



## EON Bank chooses SAS® for superior risk management

### Industry

Financial Services

### Business Issue

Consolidate multisource data to help meet credit risk requirements for Basel II compliance.

### Solution

SAS® Credit Risk Management for Banking provides risk mitigation and customer-segmentation capabilities for enhanced credit policies and smoother internal processes.

### Benefits

Decreased credit losses through improved risk models and smarter customer segmentation.

**“SAS had the necessary breadth and depth of software solutions and tools to cover analytics intelligence that we needed to address immediate requirements of Basel II and future needs.”**

**Albert Lau Yiong**  
Group Chief Executive Officer  
of EON Bank Group

EON Bank Group, one of Malaysia's leading financial services institutions, is principally engaged in the provision of a comprehensive range of both conventional and Islamic banking services and products. It has 136 branches nationwide and a customer base of more than one million.

Risk management is central to the bank's business strategy and operations, so it decided to create a credit risk management system – a data warehouse that promotes efficient centralized data capturing to support holistic analysis and reporting.

EON Bank sought software that would help meet Basel II requirements for customer segmentation, credit-risk mitigation and risk-weighted assets, and it also wanted to centralize storage of data that was previously housed in a variety of systems. With SAS, EON Bank found a full suite of risk-proven technology, solutions, professional services and strong local support.

“Meeting the Basel II requirements with SAS has truly helped us in our risk management approach. Our risk models are now developed and enhanced more easily and readily, and segmenting risks has become more flexible,” says Albert Lau Yiong, Group Chief Executive Officer of EON Bank Group. “We've noted significant progress in areas such as data mapping and cleansing as well as enhancement of internal risk-grading models.”

Moving forward, EON Bank's senior management can receive automatic monthly reports from an integrated data warehouse. This single data repository also allows for single-customer monitoring so that credit-risk review can be more focused on unique customer segments, something EON Bank is currently working toward

“We had many systems, but not a central place to consolidate all of them,” says Albert Lau Yiong. “With SAS, we are able to combine multiple information sources into a single location so that we could get a single view of the customer. This resource will allow us to gauge the profitability of specific customer segments and price products accordingly.”

EON Bank also sees opportunities to deepen customer relationships by adding more flexibility to customer service. Clients can expect improved credit and loan processing with a quicker response time.

Due to SAS' proven solution expertise in working with more than 430 banks worldwide, as well as its local reputation for Basel II implementations, EON Bank was confident in its choice of SAS. “We chose SAS entirely on its merits,” says Albert Lau Yiong. “SAS had the necessary breadth and depth of software solutions and tools to provide the analytics intelligence that we needed to address the immediate and future Basel II requirements.”



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