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Streamlining the Credit Management Infrastructure

Corporate customers are digitally savvy

7 in 10 look for digital capabilities in their bank

- 82% Financial stability
- 72% Digital capabilities
- 77% Service excellence
- 68% Local and regional coverage
- 73% Business understanding

Source: Boston Consulting Group

Millennials joining the workforce are powered by technology

41% prefer to communicate electronically at work

Source: PwC

Millennials	Gen X	Boomers
53.5%	52.7%	54.6%

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

Leads to

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

- Analytics

Leads to

- 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

Decrease expected risk costs by up to	Reduce approval time by	Increase productivity by
50%	30%	30%

Decrease front-office costs by	Decrease back-office costs by	Decrease time-to-market by
10%	20%	30%

Source: Client example McKinsey & Company

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