

Oracle Enterprise Performance Management for Financial Services Institutions

Features and Benefits

Features

- Industry-leading analytical methods
- Integration of risk, performance management, customer insight, and financial compliance
- Shared data model and applications architecture
- Enterprise class scalability

Benefits

- Actively incorporate risk into decision making
- Achieve a consistent view of performance
- Promote a transparent risk management culture
- Deliver actionable customer, business line, and product profitability insight
- Deliver pervasive intelligence

To help financial institutions grow, manage risk, and optimize shareholder value, Oracle delivers a comprehensive, integrated suite of financial services analytical applications for Enterprise Performance Management (EPM). Oracle has established a new standard for achieving management excellence by integrating performance and risk applications into a single framework, and by creating the kind of analytical tools you need to thrive in these challenging times.

Now more than ever, financial institutions, their regulators, and shareholders are focused on the need to measure and meet risk-adjusted performance objectives, price products to reflect their true risk, and better understand how their institutions are impacted by threats to liquidity, capital adequacy, and exposure to market rate volatility.

A Complete Solution for Performance Management

Oracle Financial Services Analytical Applications for EPM include:

- **Oracle Financial Services Profitability Management.** Enables financial institutions to calculate profitability information by products, channels, segments, and individual customer relationships on a risk adjusted basis.
- **Oracle Financial Services Funds Transfer Pricing.** Builds on Oracle's history as the industry's first matched maturity funds transfer pricing application, enabling financial institutions to determine the spread earned on assets and liabilities, and the spread earned as a result of interest rate exposure for each and every customer relationship. This enables accurate assessment of profitability for every customer, as well as along product channel, and business lines. Oracle Financial Services Funds Transfer Pricing centralizes interest rate risk, where it can be effectively understood and managed.
- **Oracle Financial Services Pricing Management, Transfer Pricing Component.** Provides real-time transfer rates to support pricing loan transactions, reflecting immediate market conditions. Its risk-based pricing methodologies use the transfer pricing methodology and prepayment assumptions found in Oracle Financial Services Funds Transfer Pricing.

Oracle delivered the first industry solutions for:

- Matched Maturity Funds Transfer Pricing
- Customer Relationship Profitability
- Balance Sheet Planning

Related Products

- Oracle Financial Services Funds Transfer Pricing
- Oracle Financial Services Pricing Management, Transfer Pricing Component
- Oracle Financial Services Profitability Management
- Oracle Financial Services Profitability Analytics
- Oracle Financial Services Balance Sheet Planning
- Oracle Financial Services Analytical Applications Infrastructure

- **Oracle Financial Services Profitability Analytics.** To help financial services organizations achieve their profitability goals, Oracle Financial Services Applications and Oracle Business Intelligence Enterprise Edition (OBIEE) have been integrated into an industry-leading profitability business intelligence application: Oracle Financial Services Profitability Analytics. The combination of these two market-leading solutions provides financial services organizations with a turnkey solution for profitability analytics delivered using Oracle's industry-leading business intelligence platform.
- **Oracle Financial Services Balance Sheet Planning.** Helps banks more accurately forecast and plan net interest margin using Asset Liability model type capabilities in a planning framework. All the while, leveraging the underlying strength of the Hyperion Planning solution, including OLAP and user interface.

Integrated and Best of Breed

Today, financial institutions are seeking to actively incorporate risk into decision making, define and manage plans that cross risk and performance management, using best practice processes and techniques.

This next generation version of Oracle Financial Services EPM suite is based on the merged capabilities of Oracle Financial Services Analytical Applications (OFSAA), PeopleSoft Enterprise Performance Management (EPM), and Hyperion applications. All built on a common data model and application architecture as the Oracle Financial Services suite of enterprise risk management applications, ensuring consistency and an increased ROI by efficiently re-using components across applications. Additional solution components can be added without the significant cost associated with stand-alone performance management applications.

Summary

Oracle's financial services applications are integrated solutions based on "industry best practice" components. Solutions can be deployed with confidence, because all the pieces fit together: data, analytics, business rules, hierarchies, and reporting. Although the suite was designed to be delivered on an integrated basis, each of these product components can:

- Stand on its own as a best-of-breed solution
- Undergo implementation on either a simple or sophisticated basis, and support ongoing evolution of analytical methodologies
- Undergo implementation in any order

With over 250 customers worldwide, Oracle's suite for Financial Services Enterprise Performance Management is the industry standard for managing performance and risk. For over 15 years, industry leading financial institutions have used these applications to not only measure performance, but to improve it. This next generation Financial Services EPM suite takes advantage of advances in our technology leadership, and reflects the new challenges our customers face now and in the years to come.