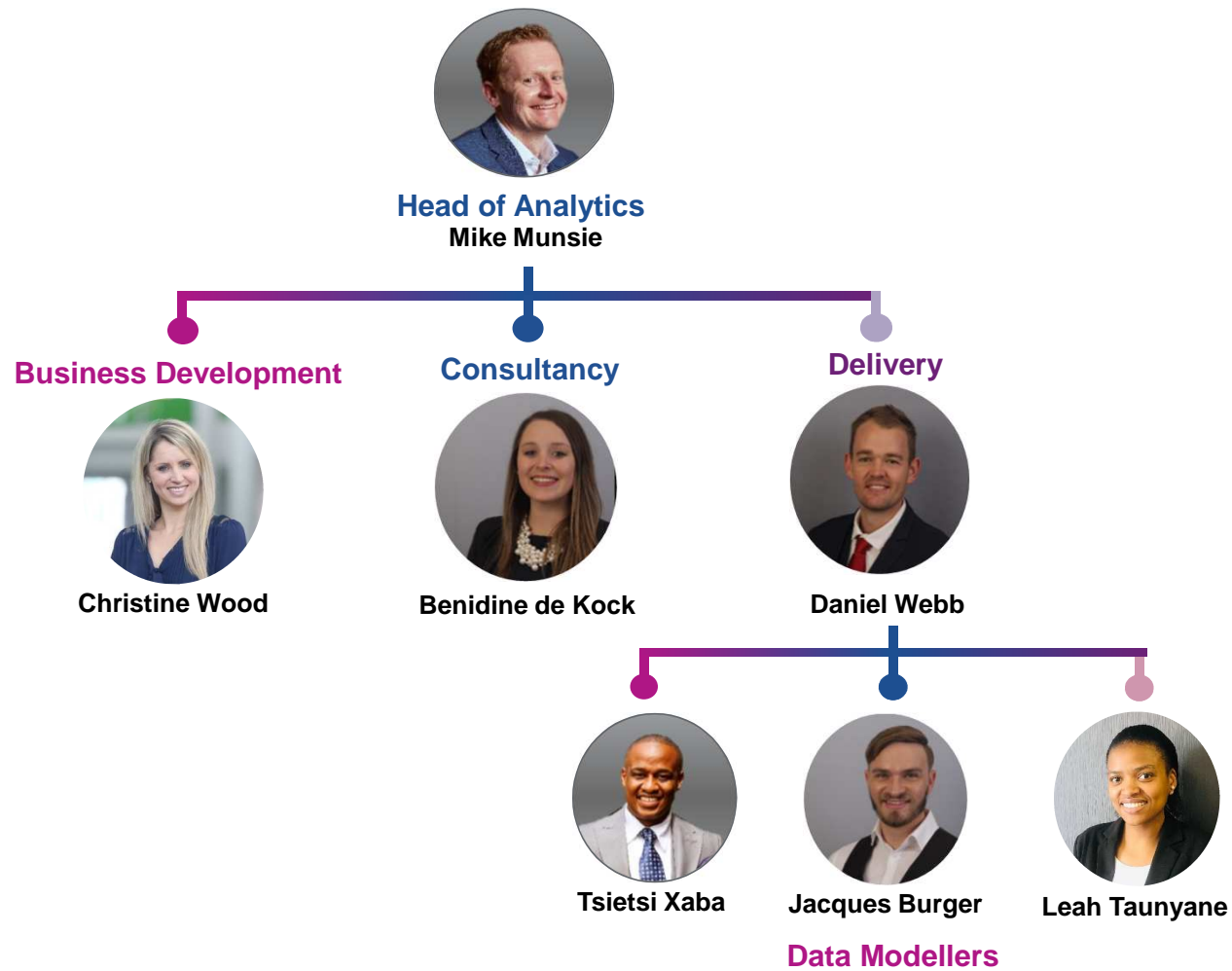


Analytics

South Africa



Meet the Team



Core Functions



**Data &
Market Reports &
Customer Insights**



**Analytical
Solutions**



Consultancy



**Analytical
Resources**



Analytical Solutions



Market Insights

- MPI Reports
- Enquiry Analysis
- Share of Wallet
- Trendview
- Loyalty
- Risk Evolution



Decision Analytics

- Scorecards
- Affordability Models
- Income Estimation
- Limit Allocation
- Pricing
- Propensity Modelling
- Collections Solutions



Regulatory Analytics

- IFRS 9 provisioning
- BASEL and IRB2021 capital modelling
- NPL Management
 - Restructure Toolkit
 - Write-off
 - Early Warnings



Big Data

- Web Harvesting
- SDK
- Data Categorisation
- Ascend

Hot Leads



Trendview Global

NPL Management

Capital Modelling BASEL4 & IRB2021

IFRS 9

What

Customer-level credit
behaviour segmentation

Manage non-performing
loans by means of
advanced restructure
strategies and early
warning systems

GAP analysis for to
assess IRB capital
models vs new technical
regulatory guidelines

IFRS 9 ECL impairment
model development,
validation or optimisation

Why

Identify and capitalise on
profitable credit
behaviour and mitigate
losses

Reduce of provision
estimates by improving
stage allocation

Compliance with new
technical regulatory
guidelines and best
practice

Regulatory compliance
and reduce provisions

Who

Head of Product/Credit/
Risk/Analytics/Pricing

CFO, Head of Provisioning
or Analytics

CRO, Head of
Risk/Credit/Analytics

CFO, Head of Provisioning

\$\$\$

Number of customer ID
>R500k

Engagement scope
>R750k

Engagement scope
<R500k

Engagement scope
>R500k

