-style-type: none">• value of accounts, number of clients, number of accounts, number of deposits, number of withdrawals, value of deposits, value of withdrawals, average values held and deposited• demographic composition (gender, size of business, type of business)• trends in uptake and behaviour (deposits and withdrawals)• uptake of products and services• geographic distribution of clients <p>All of this can be done at the level of the institution, branch or business manager</p>
Deposits – Overdraft performance	<p>Analysis of the usage of overdrafts within SME deposit accounts. This includes the ability to analyse:</p> <ul style="list-style-type: none">• number and value of overdrafts• demographic composition (gender, size of business, type of business)• trends• geographic distribution of clients <p>All of this can be done at the level of the institution, branch or business manager</p>
Credit – Portfolio analysis	<p>Analysis of the makeup of the SME portfolio uptake and usage of credit facilities. This includes the ability to analyse:</p> <ul style="list-style-type: none">• value of outstanding, value at issuance, number of clients, number of accounts• demographic composition (gender, size of business, type of business)• trends• uptake of products and services• geographic distribution of clients

	All of this can be done at the level of the institution, branch or business manager
Credit – Applications	<p>Analysis of the composition of applications for SME credit facilities.</p> <p>This includes the ability to analyse:</p> <ul style="list-style-type: none"> • number and value of applications, number of existing clients with applications, value of applications and value of disbursements • demographic composition (gender, size of business, type of business) • trends • geographic distribution of clients <p>All of this can be done at the level of the institution, branch or business manager</p>
Credit – Application efficiency	<p>Analysis of the efficiency of applications for SME credit facilities.</p> <p>This includes the ability to analyse:</p> <ul style="list-style-type: none"> • time taken for each of the stages of the credit application process • demographic composition (gender, size of business, type of business) • trends • geographic distribution of applications and their performance <p>All of this can be done at the level of the institution, branch or business manager</p>
Credit – Rejected applications	<p>Analysis of the rejected applications for SME credit facilities.</p> <p>This includes the ability to analyse:</p> <ul style="list-style-type: none"> • number, value and reasons for the rejection of SME applications • demographic composition (gender, size of business, type of business) • trends • geographic distribution of applications and their performance <p>All of this can be done at the level of the institution, branch or business manager</p>
Credit – Credit performance	<p>Analysis of the performance of SME credit facilities.</p> <p>This includes the ability to analyse:</p> <ul style="list-style-type: none"> • Number, value and % of non-performing loans classified either simply as not performing or a more detailed analysis of the number of days overdue • demographic composition (gender, size of business, type of business) • trends • geographic distribution of applications and their performance <p>All of this can be done at the level of the institution, branch or business manager</p>
Executive dashboard	Summary of key indicators from other dashboards for executives and higher-level managers

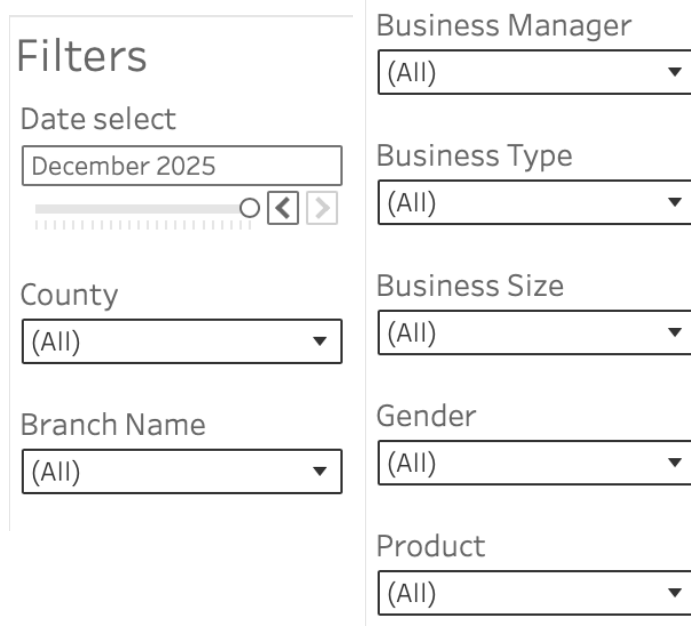
5. HOW TO USE THE TOOL

Filters

Each dashboard has a range of filters which users can adjust and combine to create different views.

These filters can be used to:

- view different time periods
- create views for specific branches or business managers
- focus in on a certain demographic segment, such as women and analyse the characteristics of their uptake and performance of financial products



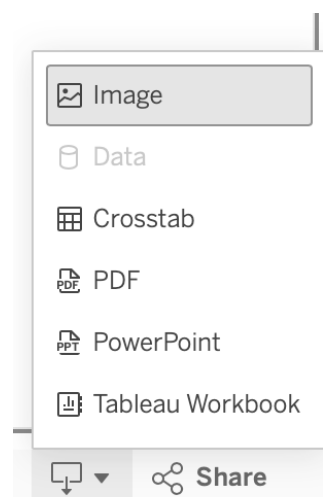
The Filters panel contains the following controls:

- Date select:** A date input field showing "December 2025" with a calendar icon and navigation arrows.
- County:** A dropdown menu currently set to "(All)".
- Branch Name:** A dropdown menu currently set to "(All)".
- Business Manager:** A dropdown menu currently set to "(All)".
- Business Type:** A dropdown menu currently set to "(All)".
- Business Size:** A dropdown menu currently set to "(All)".
- Gender:** A dropdown menu currently set to "(All)".
- Product:** A dropdown menu currently set to "(All)".

Downloads

All of the dashboards can be downloaded in a variety of formats including:

- images
- crosstabs
- PDF
- PowerPoint
- Tableau Workbook



Data analysts within target institutions are able to download the Tableau Workbook file and open this with the freely available Tableau Public software. They can then either use the data structures provided on the website to replace the dummy data with real institution data or they can use it to see how the visualisations were created in order to add features to their existing analytics or to use this as a model of good practice for building new analytic tools.

All data and dashboard files are available for download in a [single zipped package at this link](#).