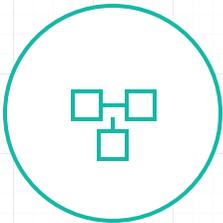


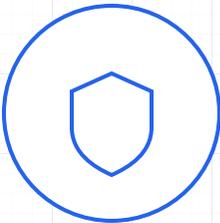
# Banking Maturity Assessment Checklist

A Practical Guide to Evaluating Institutional Readiness

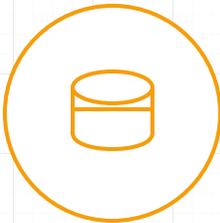
Governance • Operating Model • Data • Execution • Resilience



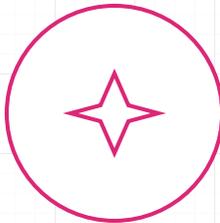
Operating Model



Governance



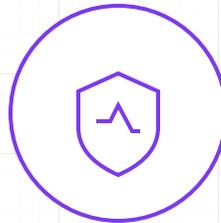
Data Trust



AI Readiness



Execution



Resilience

Designed to establish a structured baseline of institutional maturity.

- Operational and neutral (not promotional)
- Evidence-led maturity view to support scalable change

# Overview

Purpose and usage guidance for the maturity checklist.



## Purpose

This checklist helps banks establish a structured baseline of organizational maturity across governance, operations, data, and regulatory capability. It is intended for executive leaders, transformation teams, risk functions, and operational managers seeking to understand whether institutional capability can support scalable change.

A maturity assessment evaluates how consistently the organization operates, not how many initiatives have been completed.



## How to Use This Checklist

01 Review each capability area.

02 Mark the statement that best reflects current practice.

03 Identify evidence supporting the selection.

04 Note gaps preventing progression to the next maturity level.

05 Prioritize improvements based on dependency and impact.

Scoring is less important than identifying constraints to execution.

# Section 1 — Operating Model Readiness

Assess whether roles, accountability, and cross-functional delivery can scale.



## Ownership and Accountability

- Decision ownership is informal or unclear
- Ownership exists within departments but varies across functions
- Enterprise roles and responsibilities are defined
- Accountability is measurable and consistently enforced
- Decision authority scales without added coordination overhead

Evidence examples:

- governance charters
- RACI models
- escalation pathways



## Cross-Functional Execution

- Teams operate independently with limited coordination
- Collaboration occurs during major initiatives only
- Shared delivery standards exist
- Cross-functional workflows are standardized
- Execution performance is predictable across the enterprise

Evidence examples:

- delivery metrics
- release governance
- workflow documentation

# Section 2 — Governance Confidence

Evaluate whether policies, controls, and decisions are consistently enforced and traceable.



## Policy Enforcement

- Policies exist but enforcement varies
- Controls rely primarily on manual review
- Governance standards are documented
- Monitoring validates compliance continuously
- Controls are embedded directly into workflows

Evidence examples:

- control inventories
- audit findings
- monitoring dashboards



## Decision Traceability

- Decisions are difficult to reconstruct
- Documentation exists inconsistently
- Decisions follow structured approval processes
- Decision outcomes are tracked and measurable
- Full traceability exists across systems and functions

Evidence examples:

- approval logs
- governance records
- change documentation

# Section 3 — Data Trust and AI Readiness

Assess whether data foundations and AI governance are strong enough for reliable automation and model oversight.



## Data Ownership

- Ownership undefined or disputed
- Ownership defined locally
- Enterprise ownership model established
- Stewardship responsibilities monitored
- Ownership aligned with operational accountability

Evidence examples:

- data ownership registry
- stewardship roles
- governance policies



## Data Quality and Lineage

- Quality issues identified reactively
- Quality monitoring is partial
- Data definitions standardized
- Lineage visibility established
- Continuous quality monitoring operational

Evidence examples:

- lineage diagrams
- quality metrics
- validation controls



## AI Governance Readiness

- Experimental models unmanaged
- Oversight applied case-by-case
- Governance standards documented
- Model monitoring implemented
- Enterprise oversight integrated with risk management

Evidence examples:

- model inventories
- validation procedures
- monitoring reports

# Section 5 — Resilience-by-Design

Assess whether dependency awareness and incident response are strong enough to sustain continuous change.



## Operational Dependency Visibility

- Dependencies unclear
- Known only during incidents
- Critical dependencies documented
- Monitoring provides early warning signals
- Dependencies continuously evaluated

Evidence examples:

- architecture maps
- vendor dependency lists
- incident analyses



## Incident Response Capability

- Response reactive and manual
- Playbooks exist but inconsistently followed
- Response roles defined
- Performance measured post-incident
- Continuous learning improves resilience

Evidence examples:

- incident reports
- response metrics
- post-mortem reviews



# Maturity Reflection Summary

After completing the checklist, capture the key insight and the most actionable next step.



Strongest maturity domain:

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Most critical constraint:

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Dependencies blocking progress:

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Highest-impact next improvement:

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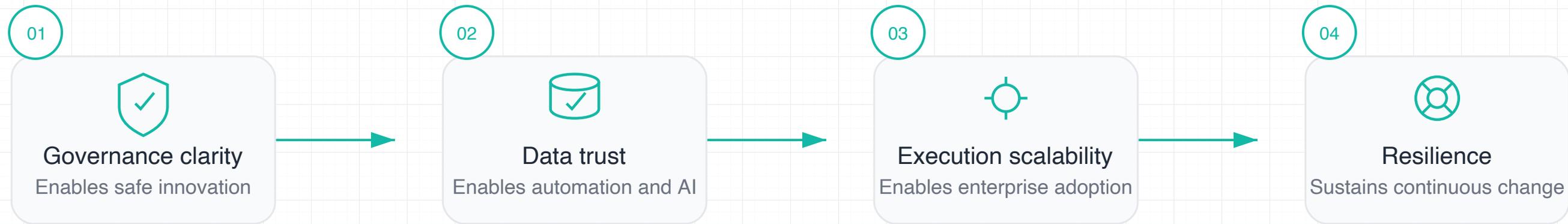
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Tip: Focus on constraints that block multiple domains. Scoring matters less than execution dependencies.

# Interpreting Results

Maturity progression should follow dependency order.



Advancing prematurely in later stages often increases operational risk.

# Suggested 30–60–90 Day Starting Approach

A practical sequence for establishing a baseline, validating constraints, and building a roadmap.

30

## First 30 Days

- Define scope and stakeholders
- Collect governance and operational artifacts
- Establish baseline maturity view

### Key deliverables

- Assessment scope + participant map  
functions, processes, regions;  
confirmed owners
- Evidence pack assembled  
governance, delivery, data, resilience  
artifacts collected
- Baseline maturity snapshot  
initial ratings + evidence links per capability

60

## 60 Days

- Validate findings cross-functionally
- Identify systemic constraints
- Align leadership priorities

### Key deliverables

- Cross-functional validation summary  
alignment notes +  
resolved disagreements
- Constraint & dependency register  
top blockers, root causes,  
upstream/downstream impacts
- Leadership priorities + target outcomes  
agreed "what improves first" + success measures

90

## 90 Days

- Define maturity roadmap
- Establish measurement cadence
- Integrate maturity into management reporting

### Key deliverables

- Maturity roadmap  
sequenced initiatives by dependency,  
with owners and milestones
- Measurement cadence + dashboard  
KPIs, reporting rhythm, governance forum
- Management reporting integration  
maturity tracked in BAU performance /  
risk reporting

Sequence matters: stabilize governance and data foundations before scaling execution.

# Closing — What to Do Next

Use the checklist results to convert maturity insight into a focused, evidence-led plan.

-   **Confirm constraints**  
Validate the top blockers and their root causes with cross-functional evidence.
-   **Prioritize improvements**  
Select 1–3 changes with the highest dependency impact.
-   **Assign ownership**  
Define accountable owners, decision rights, and measurable outcomes.
-   **Establish cadence**  
Track progress in regular management reporting with clear metrics.

Progress is strongest when governance and data foundations are stabilized before scaling execution.