

# Enterprise Risk and Finance

Establish a single measure of risk across the organization and obtain a comprehensive view of risk and performance.

## Oracle Financial Services Enterprise Performance Management



### Funds Transfer Pricing

Monitor and reflect the detailed interest rate components, taking into account the specific cost of liquidity, basis risk, and the impact of changing behavioral profiles and their influence on business unit profitability



### Balance Sheet Planning

A planning solution for banks based on a robust cash flow engine and integrated with Oracle's leading Funds Transfer Pricing (FTP) engine. Use the same solution for budgeting, optimizing profitability, or capital planning across a wide spectrum of business stress-based scenarios



### Pricing Management

Close the loop evolving from product- and risk-based pricing to customer-centric pricing, leveraging real-time capability, to face the latest competitive challenges



### Profitability Management

Flexibly perform cost and income allocation to the most granular level through different drivers and methodologies and analyze a range of risk-adjusted performance metrics to ascertain optimal customer relationships, products, and channels that impact profitability

## Oracle Financial Services Enterprise Risk Management



### Asset and Liability Management (ALM)

Robust capability to effortlessly process large volume account-level daily cash flows to generate superior regulatory and management insights including Interest Rate Risk in the Banking Book (IRRBB). Offers a flexible reporting framework that enables group and country Asset and Liability Committees (ALCOs) to deliver on their critical and strategic ALM goals



### Market Risk and FRTB Measurement and Management

Delivers on all regulatory and management aspects of Fundamental Review of the Trading Book (FRTB) to ensure a continual appraisal of the bank's market risk profile and limit the downside risk of non-compliance by virtue of combining Oracle's powerful data management infrastructure and Numerix award winning Cross Asset Server



### Liquidity Risk Management

A dynamic steering solution that allows you to configure and execute operational funding contingency plans as well as to fulfill Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), other operational liquidity metrics, and intra-day liquidity regulatory requirements across multiple jurisdictions



### Loan Loss Forecasting and Provisioning and IFRS 9

Provides out-of-the-box capabilities for Expected Credit Loss (ECL) calculations and natively addresses IFRS 9 standards based on a granular approach



### Credit Risk

Obtain a comprehensive view of credit risk across the organization, including counterparty credit risk on trading book



### Stress Testing

Quickly and easily assess risk appetite under extreme scenarios

## Oracle Financial Services Enterprise Capital Management



### Regulatory Capital

Enable standard and internal ratings-based Basel II and Basel III capital requirements calculation, based on flexible rules and a comprehensive metadata framework, in order to easily address any business model or multi-jurisdiction specificities and meet supervisory reviews



### Economic Capital

Provides a state-of-the-art, integrated risk and capital management solution with built-in statistical modeling features for advanced risk analytics and decision-support systems

## Oracle Financial Services Data Management



### Data Foundation

Provides a single data model for risk, finance, and treasury that reduces data sourcing effort by staging data once and reusing that data for processing among multiple applications



### Advanced Application Infrastructure

Implement analytical use cases with data management and application logic development components within a single, open standards-based analytics platform



### Data Integration Hub

Delivers an open tool to build or extend connectors, including a set of logical interfaces to Oracle Financial Services Analytical Applications (OFSAA) staging model for each OFSAA product



### Big Data

Achieve comprehensive analytical coverage and long-term success when all key facets of big data management converge onto a single, unified platform. The OFSAA suite can help financial institutions acquire transactional and unstructured information, organize and analyze data, and deliver contextual information at the point of interaction



### Model Risk Management

Provides institutions the ability to build a single and complete repository of model information across the organization and improve governance via periodic and structured assessments of risks associated with the use of each model

## Oracle Financial Services Regulatory Reporting Solutions



### Regulatory Hub

Built with an architectural theme of “build once and use across multiple regulations,” the Regulatory Hub comes with a fine-grained, comprehensive data foundation across risk, finance and regulation that lends itself to regulatory scrutiny through standard governance themes like transparency, traceability, and auditability



### Regulatory Reporting

A unique analytical platform that reinforces regulatory value chain of banks through an integrated regulatory reporting process from source to last mile reporting—with full lineage and a unique feature of productizing the regulatory update process for faster turnaround time and reduced risk

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