

Taso Corolis

Program Director and Head of Risk Analytics










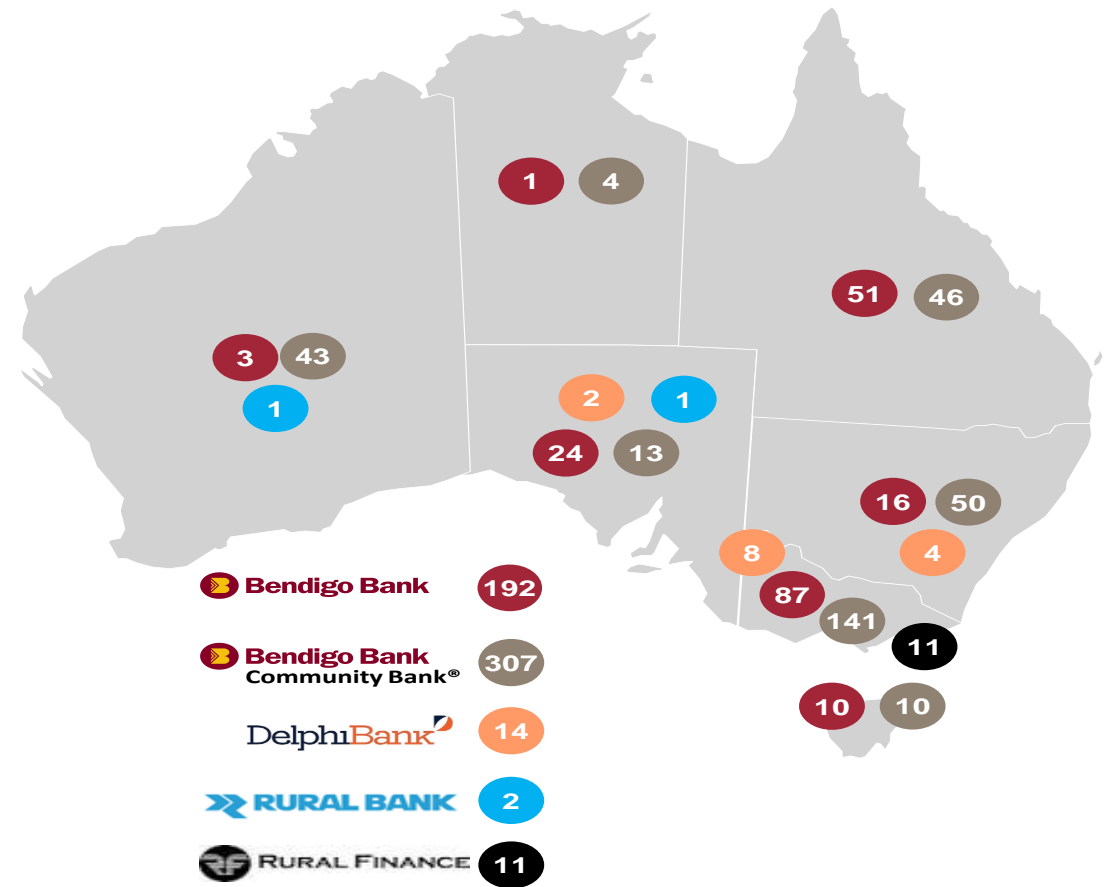
Analytics Modernisation

Achieving business and regulatory goals



DIVERSE RETAIL BANK

Business	Segment
 Bendigo and Adelaide Bank	Domestic bank operating five distinct brands
 Bendigo Bank	Consumer and SME banking
 Adelaide Bank	Third party channel
 Bendigo Wealth	Margin lending, wealth management, superannuation
 RURAL BANK  RURAL FINANCE	Agri-business banking
 Delphi Bank	Consumer and SME banking for Hellenic communities



We're aiming to be Australia's most customer connected bank

OUR STORY

- Goals
- Solution
- Outcomes
- Learnings

GOALS

Business

- Contribute towards our customer connected vision
- Generate analytics that provide meaningful insights
- Contribute towards value creation
- Improve responsiveness and efficiencies
- Build a strategic, adaptive and enduring capability

Regulatory

- Establish a stable and efficient platform for credit risk modelling and reporting
- Support business growth and regulatory changes
- Promote confidence in, and integrity of, data and information
- Establish auditability and traceability of end to end process
- Support accreditation goals

supporting and enabling a customer connected strategy

SOLUTION NEEDS

Technology

Fit for purpose and support organisational goals

People

Critical success factor

Processes

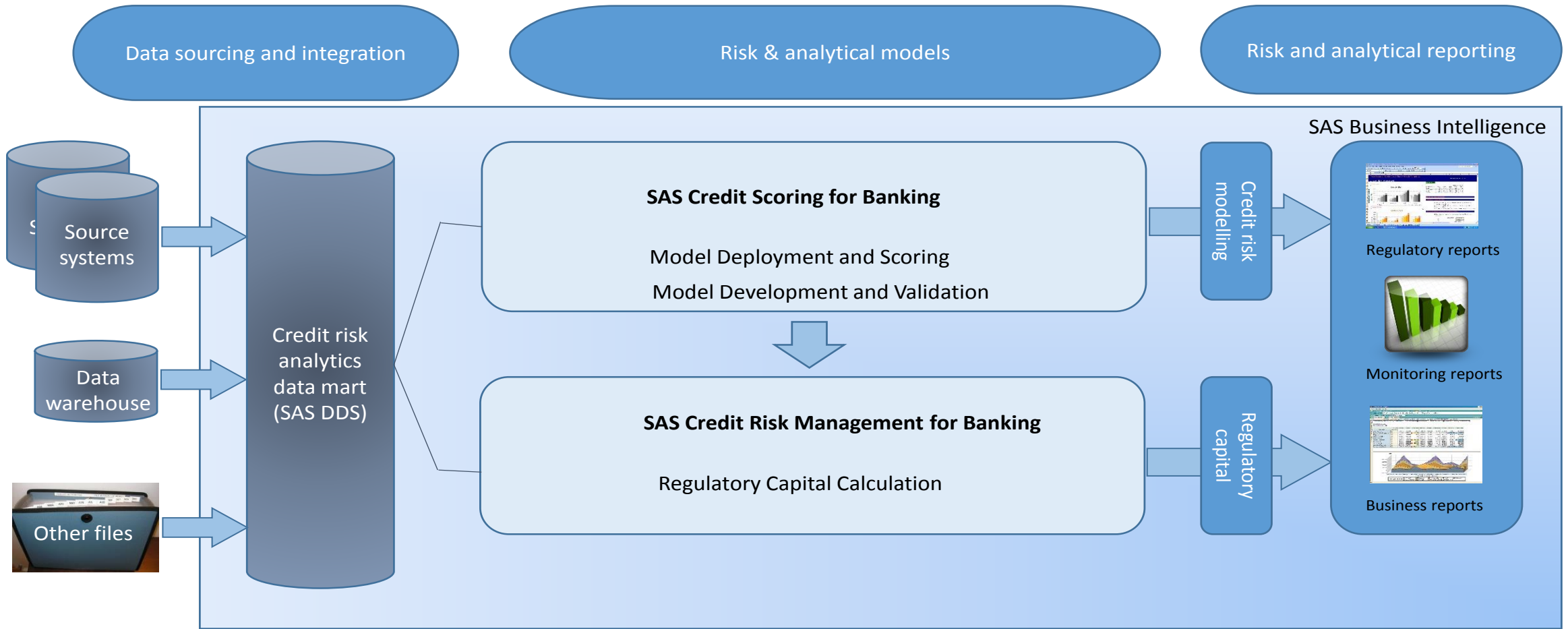
Efficiency & reliability

Data Management

Integrity & traceability

CREDIT RISK BUSINESS PLATFORM

Contemporary and scalable



OUTCOMES AND RESULTS

- Solved our three core challenges relating to data sourcing, model management and reporting
- Single data source for credit analytics across all material portfolios
- All credit data, models and reporting being deployed and managed in one environment
- Credit rating and reporting timeframes materially improved
- Depth and scope of information materially increased

**the solution
needs to be
less complex
than the
problem**

LESSONS LEARNED

Continue / Repeat

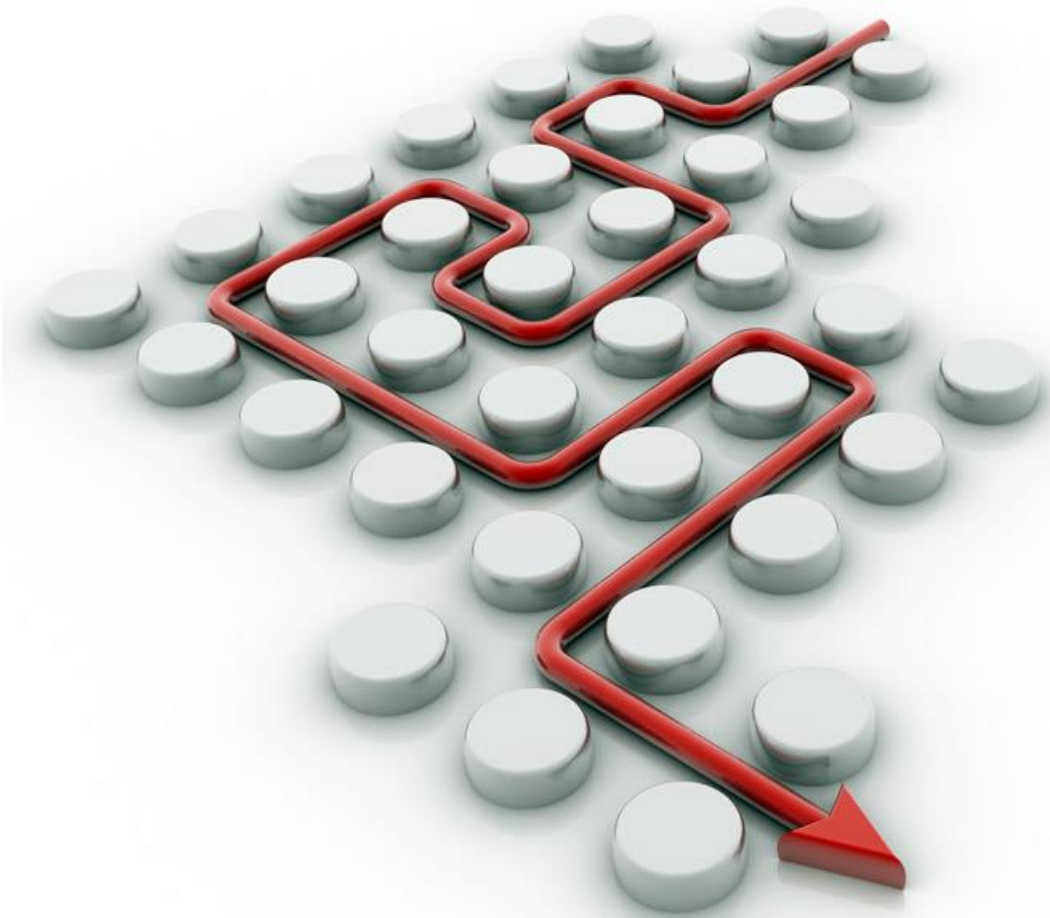
- Focus on objectives and maintain the disciplines
- Get the right people
- Value the relationship
- Integrate the teams
- Play to strengths
- Celebrate success

Stop / Change

- Allow more time for planning and preparing how to start
- Don't over-govern and impede flexibility in approach
- Don't take shortcuts

REFLECTIONS

- People and ownership are the most critical success factors
- Partner for an outcome not a technical solution
- It can be done



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