

Press Release

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E.SUN Bank and SAS Taiwan win The Risk Data and Analytics Technology Implementation of the Year Award 2015

- **Introduction of an “Optimisation Value Management” programme**
- **Enabled optimal risk allocation and subsequent returns maximisation**
- **Average value per case grew**

Hong Kong, April 15th 2015 - E.SUN Bank and their technology partner **SAS Taiwan** have been named as winner for **The Risk Data and Analytics Technology Implementation of the Year** award 2015 during The Asian Banker Risk Management Awards Programme. The programme has been administered by The Asian Banker under its prestigious annual Business Achievement Awards programme. The awards ceremony was held in conjunction with The Asian Banker Summit 2015, the foremost annual meeting for decision makers in the financial services industry in the Asia Pacific region, held at the Hong Kong Convention and Exhibition Centre, Hong Kong on April 15th 2015.

Introduction of an “Optimisation Value Management” programme

E.SUN Bank introduced an application scoring model and a value model as part of its “Optimisation Value Management” programme. It was designed to help the mortgage sales team understand customer profitability and identify potential customers.

Enabled optimal risk allocation and subsequent returns maximisation

This project enables the partner to determine optimal risk allocation for each business unit and maximise returns under appropriate risk exposure. Based on the UPL model (mortgage and unsecured personal loan), the bank is able to construct a customer value map, with quadrants devised using risk and value. Each quadrant is assigned an exclusive business strategy generating growth through value management.

Increase in average value per case

Since the project was implemented, the average value per case grew increased; the growth rate of overall mortgage derived business event went up to 60.83%, indicating the effectiveness of the value management system.

The awards programme, administered by The Asian Banker and refereed by prominent global bankers, IT consultants and academics, is the most prestigious of its kind. A stringent three month long evaluation process determined the winners from across Asia Pacific, Middle East and Africa. The winners were honoured at a gala event that recognized their efforts in using the best technology to run their institutions and bring superior products and services to their customers

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Hong Kong, Beijing and Dubai as well as representatives in London, New York and San Francisco. It has a business model that revolves around three core business lines: publications, research services and forums. The company's website is www.theasianbanker.com

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