

An aerial photograph of a city skyline at dusk. The sky is filled with dramatic, dark blue and purple clouds, with a hint of orange from the setting sun. The city below is illuminated with lights from buildings and streets. A semi-transparent dark grey rectangular box is centered over the image, containing the text "Actionable Analytics in Banking" in white. In the bottom right corner, the "Logicom Solutions" logo is visible.

Actionable Analytics in Banking

The Future of Banking

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“We are witnessing the creative destruction of financial services, rearranging itself around the consumer. Who does this in the most relevant, exciting way using data and digital, wins!”

Arvind Sankaran

“We don't have ‘customers’ anymore; we have people engaged in the community who want to use different services. So the bank has to pivot from developing everything internally to being a curator of apps, APIs, and analytics from marketplaces that give the best overall customer experience.”

Chris Skinner

“Technological innovations will be the heart and blood of the banking industry for many years to come and if big banks do not make the most of it, the new players from FinTech and large technology companies surely will.”

David Brear

Trends in Banking





**ANALYTICS DRIVING INNOVATION
IN BANKING**

Ubiquitous Application of Analytics in Banking Value Chain

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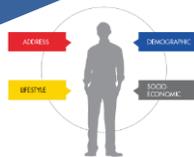


Analytics Driving Innovation/Digitalization in Banking

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Marketing

- Customer insights and micro-segmentation based on value and behavioural characteristics.
- Advanced customer targeting through the creation of a detailed profile for each customer segment.
- Chatbots to address customer queries.



Sales

- Cross/Up-sell models to estimate the probability for a particular customer buying a particular product.
- Churn models to estimate the probability of existing customers terminating their relationship with the bank.



Products

- Leverage analytics to develop new products, tailored to meet customer needs, sentiment and feedback.
- Advanced Product Pricing taking into account macro-economic factors as well as target customers characteristics.



Transactions

- Intelligent Fraud Detection models with customised sensitivity levels to flag potential fraudulent transactions.



Analytics Driving Innovation/Digitalization in Banking

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Risk Management

- Credit risk scoring.
- Predictive risk assessment on new customers without requiring any prior knowledge apart from some standardized information.
- Assess risk and make decisions with minimal or without human interaction.



Human Resources

- Predict the impact of different policies on the well-being and/or performance of employees.
- Estimate the probability of people leaving the bank and take action, thus reducing employee turnover.
- New applicant screening.



Information Technology

- Data organization, data warehouse design and data mart specification for different business functions and analysis requirements.



Bank Infrastructure

- Branch geographical allocation/relocation considering the different customer segments.
- Branch resource planning and allocation based on customer traffic analysis.



Potential applications of analytics in Banking

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- **Data** organization, data warehouse design and data mart specification for different business functions and analysis requirements.
- Credit **Risk Model** Development / Calibration / Validation / Deployment (Application and Behavioural)
- **Automate the credit granting process** for Fast Cash using Artificial Intelligence
- **Branch Analytics**
 - Performance (e.g. service quality, resource optimization)
 - Transactional Volume
 - Location
- **Pre-collections and collections analytics** with the application of Artificial Intelligence

Benefits

Customer Experience Enhancement

Revenue Increase

Operational Cost Reduction

Risk Management Improvement

A row of glowing Edison-style light bulbs hanging from a ceiling in a dimly lit room. The bulbs are arranged in a diagonal line, with the closest one in sharp focus and the others becoming increasingly blurred as they recede into the background. The background shows a dark interior with some structural elements and other lights, creating a bokeh effect.

WHY LOGICOM SOLUTIONS

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Years of



BUSINESS
EXCELLENCE

Values

- Uncompromising integrity
- Commercial agility
- Operational efficiency
- Service quality
- People development



US \$ 1 b

Revenue 2017
Significant Revenue
Growth since 1987

Publicly traded in the



Cyprus Stock
Exchange

as a member of the

FTSE/CySE20
Index

3 Divisions

Distribution
Services
Water. Power. Gas



800
Logicom employees
worldwide

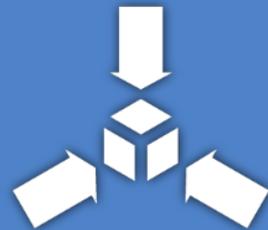


270 people in Cyprus

25+ countries
of operation

PHYSICAL PRESENCE in

16 Countries



Partnerships

With industry leaders such
as:



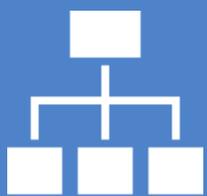
10,000+

Customers in 30 countries



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Business Units



Sales & Business
Development,
Accounting, Operations

Business Solutions and Services

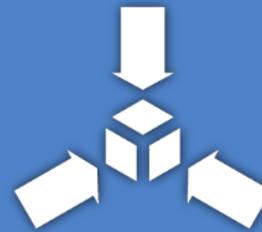
Technology Solutions and Services

CA South Eastern Europe & RCIS

Business Consulting Services

Partnerships

With industry leaders such as:



20+

Countries coverage



Logicom

Solutions



US \$ 30+ m

Revenue 2017

~100

Employees



Serving Customers in:

Government

Banking

Utilities

Insurance

Telecommunications

Retail

Energy

Shipping



Analytics Credentials – Logicom Solutions

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Specialised **Advanced Analytics Unit** with experienced data scientists

Specialised Business Solutions Unit with large experience in **custom solutions implementation** in Banking

Indicative **Data & Analytics experiences** of our team in Finance:

- Customer Analytics (segmentation/pricing/propensity models) – Banking Group in Cyprus
- Credit Risk Analytics (application/behavioural models) – Bank in Cyprus
- Data Governance Framework implementation (including Data Quality) – Bank in Cyprus
- Motor Insurance Telematics (Analytics) – Specialised Insurance Technology Provider in Greece
- Claims automation algorithm – Insurance Group in Cyprus
- Financial Planning Analytics (ALM) – Banking Group in Bulgaria
- Claims Analytics – Insurance Broker in Greece
- Financial Planning and Forecasting – Financial Advisory Firm in Denmark
- Mobile Banking Application – Bank in Cyprus

Strong and established **partnership** with **Accenture**, leader in the area of Banking analytics having:

- **80 Data Scientists** serving Global and Local clients to deliver Data & Analytics solutions
- **250+ consulting and technology professionals** delivering business critical projects in Banking
- **100+ Banking** projects delivered in the last 3 years



Thank You

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