

- Ram Pratti: In your experience, are the banks still trying to learn from each other, or are they still pretty independent of their own process? Or how do you see that's going?
- Koen Van Duyse: I have the impression that they're ... when we say look these are some reference that we have, that they're more interested in non-banks than banks. I think they don't trust each other as much as they trust a huge global retailer that can point exactly to a supplier and say this is your quality of data that you send us. And I don't blame them there. Maybe that's with change over time, of course.
- Ram Pratti: How do you see the smaller banks, and do they?
- Sam Weibel: I think it depends on the size of the smaller bank, if they're approaching that CCAR limit. That 40-45 range, you tend to see there's more of an urgency that they want to drive that. When they're below that range, and they really are just kind of starting to put their foot in the pond, if you will, for it getting in to CCAR because they know they're going to expand their assets to hit that point. They're, I would say, almost in an exploratory mode and looking for alternative reasons, as well, to also bring in governance to the organization. So, they tend to be a little more on the you need to educate them on what the tool can do to enable governance and ultimately address all of your CCAR problems. Because of the size of those organizations, in a lot of cases, they tend to still believe they can handle it with manual Excel, Vizio, and an ATL tool.
- Koen Van Duyse: There was a process seen, also in Europe, how little there is in some of the regional banks. It's all just plain databases. No management stack of data whatsoever, no data quality, no nothing. More than once, we see that.
- Simon Hankinson: I actually, around CCAR, I think I have maybe a little different experience from Koen. There's a lot of interest in how well the banks are addressing CCAR. What kind of MRAs do the institutions get, how they're resolving the data governance issues, how they even are addressing the forecasting issues, how they're addressing model data issues. And so, I think there's a lot of opportunity for ... There's already forums and round tables where they can come together and share some of that type of information. And part of what we're building in Collibra with that collective knowledge that we've learned working with institutions to build that in as an accelerator and help clients become more quickly be BCBS compliant for CCAR.
- Koen Van Duyse: I think that's not to be underestimated. We talk about a platform of Collibra, the community around it. Where you bring people together. Banks and non-banks, that's huge for us. A lot of these people are new in their roles. To be able to learn from each other, that's absolutely massive.
- Ram Pratti: So the one thing that Sam mentioned, education is very important. In the bigger banks, they're huge in size and getting education programs, training them in education is a huge impact. So, how do you see now that they're investing in large in educating the people at work, the BCBS and CCAR, and all those things? And how they can help each other?
- Simon Hankinson: I think it depends on how you define a lot. There's definitely a lot of awareness. I think, you got to recognize in a lot of these institutions, there's a lot of regulatory fatigue. So, it's educate, but let me tell you what I need to know. I don't have the time to sit for six hours to learn everything there is to know about CCAR if I don't need to know it. So, if my role requires that you need this

data on this day with these quality standards, and this is what you're going to us it for, just tell me that and I'll send it to you. If there's change management that I need to know about, tell me what those are. And then if I have a change, I'll know to alert you. But, I think it's recognizing who needs to have the overall awareness, versus who just needs to know what does this mean for me, tell me what you need when you need it and I'll get it done for you. Because everyone's really busy. They don't have time, necessarily, to learn all the nuances.

Sam Weibel: I think our interview raised an interesting point, because I did have a couple of prospects ask about this as well. And it branches out a little bit past CCAR and BCBS. But what they were looking to do as well is to take Collibra when they hear about how we can track BCBS policies per principles. Our progression with those data quality levels or quality scores and issue management. And they are actually now starting to ask as part, besides supporting CCAR and BCBS, also can this tool be leveraged and integrated with my training platform to insure that the proper folks who need to be educated on BCBS and CCAR are educated? What's their progression in the education, what are the steps they have to take as well? So, there's also a turn to use it more towards the gauging of the maturity of the organizations associates that are supporting those things as well.