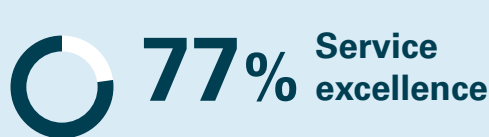
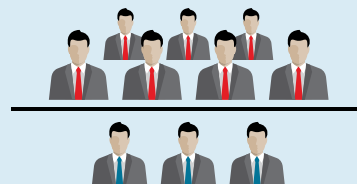


Streamlining the Credit Management Infrastructure

Corporate customers are digitally savvy

7 in 10 look for digital capabilities in their bank

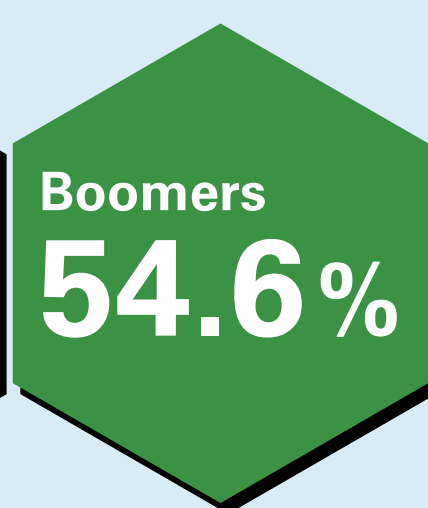
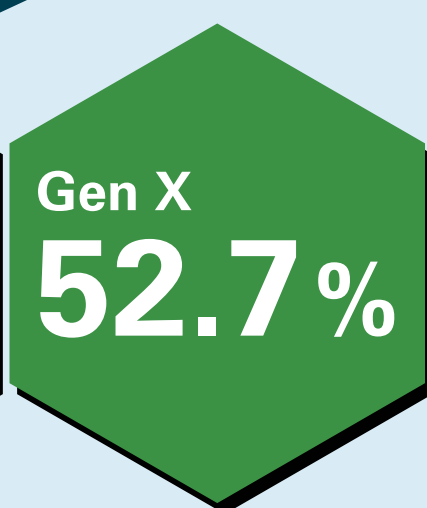
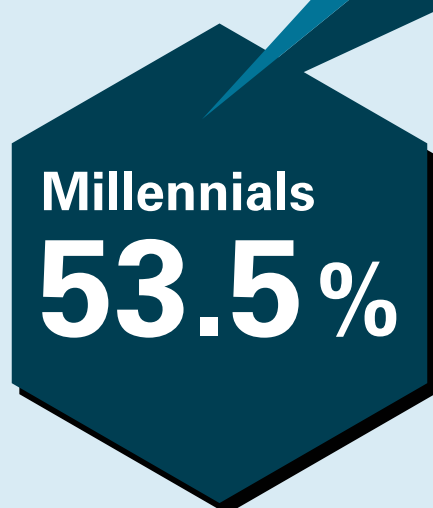


Source: Boston Consulting Group

Millennials joining the workforce are powered by technology

41% prefer to communicate electronically at work

Source: PwC



US Labour Force by Generation Q1 2015
Source: Pew Research Center

Different systems across different departments leads to:



Information Asymmetry



No Real-time Information



Long Approval Period



Missed Opportunities



Sub-optimal Capital allocation



Poor Repayment Rates

Infrastructure transformation can be incremental. Take small steps



Upgrading

- System of record
- Credit approval and monitoring system

- Analytics

Leads to

Leads to

- Reduced risk exposure
- Process improvement
- Reduced cost of servicing
- Reduce turnaround time for loan processing

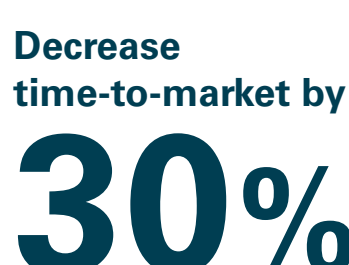
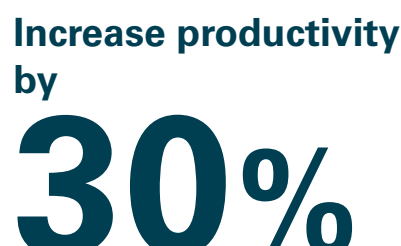
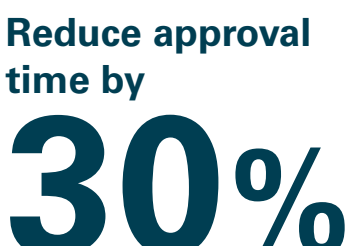
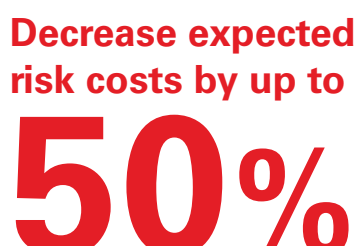
- Better insights and trend information
- Better forecasting and capital allocation
- Better risk management

For more information visit: www.oracle.com/corporatebanking

Streamlining the credit management infrastructure can deliver significant benefits



- Higher standing with auditors, rating agencies and regulators
- Increase in risk-adjusted return



Source: Client example McKinsey & Company