

Mine your data more intelligently

Complete Risk Management

The 21st century CRO can ease compliance and boost profitability with an end-to-end approach to risk and resources.

COUNTING THE COST OF POOR RISK MANAGEMENT

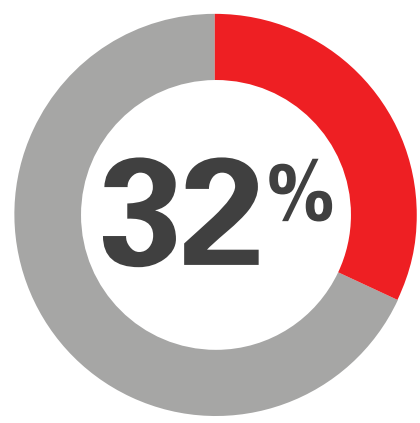
\$13 billion



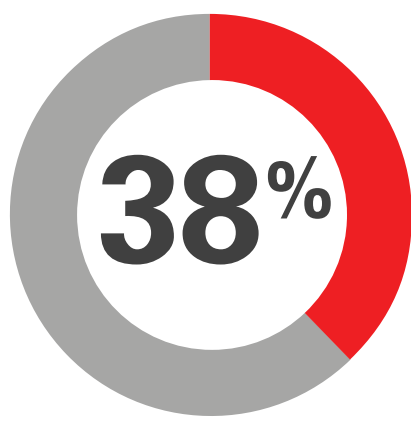
One of America's biggest banks will pay a record US\$13 billion over mis-selling mortgage-backed securities. This includes a US\$4 billion payment for consumer relief, a payment to investors of more than US\$6 billion, and a large fine⁽¹⁾.

THE INDUSTRY RESPONDS

Regulatory pressure is increasing, while consumers are more demanding. Action is not optional and here's why.



32% of respondents to a Deloitte survey think their risk management systems are **effective in enterprise risk**⁽²⁾



38% believe their risk management systems are **effective in operational risk**⁽³⁾



78% of firms surveyed by Accenture in 2013 for a risk management study had a CRO, up from 78% in 2011⁽⁴⁾

2011

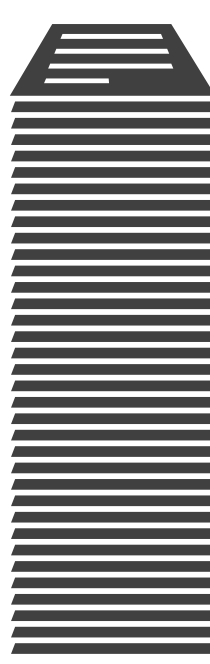


96% of firms surveyed by Accenture in 2013 for a risk management study had a CRO, up from 78% in 2011⁽⁴⁾

2013

62%

62% of risk management firms expect **legal risks to rise** over the next two years, with 52% in business risks and 49% in regulatory requirements⁽⁵⁾



USING DATA MORE INTELLIGENTLY

The role of risk management is rapidly evolving. Technology continues to connect firms to big data more quickly and easily than ever. Oracle offers unrivalled interlocking core competencies to meet new demands in risk management.

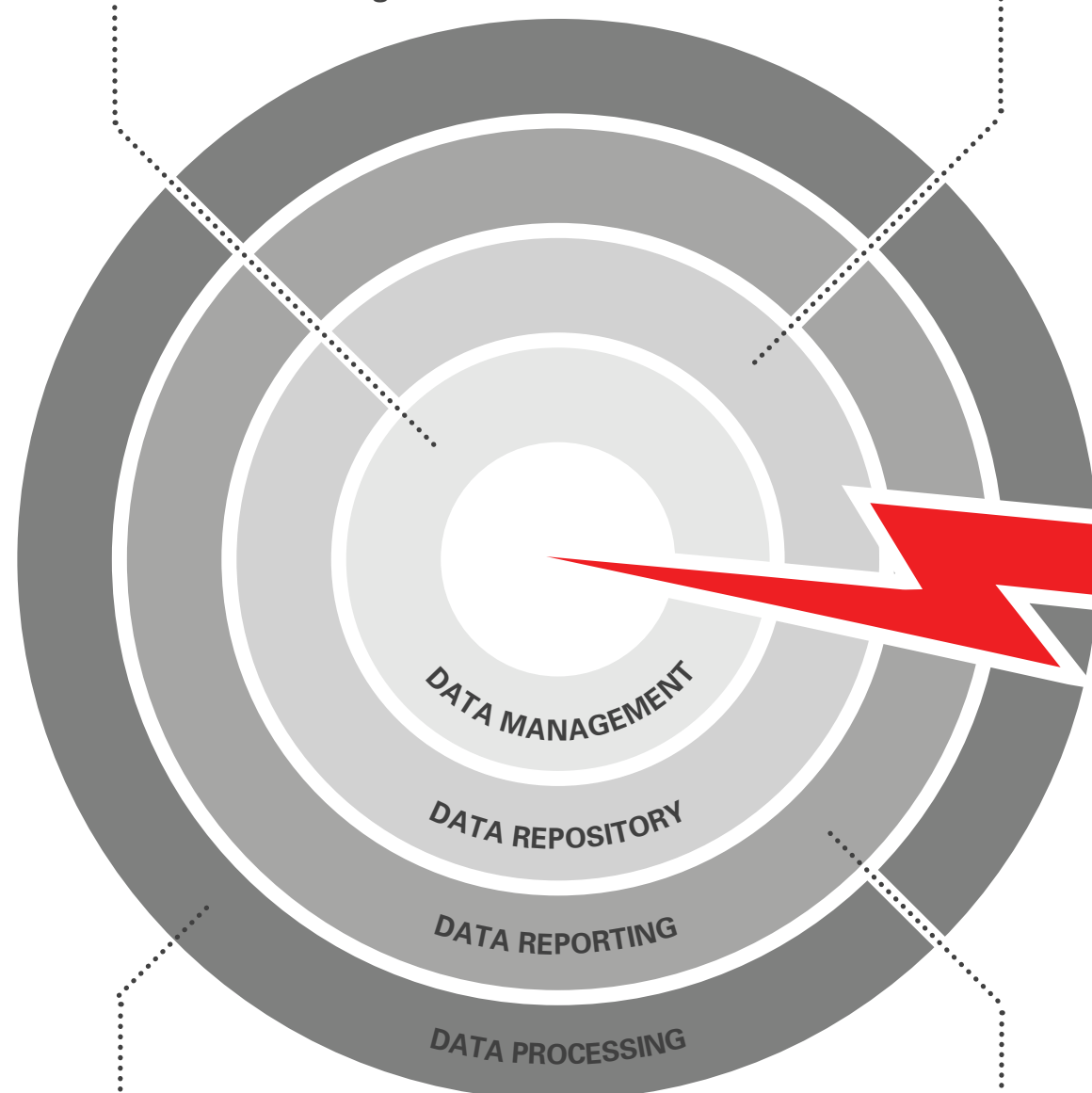
Interlocking solutions for risk management

Data management

- Real-time data acquisition
- ETL, master data management
- Data quality and profiling
- Data lineage
- Model management

Data repository

- Data model
- Database
- Data foundation



Regulation and compliance
Regulatory lightning bolts strike across all areas of risk management, from **Basel III** to the **Comprehensive Capital Analysis and Review (CCAR)**.

Data processing

- Batch management
- Incremental processing
- Real-time processing
- In-database statistical libraries

Data reporting

- Pre-built industry standards
- Ad-hoc end-user capability

ORACLE IN ACTION



€550 million

saved through improved compliance with Spanish central bank in managing operational risk



200%



National Australia Bank achieved 200% ROI, and has now guaranteed data accuracy in regulatory reports, including IFRS and Basel III



20/28 G-SIFs

71% of Global Systemically Important Financial Institutions (G-SIFs) use some form of Oracle Financial Services Analytical Applications for Risk and/or Compliance

SUMMING UP OUR OFFER



95%

of banks worldwide have an Oracle database.

Yet many are unable to manage risk-related data in one place. We offer you a paradigm shift: risk management that is easier, more transparent, and compliant with regulators. No other vendor can match Oracle core competencies in risk management technology.

Data is our core business; our business is to help and support your business.

View Finextra's video on risk management.

Download now

(1) Source: <http://www.npr.org/blogs/thetwo-way/2013/11/19/246143595/j-p-morgan-chase-will-pay-13-billion-in-record-settlement>
 (2) Source: Deloitte, Global Risk Management Survey, eighth edition: Setting a higher bar, 2013. n = 86 firms, total of \$18T assets http://www.deloitte.com/view/en_US/us/Industries/Insurance-Financial-Services/1a199337b2600410VgnVCM2000003356f70aRCRD.htm
 (3) Source: Deloitte, Global Risk Management Survey, eighth edition: Setting a higher bar, 2013. n = 86 firms, total of \$18T assets http://www.deloitte.com/view/en_US/us/Industries/Insurance-Financial-Services/1a199337b2600410VgnVCM2000003356f70aRCRD.htm
 (4) Source: Accenture, Global Risk Management Study: Risk management for an era of greater uncertainty, 2013 <http://www.accenture.com/Microsites/risk-management-research/2013/Documents/download/Reports/Accenture-Risk-Management-Research-For-An-Era-Of-Greater-Uncertainty-Report.pdf>
 (5) Source: Accenture, Global Risk Management Study: Risk management for an era of greater uncertainty, 2013 <http://www.accenture.com/Microsites/risk-management-research/2013/Documents/download/Reports/Accenture-Risk-Management-Research-For-An-Era-Of-Greater-Uncertainty-Report.pdf>