
MERITRA BANKING • BOARD REPORTING

DT Board Pack v2

The complete quarterly board pack.

This sample contains 8 of the 30 board-ready statements the full kit provides, a preview of the channel P&L structure, and the narrative framework used to present digital transformation to a board without getting stuck in vendor pitch language.

24 PAGES
PDF + 11-sheet xlsx

30 STATEMENTS
Board-ready

USD 199
One-time

[Get the full kit at meritra.co/banking](https://meritra.co/banking)



Why digital needs its own board pack

Most LatAm banks present digital transformation to the board the way vendors pitch it: features, projects, roadmaps. Boards want a P&L.; They want to know if digital is accretive to cost-to-income. They want peer benchmarks. They want ROI attribution per initiative. They want 30 statements they can quote back when asked.

This pack is the quarterly board pack used inside LatAm banks by Chief Digital Officers and Heads of Strategy. It converts operational metrics into investor-grade language with LatAm peer benchmarks from Capgemini, Atlantico, and public filings.

What is in this sample vs. the full pack

	Sample (this PDF)	Full Product
Board-ready statements	8 of 30	All 30
Channel P&L structure	Preview of 1 sheet	Full 11-sheet xlsx
ROI attribution framework	Overview	Driver-based model
Peer benchmark references	2 of 6	All 6 countries
Narrative deck structure	Partial	Full 13-page deck
Q&A prep	—	30 questions with citations
Cost-to-income waterfall	—	Included
Price	Free	USD 199



The template structure

Every statement follows the same five-element structure. Fill in the blanks from your xlsx inputs, and the statement is ready for a board deck verbatim — no rewriting, no vendor language.

Structure

[KPI] is [value], [trend direction] [change] vs [period]. This positions us [percentile] vs [peer group].
[One-sentence strategic implication].

4 examples (filled-in)

STATEMENT • 01 • DIGITAL ADOPTION

Mobile DAU reached 3.4M, up 18% vs Q4. This positions us at the 62nd percentile vs the LatAm tier-1 peer set (Capgemini WRBR 2025). We are at parity with the median on adoption, but the growth trajectory is top-quartile.

STATEMENT • 02 • COST-TO-SERVE

Digital cost-to-serve per transaction fell to USD 0.11, down 23% YoY. This positions us at the 71st percentile vs regional peers. Branch cost-to-serve at USD 3.80 has not moved — the migration is happening but the physical footprint is not yet adjusting.

STATEMENT • 03 • AI DEPLOYMENT

We have 11 AI models in production across credit scoring, fraud detection, and customer service, up from 6 a year ago. Gartner 2026 CIO Agenda reports 71% of bank CIOs have at least one GenAI use case in production — we are at 8, above the median for our tier.

STATEMENT • 04 • STRAIGHT-THROUGH PROCESSING

SME loan origination STP rate reached 42%, up from 28% in Q4. The remaining 58% is bottlenecked at manual underwriting for exposures above MXN 2M. Removing this bottleneck is the Q2 priority and we estimate it adds 18 points of STP by Q3.



Examples 5–8

STATEMENT • 05 • NRR ON DIGITAL CHANNEL

Net revenue retention on digitally-acquired customers is 108% on a 12-month cohort basis. Expansion revenue per digital customer outpaces branch-acquired by 2.3x. The strategic implication: every digital acquisition is worth 1.6x a branch acquisition in 24-month NPV.

STATEMENT • 06 • FINTECH THREAT POSITIONING

In the under-35 segment, Nubank has captured 19% share of new openings in our primary markets, up 4 points YoY. Our share in the same segment fell 1.5 points. The Q2-Q3 priority is the under-35 acquisition engine — not feature parity, but CAC efficiency.

STATEMENT • 07 • DIGITAL P&L; CONTRIBUTION

Digital channels now contribute 34% of net revenue, up from 28% a year ago. Bessemer's analysis of public banking filings suggests the median tier-1 bank globally is at 41%. Our trajectory closes the gap in 6-8 quarters at current rate.

STATEMENT • 08 • RISK ATTRIBUTION

Digital-originated loans show 34 bps lower cost of risk than branch-originated, controlling for FICO equivalent and segment. This is worth ~USD 12M annually at current volume. Expanding digital origination to the mass-affluent segment is the remaining unlock.

In the full pack: 22 more board-ready statements across fraud economics, cost-income waterfall, talent retention on digital teams, vendor portfolio health, regulatory capital implications of digital initiatives, ESG/digital intersection, and the 30-60-90 day roadmap format expected by modern LatAm boards.



Preview of sheet 03

The channel P&L sheet is the primary driver of the 30 statements. You enter actuals by channel (mobile, web, API, branch-digital) and the sheet computes cost-to-serve, digital revenue as % of total, and channel contribution margin. Partial preview below — the full sheet supports 4 channels x 24 months with FX overlay for multi-country operations.

	Mobile app	Web	API / embedded	Branch-digital
Active users (M)	3.4	1.8	0.6	—
Transactions/month (M)	42	18	24	8
Revenue (USD M)	18.2	7.4	5.1	3.6
Direct cost (USD M)	4.7	2.1	0.8	2.2
Contribution (USD M)	13.5	5.3	4.3	1.4
Margin %	74%	71%	84%	38%
Cost/transaction (USD)	0.11	0.12	0.03	0.27

The board reads this in 20 seconds. Mobile is the volume engine (74% margin at 42M tx/mo), API is the unit-economics winner (84% margin, 3¢/tx), branch-digital is strategically right but economically still under-margin. The 30 statements turn this into sentences the board can quote without rewriting.



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• 13-p

• 11-page walkthrough FDI — how to use the xlsx in your first quarterly close

• Q&A; prep — 30 likely board questions with primary-sourced answers

• Benchmark reference — LatAm peer data from Capgemini WRBR 2025, Atlantico 2024, Bessemer State of the Cloud

• Multi-currency support — 4 countries with FX overlay

• Lifetime updates as benchmark data is refreshed

• 14-day money-back guarantee

Get the complete pack

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