



Finding value in the complex world of Payments and the impact of Covid-19

Shaun Drylie
SBS Bank, Chief Executive Officer

WHO WE ARE



152 years

Building Society and Registered Bank



Regional focus

14 branches nationwide



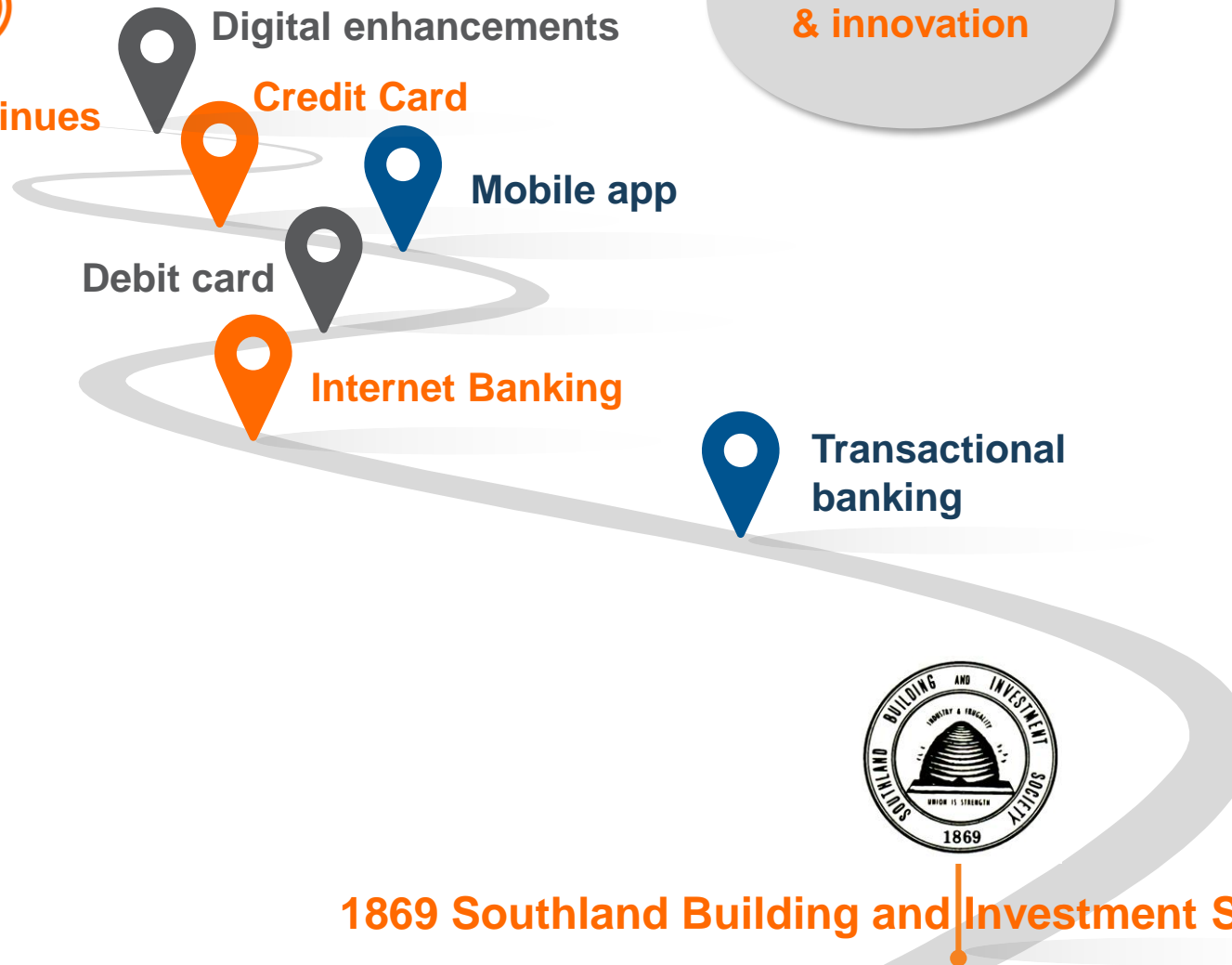
SBS Group

Wider product offering

As a member-owned New Zealand bank, we're very much in the heart of our communities, with the community in our hearts.



PAYMENTS JOURNEY



1869 Southland Building and Investment Society

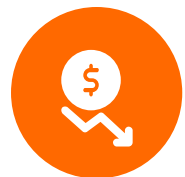
COVID-19 IMPACTS ON SBS BANK



Increase in digital payments and reduction in cash / cheques



Accelerated virtual channel usage



Shift from term deposits to transactional and savings accounts



Reduction in branch hours



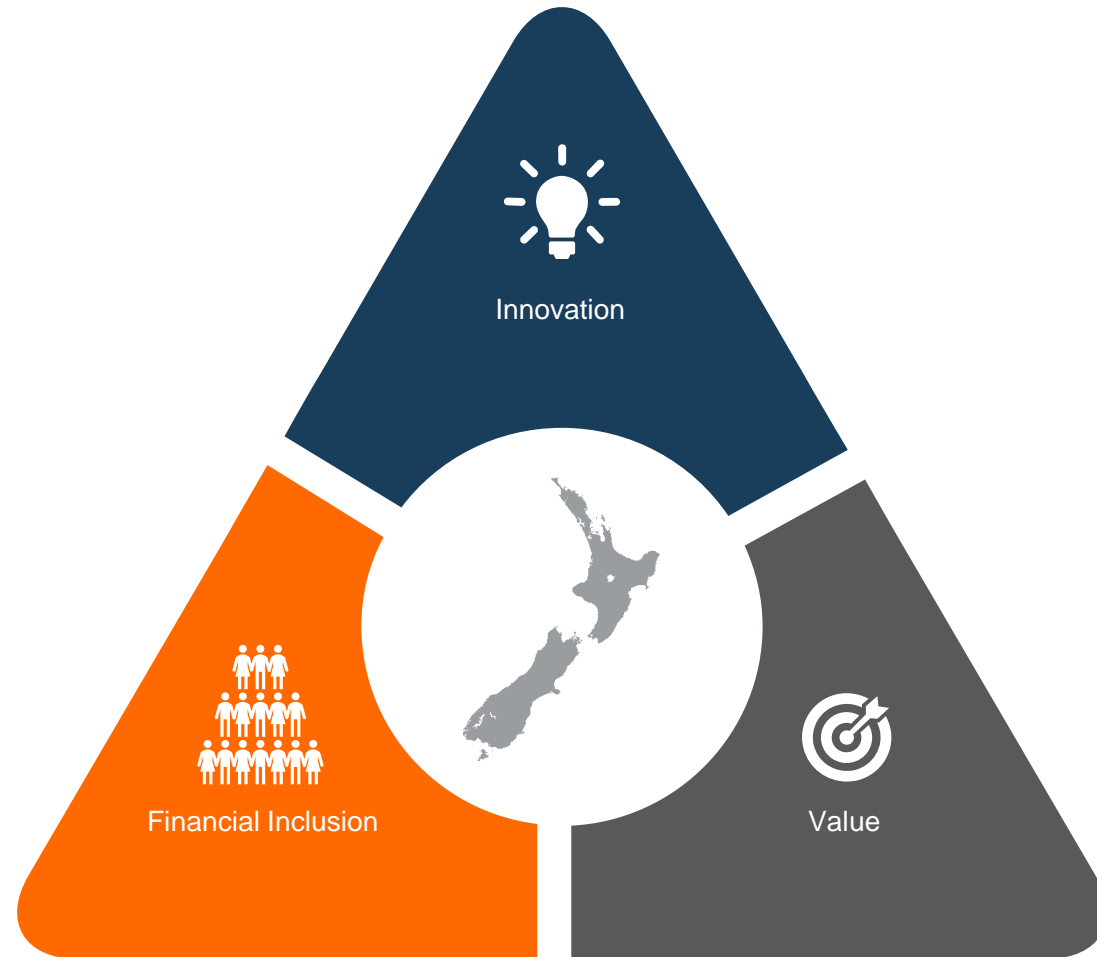
Flexible 'virtual' teams



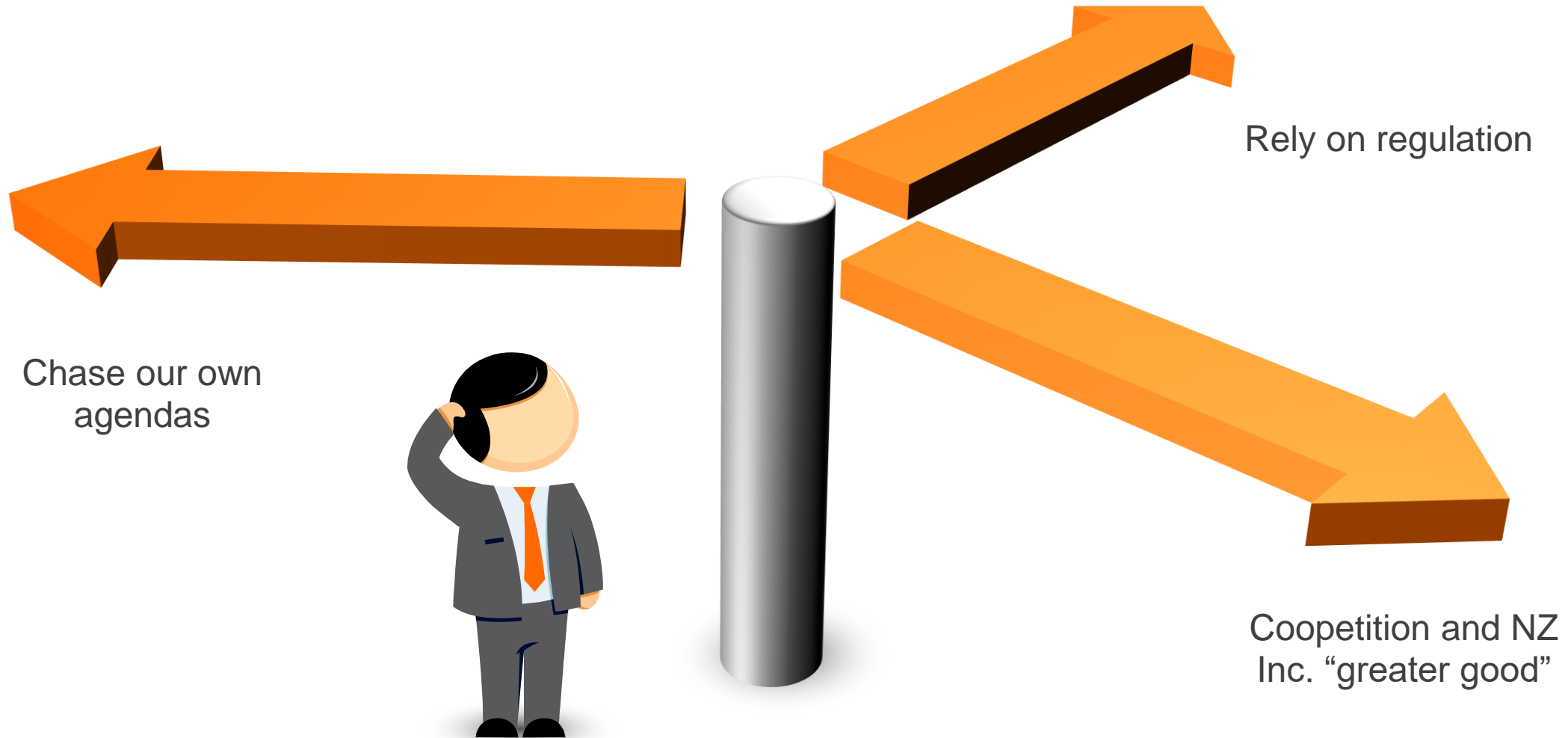
Squeeze on innovation



UNDERSTANDING THE OBJECTIVES



WHAT'S NEXT?



QUESTIONS

