

HYPERION CORPORATE CREDIT SOLUTION

KEY BENEFITS

Oracle Hyperion Strategic Finance and the Oracle business intelligence foundation products provide financial institutions with a corporate credit solution that offers the following benefits:

- Improves the efficiency and analysis of the entire business credit process from origination to underwriting to portfolio and risk management
- Provides a single solution for spreading, forecasting, monitoring compliance, and portfolio and risk management for complex structured finance deals
- Allows loan syndication participants to solve underlying assumptions by generating dynamic models with automatic backsolving capabilities

Oracle Hyperion Strategic Finance and Oracle business intelligence foundation products are combined to form an ideal solution for financial institutions that provides accurate and efficient credit risk evaluation and active portfolio management. Oracle's Hyperion corporate credit solution provides financial modeling and analysis tools to reduce risk, improve profitability, and enhance reporting.

Reduce Risk, Improve Profitability, Enhance Reporting Capabilities

In today's volatile markets, it's imperative that financial institutions reduce risk, improve profitability, and enhance their reporting capabilities. The need to combine accurate and efficient credit risk evaluation with active portfolio management has become a priority for financial institutions. The foundation of this combined process—financial modeling and analysis—requires a solution that incorporates accounting integrity, standardization, and packaged business-user functionality.

Oracle Hyperion Strategic Finance, one of Oracle's performance management applications, delivers financial modeling and analysis to financial institutions seeking to improve profitability through more-efficient credit and risk evaluation. By effectively integrating this solution into your business development process, credit analysis function, and risk/portfolio management disciplines, you can increase productivity, reduce costs, improve risk profiles, and gain greater insight through enhanced analytical capabilities.

Oracle business intelligence foundation provides commercial banking professionals with intuitive, user-directed query and analytics reporting capabilities. Its powerful capabilities are delivered via an easy-to-use interface that lets users design custom dashboards, then quickly monitor and evaluate portfolio information.

- The packaged financial modeling, including prebuilt, fully integrated financial statements (profit and loss, balance sheet, and cash flow), gives credit managers and credit committees greater confidence in the modeling integrity of loan write-ups. Flexibility allows customization of models by pulling in company-specific variables, assumptions, and drivers, ensuring the model is based on sound economic drivers.
- Scenario capabilities enable credit analysis that fully explores a variety of operating assumptions with different financing alternatives.
- Links to other performance management applications and BI tools help ensure that Oracle Hyperion Strategic Finance leverages data in these systems, so results of the credit and risk analysis can be communicated throughout the organization.

Improve the Business Credit Process at Origination

Composed of Oracle Hyperion Strategic Finance and modules from the Oracle business intelligence foundation, the Hyperion corporate credit solution can

- Link data from financial data providers
- Verify historical financials immediately using spreading with balancing functions
- Uncover accounting irregularities or unhealthy trends using automatically generated or customized forecasts of fully integrated financials
- Run analysis of capital structure to evaluate recapitalization alternatives, as well as evaluate additional availability that preserves the same debt rating

Manage Risk Effectively

With the Hyperion corporate credit solution, financial institutions can

- Improve risk management with macroeconomic analysis using portfolio analyzer capabilities
- Evaluate portfolio risk more thoroughly through flexible report generation, using any variables for all companies or a cross-section of portfolio companies
- Transfer data easily and integrate with risk-rating tools using rich export capabilities

Improve the Underwriting Process

The underwriting process is improved with this corporate credit solution because institutions are able to

- Gain robust scenario analysis that includes expected, downside, and upside cases; create unlimited additional scenarios within the same model
- Add, delete, or change time details in models quickly using time period intelligence and tools
- Customize and change account details, covenant terms, and report structure

Enhance the Credit Approval Process

The integrity of the financial models and credit approval process is enhanced through the following:

- Financial transparency in reports, with a built-in analyze trail that allows all output to be described in words and numeric calculations
- Elimination of multiple calculations of accounts through the standardized calculation engine
- Standardization of account definitions across all entities—easily and quickly
- Integration of financial statements and cash flow logic for greater lending analysis integrity

RELATED PRODUCTSORACLE'S
PERFORMANCE
MANAGEMENT
APPLICATIONS

Oracle's Hyperion performance management applications comprise a modular suite of integrated applications that support a broad range of strategic and financial performance management processes to enable management excellence. Part of Oracle's enterprise performance management system, these applications can be quickly deployed out of the box, extended with Oracle's business intelligence product family, or tailored to meet your organization's specific needs.

RELATED PRODUCTS:

Oracle performance management applications include the following products:

- Oracle Hyperion Financial Management
- Oracle Hyperion Planning
- Oracle Hyperion Performance Scorecard
- Oracle Hyperion Strategic Finance
- Oracle Hyperion Workforce Planning
- Oracle Hyperion Capital Asset Planning
- Oracle Hyperion Profitability and Cost Management
- Oracle Integrated Operational Planning
- Oracle Crystal Ball

Improve Portfolio Management

With the Hyperion corporate credit solution, financial institutions can

- Update actuals and use them for reforecasting
- Gain quick reporting that allows them to compare original underwriting cases against the company budget and actuals—all within the same model
- Import and integrate Microsoft Excel models easily to eliminate duplication
- Adjust year-end totals while maintaining monthly detail and accounting integrity

Manage Loan Syndication Better

The loan syndication process can be better managed by

- Generating dynamic models automatically from spreadsheet data by backsolving the underlying assumptions in the spreadsheet calculations
- Allowing sharing and local analysis but preventing changes with read-only versions of models

Contact Us

For more information about Oracle Hyperion Strategic Finance and Oracle business intelligence foundation products, please visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative.

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