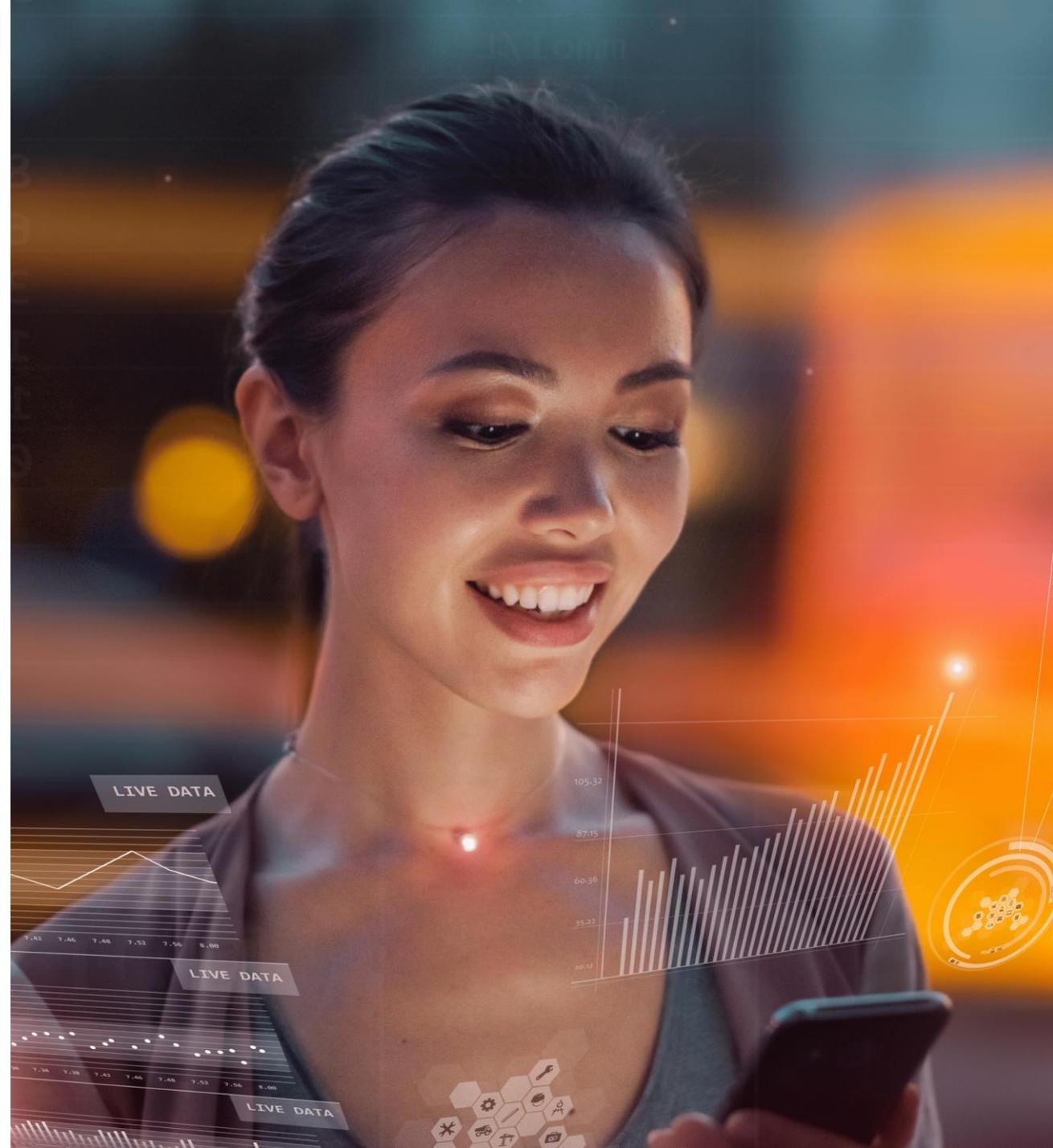




The new paradigm for Credit Risk Modelling

In a time of transformation there is space for innovation



SPIN Analytics Management Team Expertise



Panos Skliamis
CEO

19 years in Strategy & FinTech



Elias Panagiotidis PhD
CTO - Head of Analytics

29 years in Credit Risk Modelling
37 years in Software Development



NATIONAL BANK
OF GREECE



Marc Intrater
Market Leader US

25 years in Risk Modelling &
Analytics



Model Risk Officer



OW
Partner



SPIN Analytics Expertise - Global Board of Advisors



Sue Harnett

Ex-CEO

CITIBANK Europe & USA



Ignacio Villoch

Head Open Innovation

Madrid



Gaut Mukharya

Chief Risk Officer

Singapore



Andrew Stott

Ex - MD Oliver Wyman

London



SPIN Analytics Announces Global Advisory Board to Expand International Growth

December 08, 2021 12:00 PM Eastern Standard Time

LONDON--(BUSINESS WIRE)--SPIN Analytics, a modern FinTech provider that brings a new paradigm for credit risk modelling, announces today the formation of a Global Advisory Board to empower the company's role as the next frontier of digital transformation in FinTech.

"I am confident that with my fellow board members and the management team, we can help SPIN Analytics to accelerate the adoption of RISKROBOT™."

Tweet this

The Advisory Board is made up of internationally recognized leaders who bring extensive expertise in the financial services sector to drive SPIN Analytics' global expansion.

- Sue Harnett, Ex-Senior Exec of Citigroup, global business leader, strategist, and board member with over 30 years' experience in operations, digital channels, restructuring, e-commerce, data analytics, M&A, and customer experience.
- Gautam Mukharya, CRO for HSBC Singapore, seasoned banker and Risk professional with 25 years' experience in the financial sector, specialized in credit and enterprise risks and active sponsor of Innovation, FinTech and new technologies.
- Andrew Stott, global banking and consulting veteran with over 40 years' experience and an outstanding career in banking and consulting, including 11 years as Head of Western Europe for Oliver Wyman, subsequently leading the entry of Oliver Wyman into China and India.

"SPIN Analytics has brought enormous efficiencies to FinTech and regulatory reporting, and I am pleased to join its Advisory Board," said Sue. "I look forward to offering my experience in financial services and business transformation as the company develops upon its remarkable performance in the market."

"I am pleased to join the Advisory Board of an impactful company for the digital transformation of banks. SPIN Analytics has been a catalyst for the financial services industry, leading the way of Explainable AI automation in Regulatory Credit Risk Modeling," said Gautam. "I am confident that with my fellow board members and the management team, we can help SPIN Analytics to accelerate the adoption of RISKROBOT™."



Bloomberg

Enable Notifications.

Business

Gautam Mukharya, CRO for HSBC Singapore, Joins SPIN Analytics' Global Advisory Board

December 8, 2021, 3:00 PM GMT+1

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Gautam Mukharya, CRO for HSBC Singapore, Joins SPIN Analytics' Global Advisory Board

Business Wire

LONDON -- December 8, 2021

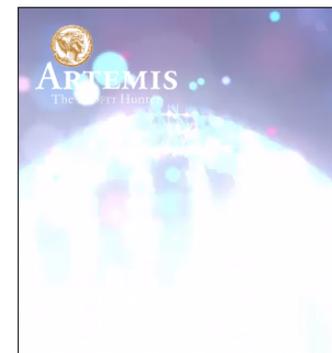
SPIN Analytics, a modern FinTech provider that brings a new paradigm for credit risk modelling, announces today that Gautam Mukharya, CRO for HSBC Singapore joins the Company's Global Advisory Board.

Gautam is a seasoned banker and Risk professional having 25 years' experience in the financial sector, specialized in credit and enterprise risks and an active sponsor of Innovation, FinTech and new technologies. Over the last 20 years with HSBC Group, Gautam has held a variety of country and regional roles, including CRO HSBC Australia, Head of Wholesale Credit Risk for Asia Pacific and CRO HSBC Mauritius.

Panos Skliamis, CEO of SPIN Analytics, said: "I am delighted to welcome Gautam to our Advisory Board, a leading expert in the risk field. Gautam was our industry mentor during the Global Hackoelator Programme of the Singapore FinTech Festival 2018 and we have since been engaging with him to help our efforts in Asia Pacific. We look forward to working with Gautam to create further value for our stakeholders."

"I am pleased to join the Advisory Board of an impactful company for the digital transformation of banks. SPIN Analytics has been a catalyst for the financial services industry, leading the way of Explainable AI automation in

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Global Partnership



SPIN Analytics and RISKROBOT™, Now Available in the Microsoft Azure Marketplace

bloomberg.com • 3 min read

Reshape your Risk Management

Microsoft Azure Marketplace

Search Marketplace

Products > Credit Risk Management Automation for Banks

Credit Risk Management Automation for Banks

SPIN Analytics

Overview Plans Ratings + reviews

Credit risk model optimisation and automation powered by AI and ML for financial institutions

The post-covid "new normal" has broken the models Banks use to understand credit risk: economies, markets, businesses and consumers all behave very differently than they did when the models were built. Banks need to rebuild hundreds of models, but, with each model taking up to 9 months, a much faster and more efficient solution is urgently needed.

However, automation alone is not enough - generic machine learning tools looking for statistical patterns in historical data just speed-up the process of getting the wrong answer.

RISKROBOT™ by SPIN Analytics is a new approach which combines Expert Judgement with Artificial Intelligence (AI) and Machine Learning (ML) techniques on Big Data, to produce predictive analytics which are accurate and relevant for making credit decisions and managing risk. RISKROBOT™ supports all types of credit risk models (decisioning, Bill/BIV RWA, IFRS9/CECL, stress testing) for all types of retail and commercial products and portfolios. It is encoded with all current Credit Risk Regulation and decades of experience so that human experts are augmented - not replaced.



Microsoft manual intervention dashboards with analysis should be extended to risk functions, like front and back office risk. Moreover, responsibility should be shared with Risk IT teams. This automation is not limited to the described scenarios but can be extended to automated regulatory documentation too. For example, SPIN Analytics provides a solution in the credit risk to deliver regulatory model documentation in minutes, instead of weeks or months.

Combining unified taxonomies, curated and certified data from a central data lake with cloud based no-code tools like Microsoft's Power Platform and Power BI banks will enable the risk functions to successfully react and respond to emerging market events. Democratizing risk analytics and sharing reporting and insights with the whole organization is an additional ingredient to achieve the goal of a holistic risk view across the enterprise.

[Bloomberg Media Link](#)

80+ Global FinTech & RegTech Awards



The collage features logos for the following organizations and awards:

- FinTech Innovation Lab (Co-founded by the Partnership Fund for New York City & Accenture)
- Risk USA
- Bloomberg (SPIN Analytics and RISKROBOT™, Now Available in the Microsoft Azure Marketplace)
- MAS (Monetary Authority of Singapore)
- DEUTSCHE BUNDESBANK EUROSYSTEM
- scventures by Standard Chartered
- accenture
- CBINSIGHTS
- PLUGANDPLAY JAPAN
- BBVA (Open Innovation)
- inovaBra
- CRÉDIT AGRICOLE
- ING
- FinTech Village (Powered by ING)
- GK | PLUGANDPLAY INDONESIA
- Microsoft
- MIT INCLUSIVE INNOVATION CHALLENGE
- JUMPSTARTER
- ALIBABA ENTREPRENEURS FUND
- SOUTH SUMMIT (100 TIMES + OPEN + INNOVATIVE + GLOBAL)
- Department for International Trade
- McKinsey & Company
- TCS TATA CONSULTANCY SERVICES
- FINTECH ABU DHABI (فنتك أبوظبي)
- FUJITSU
- ADITYA BIRLA GROUP
- web summit
- LendIt Fintech Europe
- Al-Futtaim
- TOP 100 SOUTH SUMMIT STARTUP COMPETITION 2020
- Paris FinTech Forum by Altir
- SWINBURNE
- CJBS Alternative Finance
- European Digital Week
- HAUCK & AUFHÄUSER (SCHWEIZ) AG
- TQ
- BMW Financial Services
- Money 20/20
- TOP FinTech USA
- EUROPE
- Singapore

Digital Transformation



Challenges

take **6-9 months** to develop

cost **\$X00,000s**

for every **year**

& every **model**



banks use 1000s of models still developed manually

How can banks develop high quality credit models fast?



Challenges

- 100s of models, each month to develop
- Every stage too slow: data, development, documentation, validation, deployment, monitoring
- Complex requirements from business, risk, auditors and regulators
- Statistical modelling alone not enough: economic theory, experience and expert judgement are all needed



Ideal Solution

- End-to-end acceleration of every stage: data treatment, model construction, validation, deployment and monitoring
- Regulated risk models for all products and portfolios
- Combine knowledge of credit risk and regulations with statistical modelling, and expert judgement



Desired Outcomes

- Respond to new market conditions 10x faster than the competition
- Reduce and manage costs without compromising risk
- Maximize insights from existing data, integrate new data much more quickly
- Deploy expert judgement with control

How to bring Digital Transformation & Efficiencies



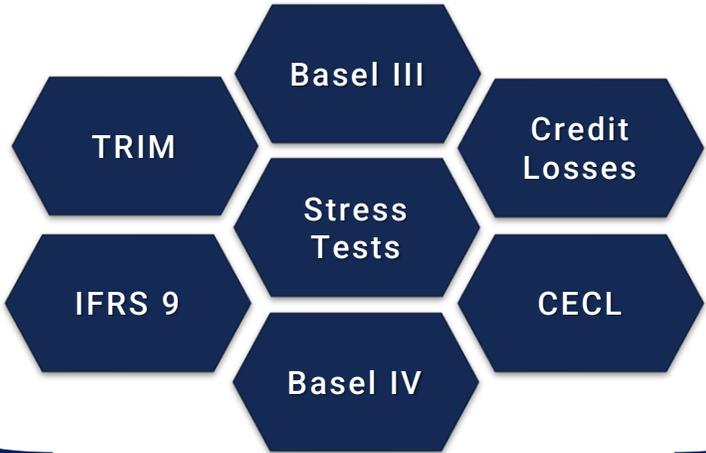
BANK



RISKROBOT™

TIME
90%

COST
70%



Industrialize Credit Risk Modelling with **RISKROBOT™**

RISKROBOT™ automates data cleansing and other time-consuming manual tasks, so experts can spend their time on credit risk modelling.



The Solution: RISKROBOT™

Uniquely streamlines end-to-end every stage of credit risk modelling (data preparation, model construction, documentation, validation, deployment, and monitoring) for all credit types (retail, SME, corporate, institutional, real estate, asset based) and all model applications (including scorecards, PD, EAD, CCF, LGD, IFRS9/CECL and stress testing) combining **expert judgment** with **Explainable AI** and **automation**.



Efficient and responsive

Develop or refine models in hours or days to respond to new market conditions or support new products. Control your costs and maximize the value of your data and key experts.

Transparent and controlled

Combine industry leading statistical modelling with credit theory, experience and the latest regulations. Integrate expert judgement with transparency and control to look forward, not backwards.

Protect your data and scale confidently with Azure

Azure protects your data at every stage from proof-of-concept to pilot and production. Manage RISKROBOT™ as an integrated part of your Azure environment.

Benefits



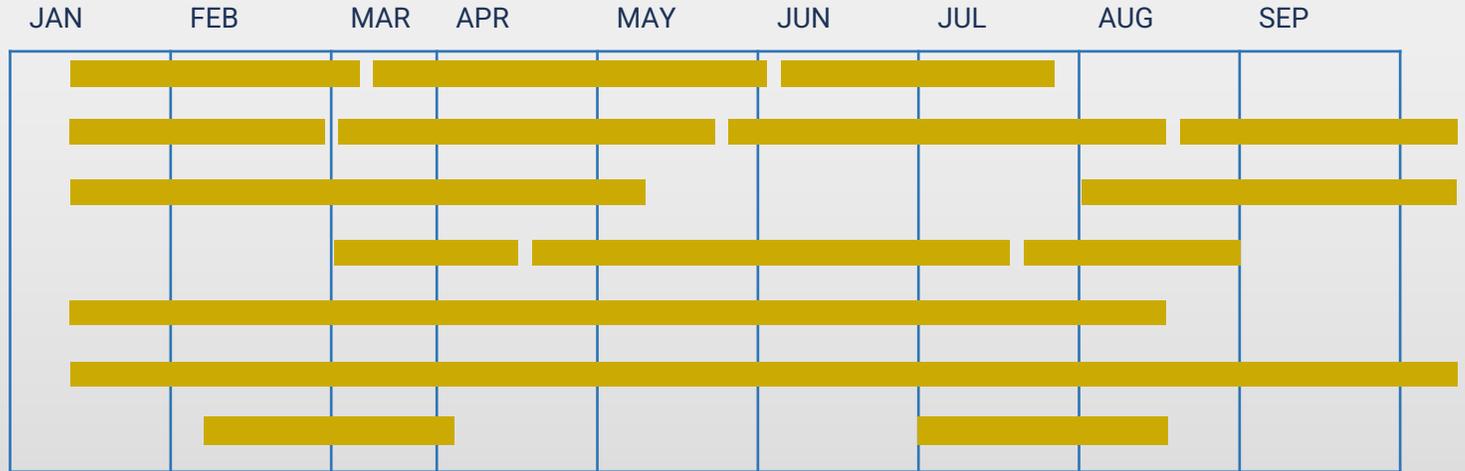
Business Benefit - Method Comparison

Existing Methods



ACTIVITY

- Model Development
- Model Validation
- Stress Testing
- COREP Reporting
- IFRS 9 – CECL
- TRIM
- Securitizations



RISKROBOT™



ACTIVITY

- Model Development
- Model Validation
- Stress Testing
- COREP Reporting
- IFRS 9 – CECL
- TRIM
- Securitizations

TIME & EFFORT



**90% SAVINGS
of TIME and RESOURCES**



What

- A modeler-friendly expert system, specialised for credit risk modelling for the banking book
- Advanced scientific tools for analytics on Big Data
- User-friendly interface and visualization
- Modeling and Analytics with unlimited applications

Why is different:

- Expertise, expert judgment, unlimited methodologies
- Automated data cleansing, development, validation, documentation
- Regulatory compliant (Basel III, IFRS9, CECL), transparent, auditable, flexible
- 90% faster and with 70% less cost than traditional coding tools

Where it can support

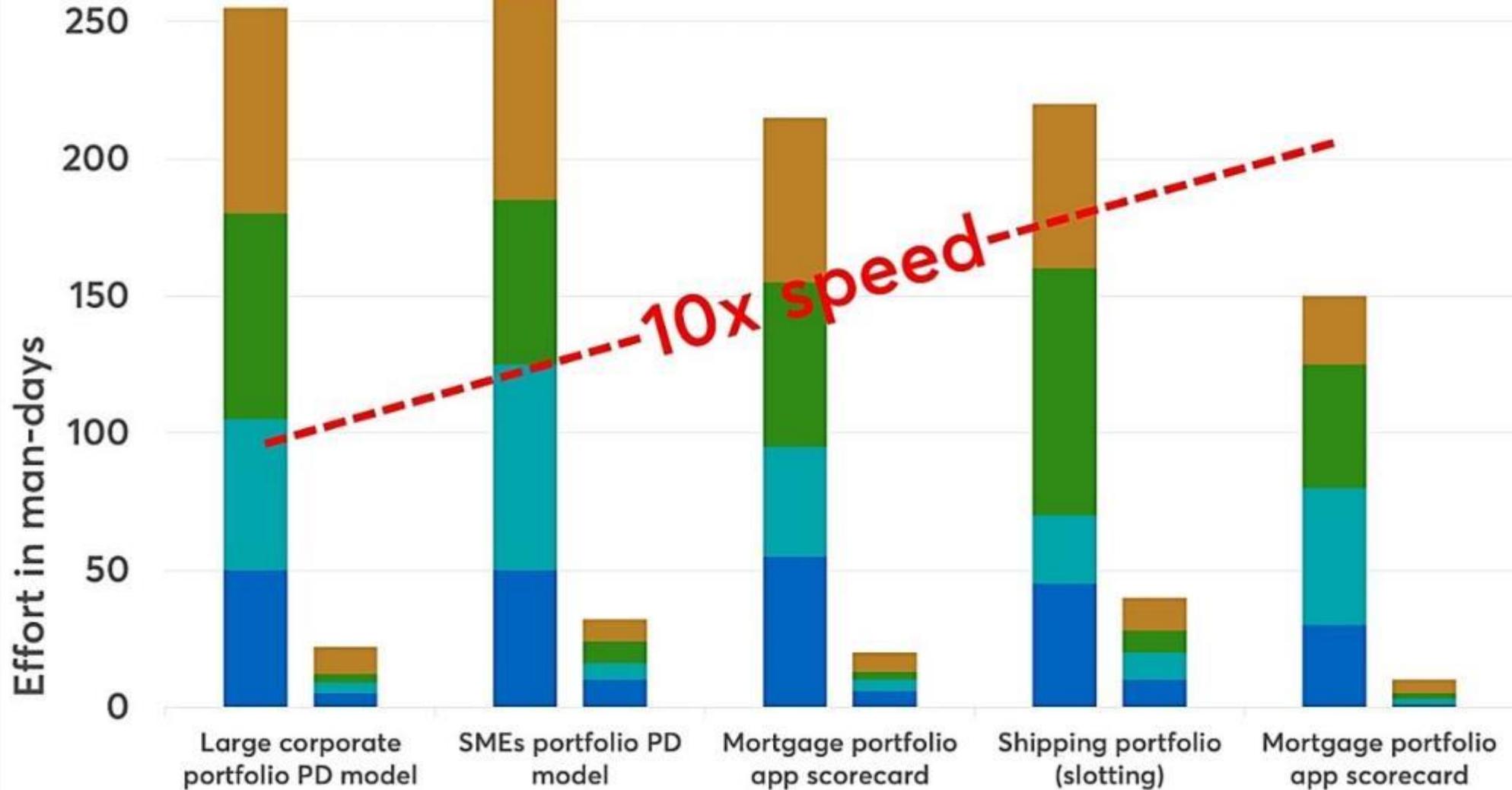
- Optimized end-to-end to support the entire workflow of credit risk modeling (PD, LGD, EAD, CCF, IFRS9, portfolio models)
- Its automation and explainable AI work together with the bank's experts to achieve massive acceleration while keeping the bank in control of every decision

Case Studies



Effort without and with RISKROBOT

- Data extraction
- Data preparation
- Modelling
- Documentation

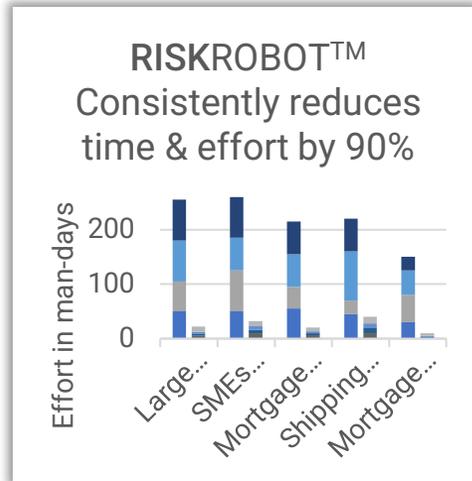


Success Story

Mortgage Model

Client:
European Tier 1 Bank

Project:
Achieve speed & efficiency improvements through Digital Transformation



- From months ⇔ to few days to develop, redevelop, and validate models
- Automated regulatory reporting

“Our client had been working on a bank-wide Digital Transformation program for some time but had not been able to find a solution for credit risk model development. They gave us the challenge of speeding up the development process by 40%.”

Challenge

Our client had relied on industry standard tools like SAS for many years. Development times were lengthy, taking months even for models for small retail portfolios, and demand for models was growing. Innovation was essential.

Solution

SPIN Analytics set up a proof-of-concept project to **redevelop one of the Bank’s existing models**. RAW data were tokenized and transferred to an instance of RISKROBOT™ hosted by the Bank’s new cloud provider. RISKROBOT™ smashed the targets, reducing development time by over 90%, with fully automated documentation.

Benefit

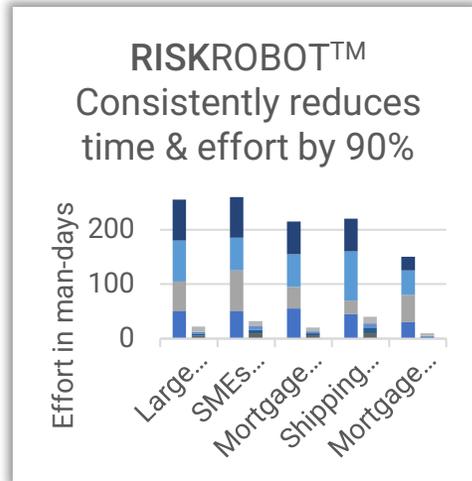
The advanced data features of RISKROBOT™ resolved major data problems, which had long hampered the Bank’s developers, **reducing the cost of data storage by 90% and allowing more of the Bank’s data to be used for modelling. Not one, but 4 models were delivered**, highlighting the many opportunities to improve on the existing model with more advanced techniques.

Success Story

Auto Loans Model

Client:
European Tier 1 Bank

Project:
Improve auto-loan
scorecard application



- From months ⇒ to few days to develop, redevelop, and validate models
- Automated regulatory reporting

“Our client was looking to improve its models and reduce costs. They wanted us to show them what RISKROBOT™ could do with an underperforming auto loan scorecard.”

Challenge

The current model had a very **high rejection rate**, and the client felt that they were not using their data for rejected clients as well as they could. Many of the loans were multi-borrower, making the modelling more challenging.

Solution

SPIN Analytics quickly onboarded the client’s data onto RISKROBOT™ and began exploring the data & opportunities to improve the model. By considering all information about all borrowers for each loan, and using more information from rejected applications, SPIN were able to improve the AR by 10% and decrease the rejection rate by 20%.

Benefit

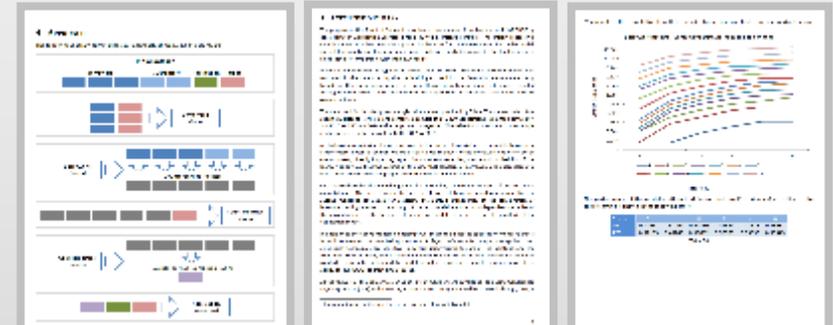
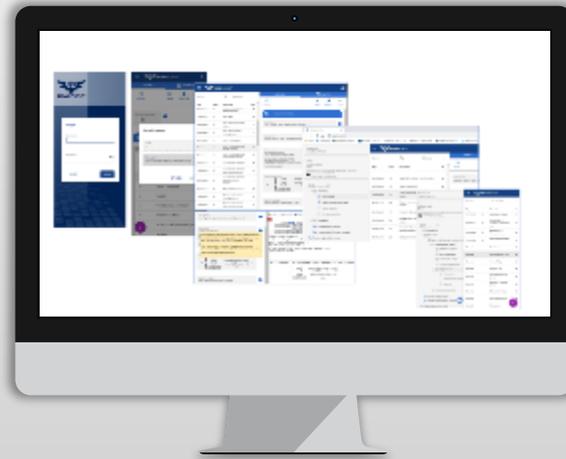
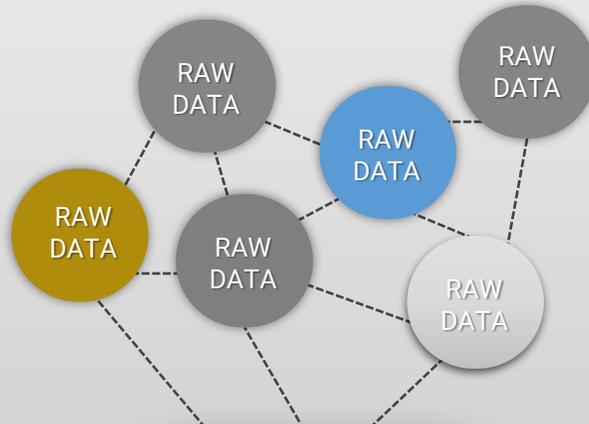
RISKROBOT™ delivered model improvements with significant impact on business performance. At the same time, development time was reduced by 90%.

How RISKROBOT™ works → Automation of 3 core work steps

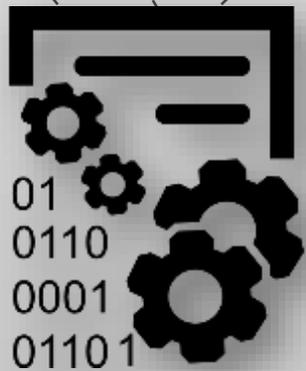
Data Cleansing

Development & Validation

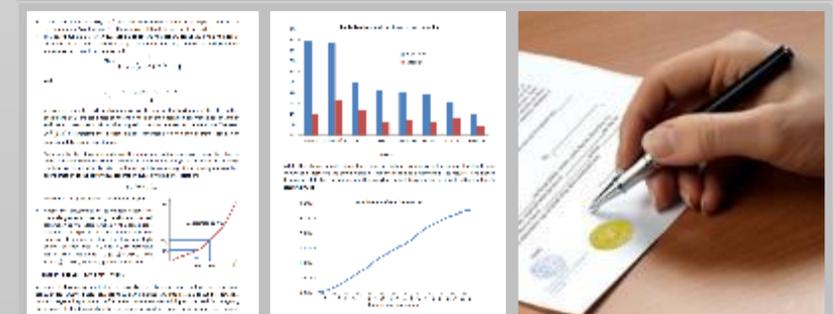
Regulatory Documentation



	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15
16. Total Assets	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
17. Total Liabilities	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
18. Total Equity	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
19. Total Assets	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
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21. Total Equity	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
22. Total Assets	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
23. Total Liabilities	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
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25. Total Assets	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
26. Total Liabilities	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
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28. Total Assets	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
29. Total Liabilities	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
30. Total Equity	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
31. Total Assets	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
32. Total Liabilities	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
33. Total Equity	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
34. Total Assets	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
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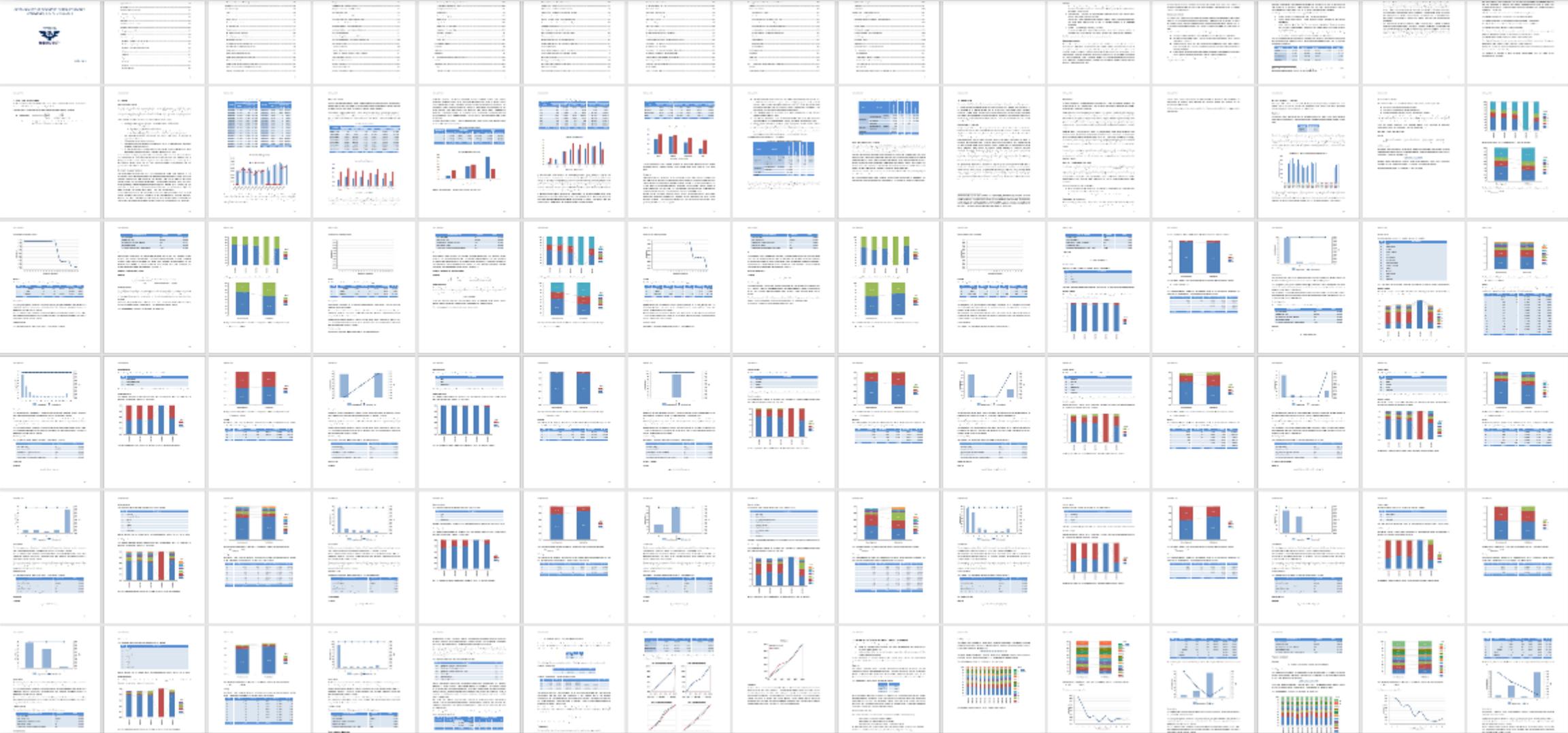
RISKROBOT™



Automated Regulatory Documentation



Fully Automated Regulatory Model Documentation in Minutes



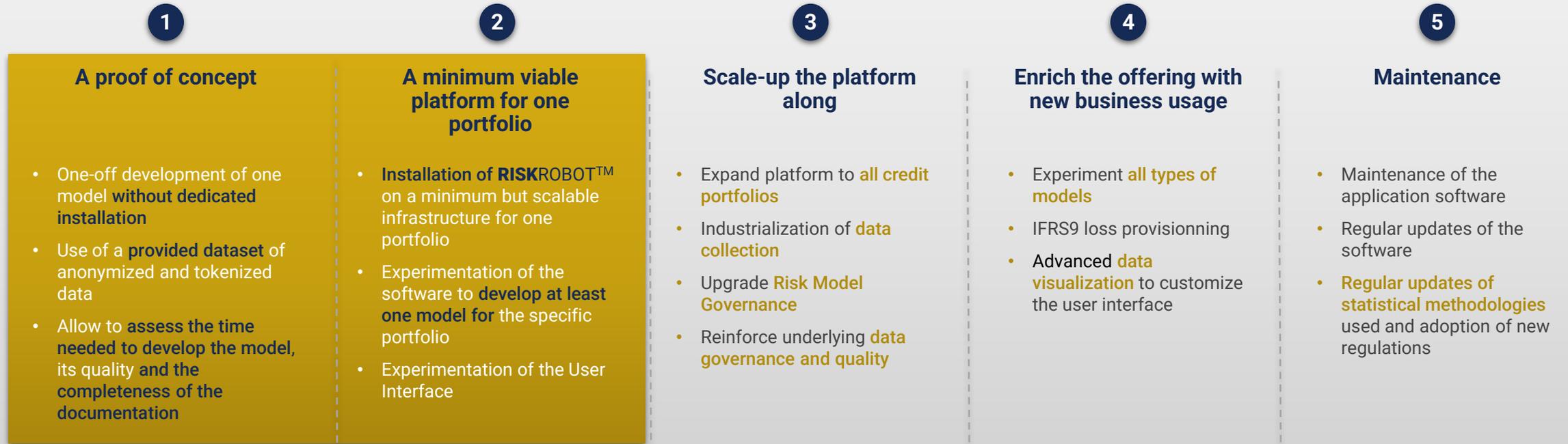
User Journey



User Journey Roadmap



Quickly demonstrate value on a PoC, to then gradually extending installation in all Credit Risk Management



Bank

Provides a tokenized dataset

Validate/overwrite the modelling choices of RISKROBOT™

Provides specific requirements

Scoping, Business advisory, product configuration, PMO

Data mapping / Sandbox & interface implementation

Modelling advisory

Development of a Credit Risk Model by using RISKROBOT™

Knowledge transfer to the bank

Product development

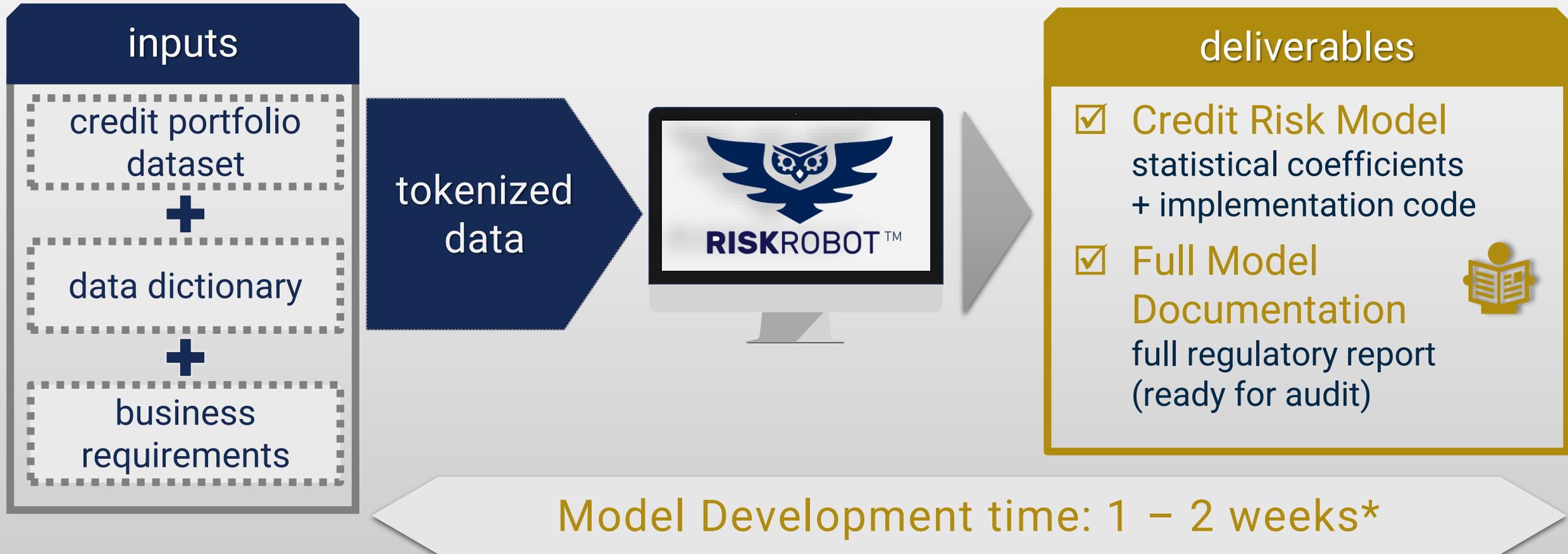
Initial software installation

Engineering support



SPINANALYTICS

Proof of Concept – Outline Approach – STEP 1



BENCHMARKS

- Performance of model ⇒ statistical metrics
- Quality ⇒ completeness, compliance, auditability
- Time & Resources comparison

Digital Transformation



PoC Scope & Deliverables

Scope

Development of 1 Credit Risk Model (PD) with **RISKROBOT™** based on a portfolio dataset

Details:

- Selection of 1 model by the team of the bank
- Development of a model by SPIN Analytics team using **RISKROBOT™** Credit Risk Management Platform

(based on the same dataset used to build the current Production Model)

Deliverables

Credit Risk Model

statistical coefficients + implementation code

Model Documentation comprehensive report

(ready for audit / regulatory submission)

Workshop – Live Modeling

Team will experiment with the UI

Benefits for multiple stakeholders

Streamline

Auditability

Agility

Compliance

Automation

Time to Market

Model Risk

Cost Control

Unlimited Modelling

Testimonials



Testimonials

End-to-end Product and Need Validation



The continuous engagement from the business and the innovation team made the PoC for RISKROBOT™ to become a reality and the bank to fully understand its potential and benefits?

*Panos Skliamis
CEO SPIN Analytics*



Validation

Partners



Research – Thought Leadership



2021 Global FinTech & RegTech Research Awards



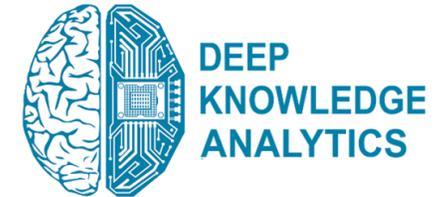
Top FinTech in the Global Risk Analytics Market (2021-2026) Report

Recognised next the leaders
of the new wave of Risk
Analytics.



Top FinTech in the 4th Annual Analyst Briefing Survey for 2021

Recognised in the list of Top
FinTech using technology to
transform financial services.



Top FinTech in the AI in the UK Landscape Overview Mindmap 2021/Q2

Recognised among the Top
FinTech in the UK using AI
technology.

2021 Global FinTech Thought Leadership Roundtables



Department for
International Trade

Thought Leadership Webinar for the
US Banking Sector in New York



Department for
International Trade

Thought Leadership Webinar for Iberia
Banking Market (Spain and Portugal)



Department for
International Trade

Thought Leadership Webinar for the
French Banking Market



Thought Leadership Discussion to all
CROs from the Banks in Singapore

Participating Banks:



Our Latest News



Digitizing Credit Risk Modelling: Lessons From COVID-19

Thought leadership roundtable for the US Credit Risk Ecosystem
June 30, 2021



Department for
International Trade



Sue Harnett
Independent Director
OFG Holding Company Bank



Charles Blauner
Partner and CISO in Residence
Team8 Ventures



Sandip Nayak
Chief Strategy & AI Officer
Linear Financial Technologies



Marc Intrater
US Market Leader
SPIN Analytics



Frances Moffett-Kouadio
FICE, Director Exports North America
UK Department for International Trade



Andrew Stott
Senior Advisor
SPIN Analytics



Panos Skiliamis
CEO
SPIN Analytics

US Market Looks For Industrial Revolution in Credit Risk Model Development Post-Covid

On June 30th, 2021, the United Kingdom's Department for International Trade (DIT) and SPIN Analytics convened a Thought Leadership Roundtable to discuss how the US banking ecosystem could and should accelerate the digitization of credit risk modelling in the light of COVID-19. The DIT and SPIN Analytics invited industry experts to share their experience, discuss the key challenges, and explore potential solutions. The roundtable was moderated by Andrew Stott, Senior Advisor to SPIN Analytics.

NEW YORK AND LONDON (PRWEB) JULY 23, 2021

Essential Takeaways from the Roundtable:

*The COVID-19 pandemic introduced unprecedented levels of market turbulence and government intervention, leading to a "credit model accuracy crisis" mitigated by government support and expert judgment around credit models.

Roundtables - Quotes from last 4 Events (US, EU, APAC - 2021)

Singapore Risk Management Association (RMA)

"As with previous crises, expert judgement played a crucial role during the COVID-19 pandemic, and risk management technology must keep human risk management experts at the center and in control."

Frankie Phua Peng Yeo

Head, Group Risk Management, UOB and Chairman of The Singapore Chapter of the Risk Management Association

"Singapore is at the forefront of innovation in the financial sector, and the RMA play a vital role by raising awareness in use of new technologies in areas like Model Risk Management, and by discussing potential challenges around use of AI in risk related processes."

Gautam Mukharya

Chief Risk Officer, HSBC Singapore, and Director of The Singapore Chapter of the Risk Management Association

Europe - (DIT) - Spanish - Portuguese Banking Sector Roundtable

"As "The Covid crisis highlighted the need for banks to accelerate the development of forward-looking models..."

Mercedes Morris Muñoz

Managing Director of GRM Retail Credit Risk, BBVA

"It is clear that all banks now have to work on improving and automating credit risk models to ensure those models are quickly adapted to new context and the information available."

José Miguel Pessanha

Executive Board Member and Chief Risk Officer, Millennium BCP Bank

"It is as much a question of what credit risk models can do for the data, as what data can do for credit risk models...."

Josep Nadal

Lead Partner for Financial and Risk Consulting in Iberia in Accenture

Participating Banks



HSBC



Roundtables - Quotes from last 4 Events (US, EU, APAC - 2021)

Europe - (DIT) and French Banking Sector Roundtable

"The Covid crisis has shown that the ability to make forecasts on credit risks is context-dependent..."

Vivien Brunel,

Head of Risk and Capital Modelling, Société Générale

"Critical to improving credit risk modelling during the Covid crisis has been combining sophisticated modelling, including AI, with expert judgement. Automation is essential to support and leverage the work of experts, allowing them to focus more on tasks requiring their knowledge, experience and judgment."

Xavier Bocher

Head of Credit Risk Internal Models and Operational Research, Crédit Agricole

USA - Department of International Trade (DIT) and US Banking Sector Roundtable

"The Covid crisis has highlighted the vulnerability of banks in a changing credit context. The winners in future will be those who are most nimble in updating credit risk models and using data in a way that ensures credit decisions are non-discriminatory. Regulators will need to adapt to the technology advances, but banks should be proactive in making proposals to regulators as new technology emerges."

Sue Harnett

*Independent Director at OFG Holding Company Bank Board and at Life Storage. Previously held senior roles at **First Niagara Financial Group, QBE, Citigroup** and **ABN Amro***

"As banks move to accept cloud-based technologies and adopt new ones such as homomorphic encryption, this will expand opportunities to pool data and thus vastly improve banks' ability to develop and update credit risk models..."

Charles Blauner

*Partner and CISO in Residence, Team8 Ventures, and Venture Advisor at the **Cyber Mentor Fund***

Participating Banks



HSBC



SaaS pricing model

Unlimited support of languages

✓ Cloud / On-Premise

Global Expansion





RISKROBOT

Unlimited Credit Risk Modelling

80+ Global FinTech & RegTech awards in 4 continents. As seen in:



Bloomberg



Microsoft



FinTech
Innovation
Lab

Co-founded by the
Partnership Fund for
New York City & Accenture



Experience the benefits of RISKROBOT™ yourself with a PoC

Explore options or purchase directly in the [Microsoft Commercial Marketplace](#)

Call for more information: +44 777 8284 864

Ask a question via email: info@spin-analytics.com

Learn more: spin-analytics.com



Contact us

Supporting your teams in our new reality



London

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