



DIGITAL

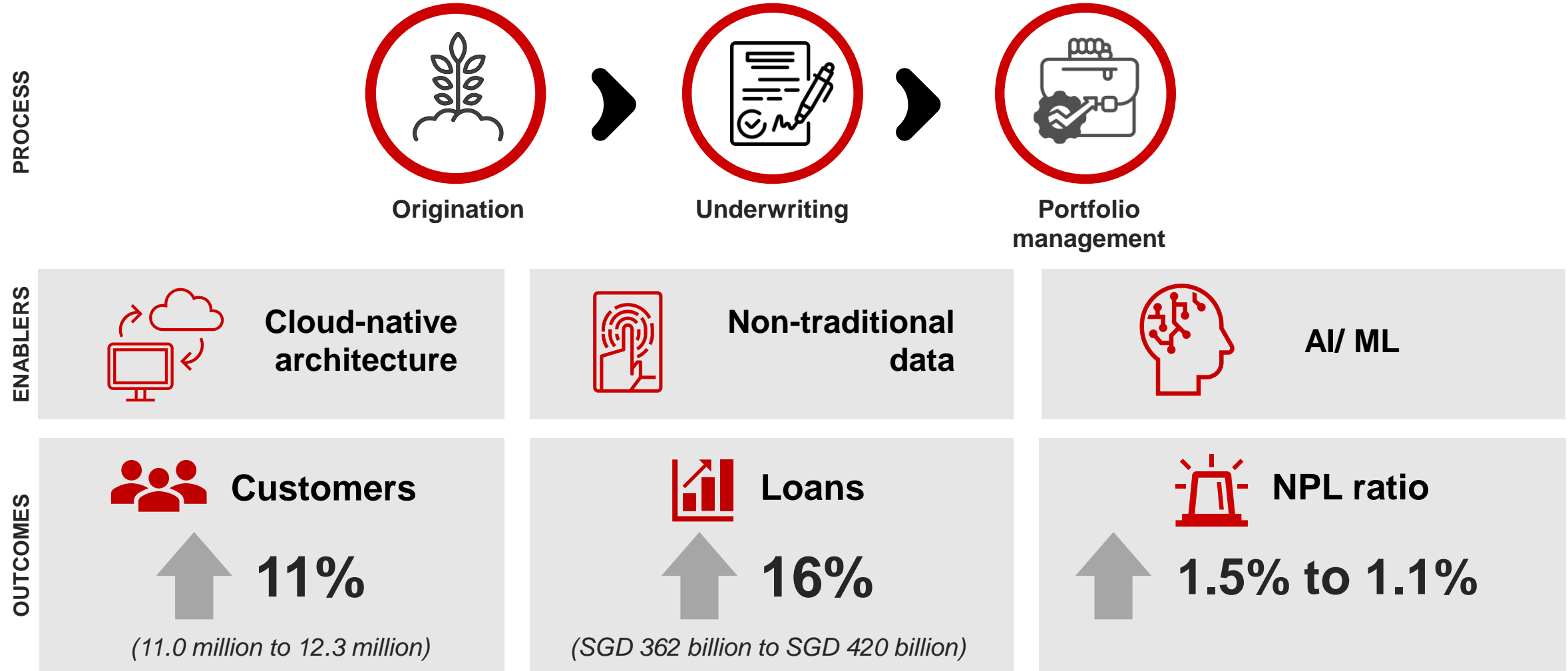
TRANSFORMATION 2.0

I n v e s t o r D a y 2 0 2 3

Credit Risk Management

Soh Kian Tiong
Chief Risk Officer

We have reimagined our credit process to drive scale and effectiveness





New tech architecture yields efficiencies at scale



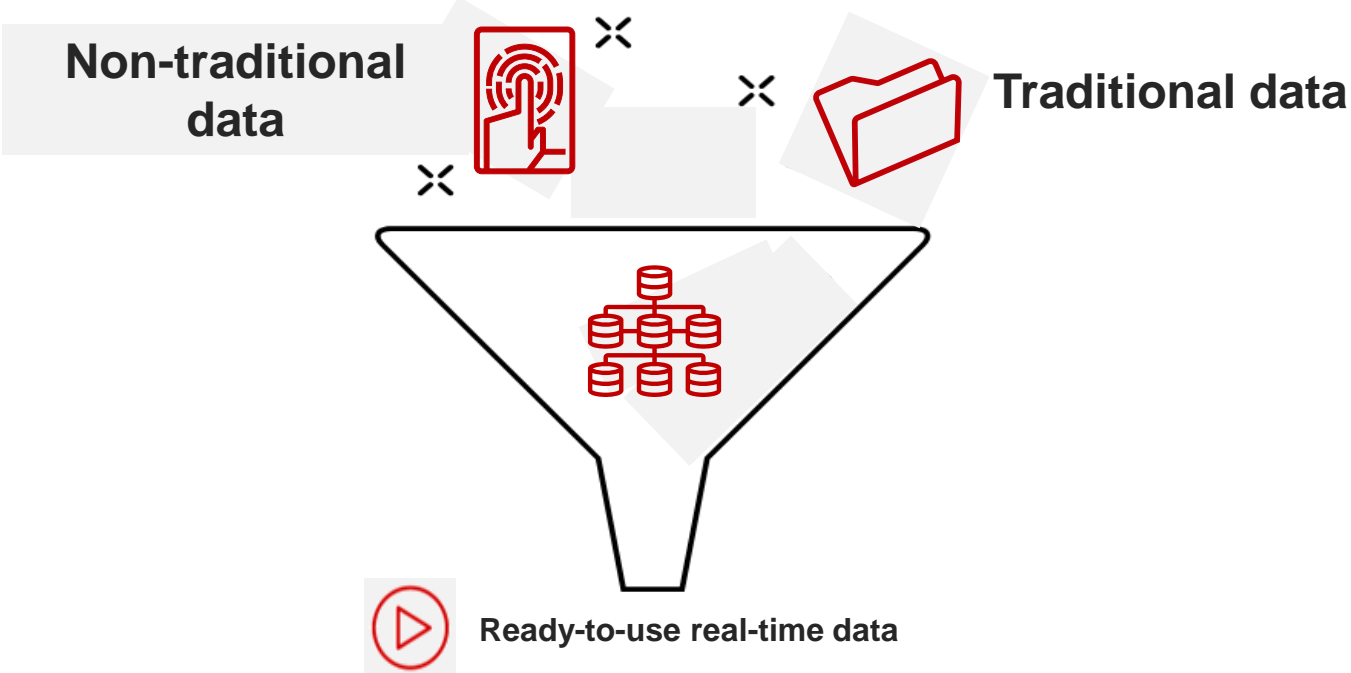
48%
Reduction in preparation time for credit application

30%
Reduction in preparation time for financial analysis

17
Personas
(e.g. Relationship Manager, Credit Risk Managers, Credit Control)

71%
STP for limit creation

Catalysing origination and portfolio management with data



Origination

- Underwrite new segments/ markets
- Strengthen fraud detection



Portfolio management

- Deploy advanced analytics to drive early warning

At scale new origination powered by data and analytics

New Markets



Customers with inadequate traditional credit data

- Lack of credit history but with rich digital footprint
- Untimely financial information
- New economy workers



Data



Traditional

- Financials
- Payslips
- Credit bureaus
- Tax information



Non-traditional + real-time

- Bank transaction
- Buyer behaviour
- Lifestyle information
- Supply chain transaction
- Inventory information



Underwriting Model



Digital credit scoring models



Impute income model



Drawdown transaction validation



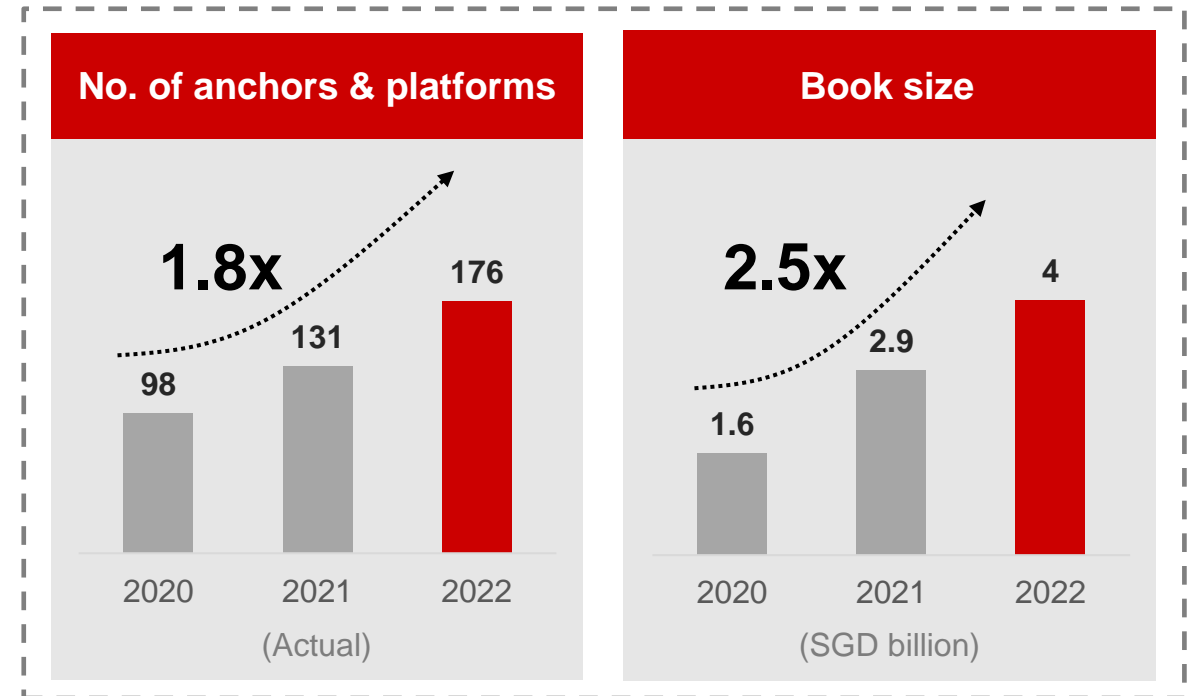
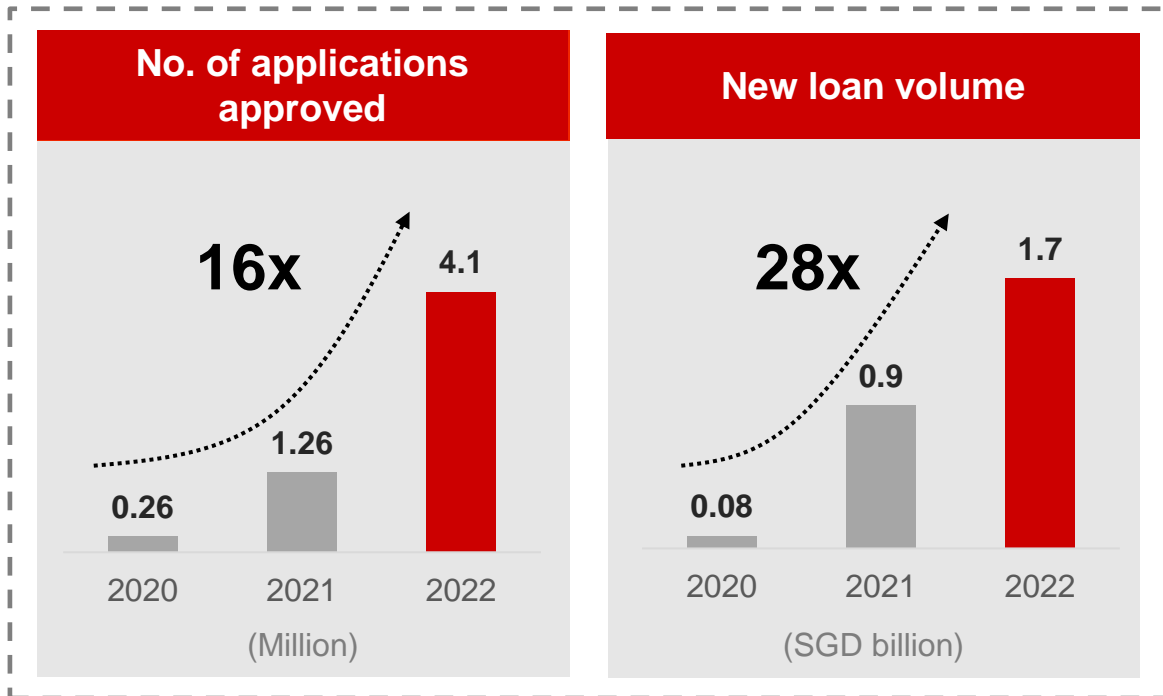
Capacity for growth as we access new segments

Consumer banking ecosystems (Unsecured lending)

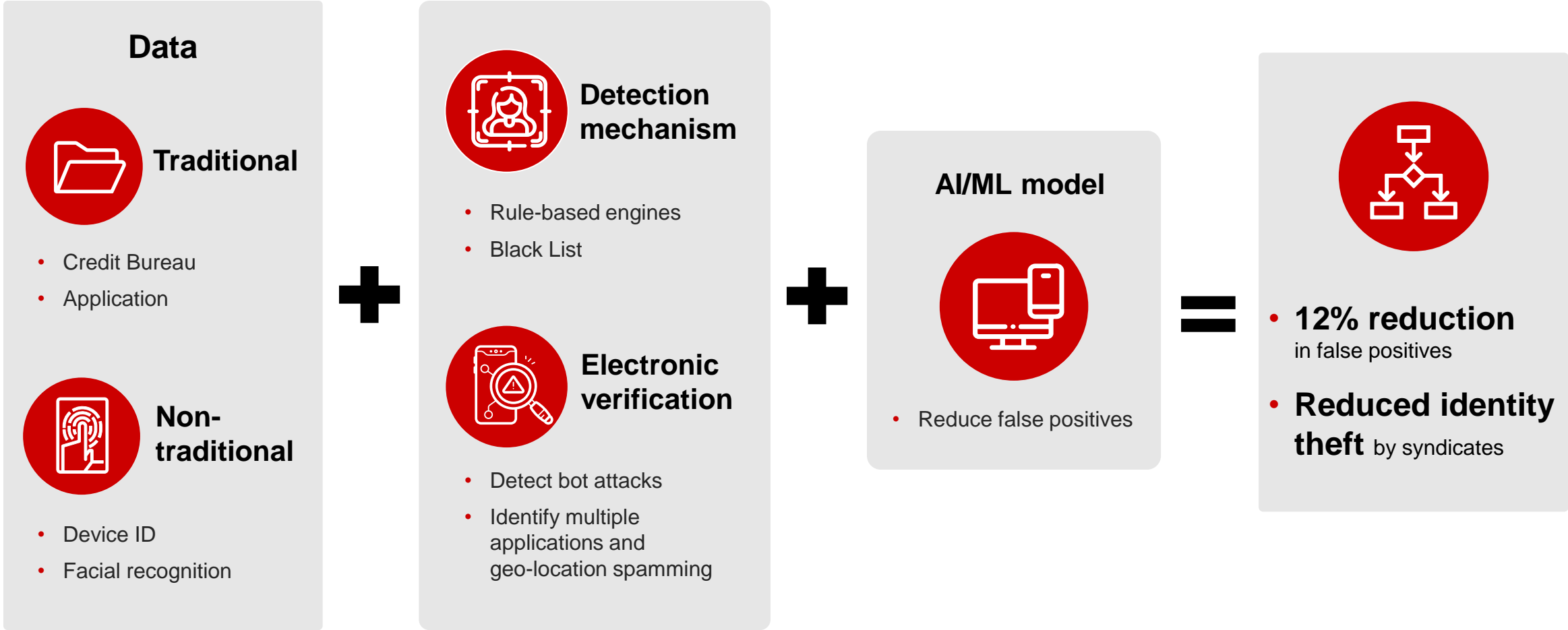
- Instant credit decisioning via real-time APIs
- Scale consumer lending with minimal incremental costs

Corporate banking ecosystems

- Ability to onboard thousands of suppliers within minutes
- End-to-end digital design for low manual intervention

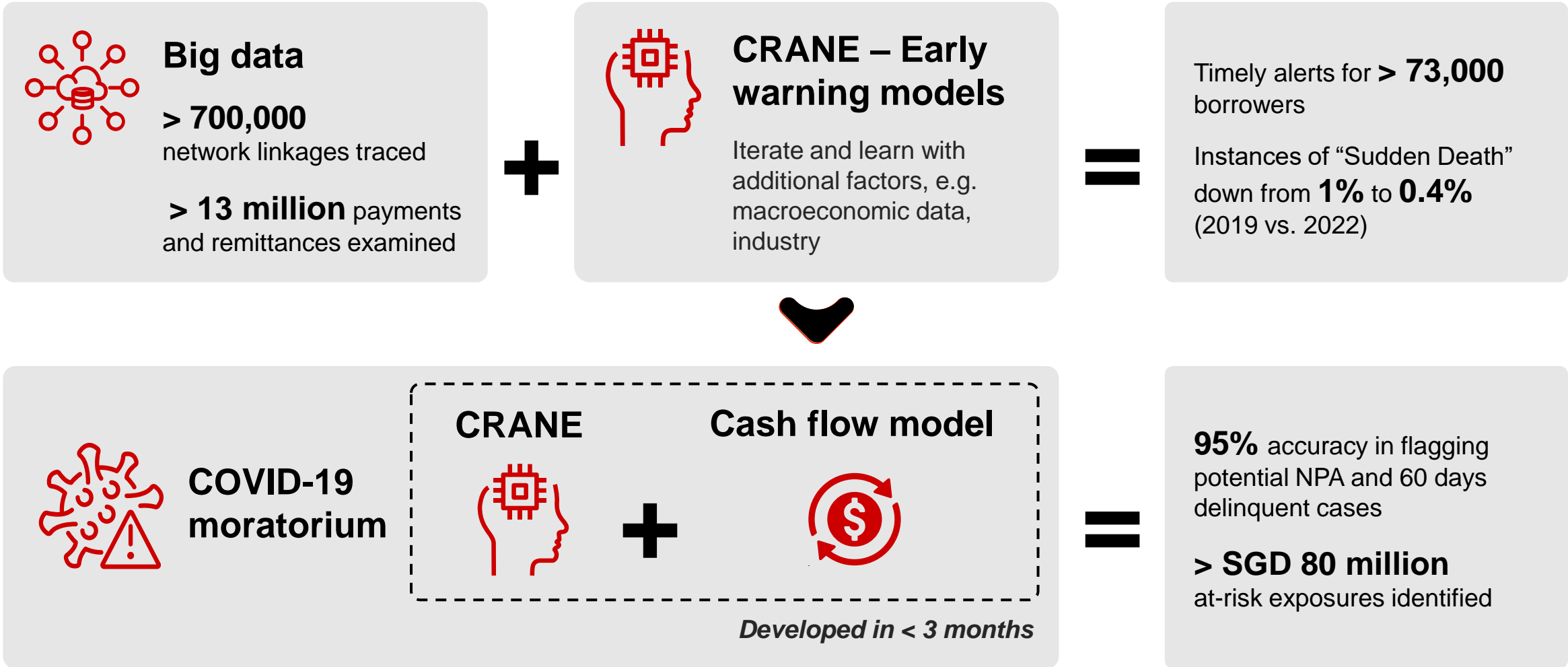


Strengthening fraud detection amidst growing business

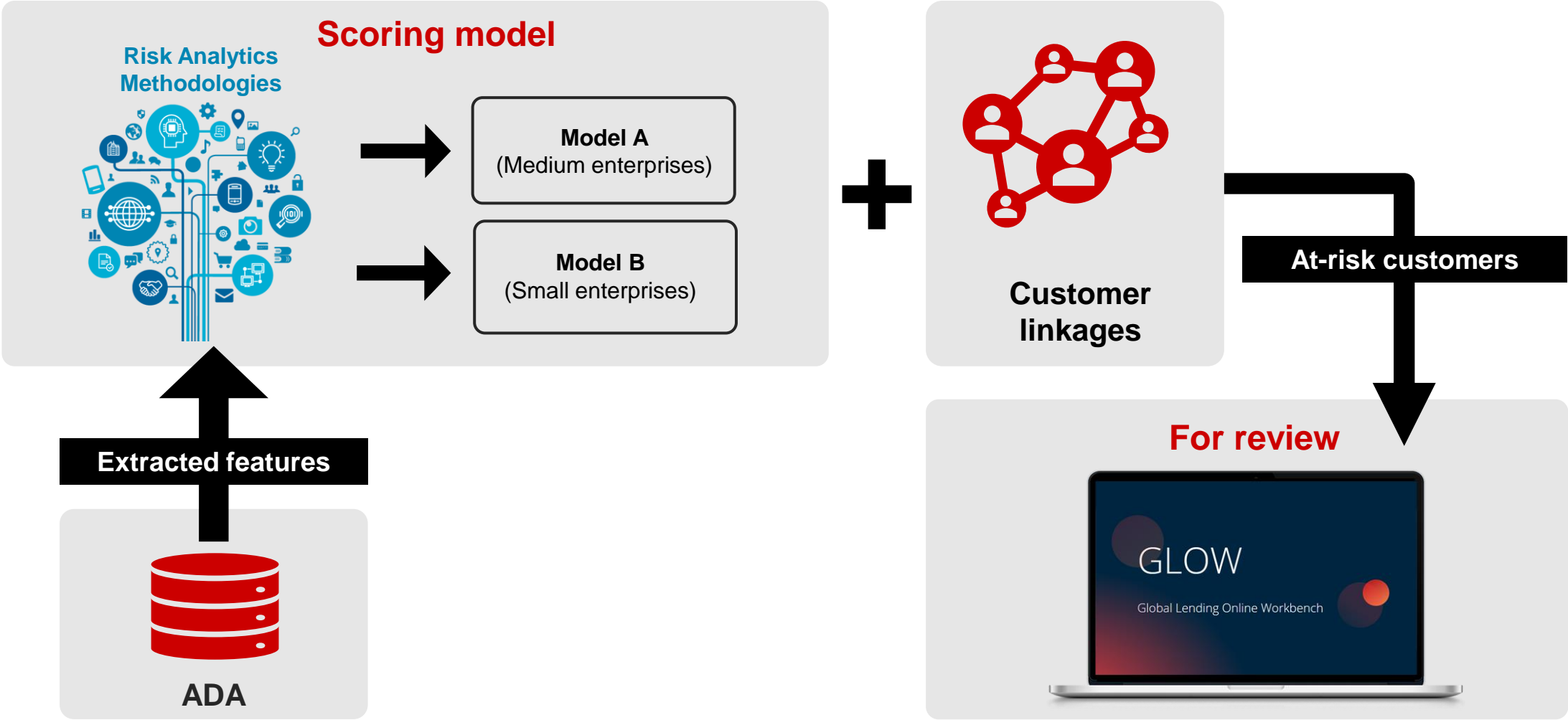




Early warning enabled by predictive models; shorter time to enhance existing models



AI/ ML enables more proactive monitoring



Network-based analytics captures risks that are difficult to identify manually



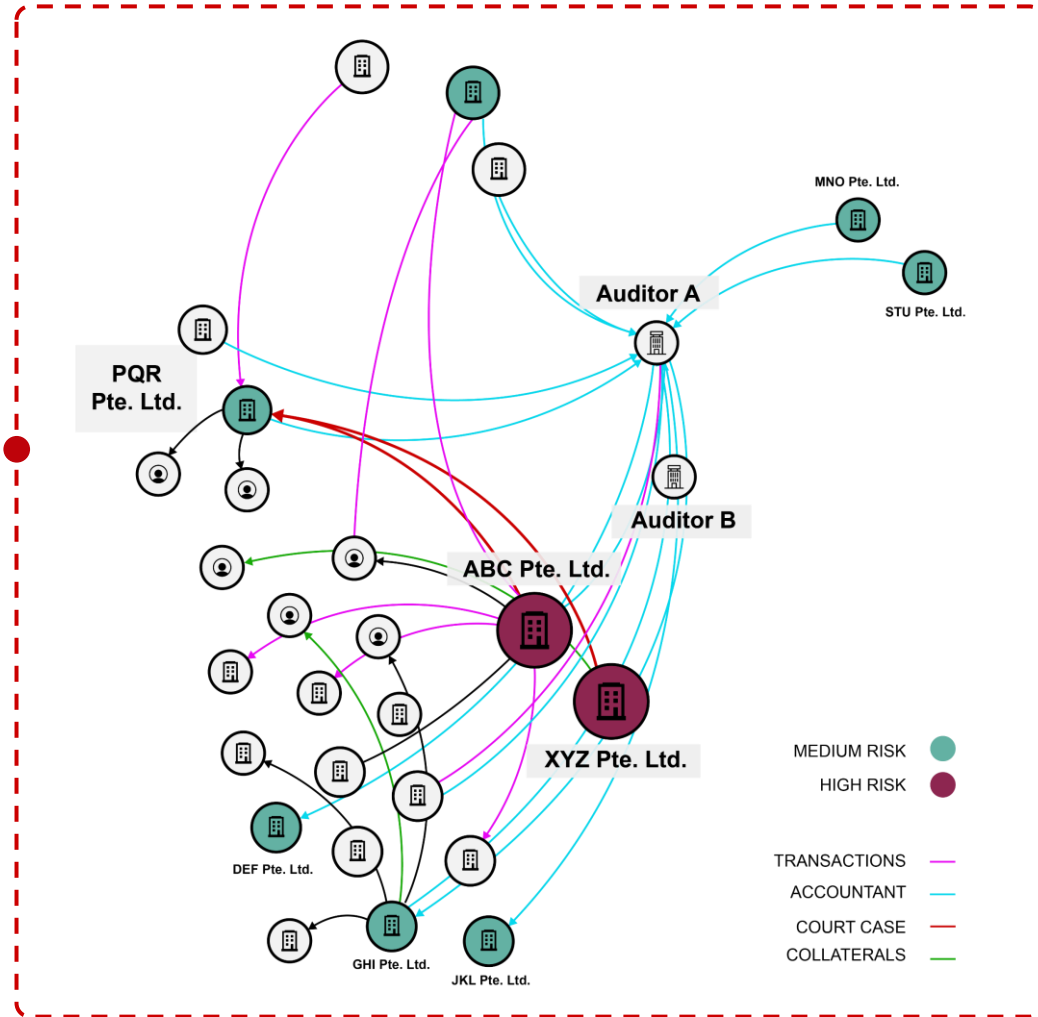
Transaction data
+
Risk factors



Network-based analytics



Flag at-risk entities and provide sharper insights



44 instances of potential round-tripping identified

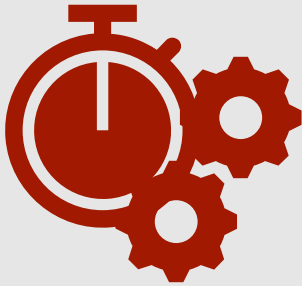


Sample insights

- Auditor A serves multiple borrowers with high and medium risk
- PQR Pte Ltd has high supplier concentration from a high-risk borrower ABC Pte Ltd

Looking ahead ...

**Continue to
power productivity**



**Penetrate
new markets**



**Sharpen tools to
drive portfolio
effectiveness**



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