

Oracle Financial Services Enterprise Financial Performance Analytics



In today's rapidly evolving and complex financial services environment, it is more critical than ever for banks to quickly understand profitability results adjusted for risk. Oracle Financial Services Enterprise Financial Performance Analytics is designed to provide timely and actionable financial and management reports across organization, line of business, products and legal entities. In addition to standard income statement and balance sheet reporting, Oracle Financial Services Enterprise Financial Performance Analytics delivers management ledger level reports, along with Risk Adjusted Performance Management (RAPM) reporting and scenario analysis for profitability reporting.

KEY FEATURES

- Quickly and accurately identifies most profitable products, lines of businesses, organizations
- Easy access to key management reports for better performance tracking and profitability management
- Empowers all business users to access actionable profitability insight directly within operational processes
- Quickly adapts to changing business needs by leveraging existing technology investments
- Stores reporting values in multiple currencies as per the current transfer rates

KEY BENEFITS

- Utilize insight and intelligence to manage operations and business performance
- Track profitability trends and cost structures based on key dimensions
- Conduct scenario analysis at an aggregated level to gauge profitability variations

Enterprise-Wide Data Analysis for Profitability with Integrated, Adaptive and Actionable Insights

Oracle Financial Services Enterprise Financial Performance Analytics provides a rich and robust solution that empowers the bank with adaptive, actionable insight. This application integrates data from the bank's ledger and management ledger with other allocated line items, such as expenses, to provide a comprehensive view of financial performance across multiple dimensions, including – but not limited to – Product, Line of Business, Geography, and Organization. Oracle Financial Services Enterprise Financial Performance Analytics delivers relevant information to meet the needs of each user, across roles in the organization, from executives to business analysts.

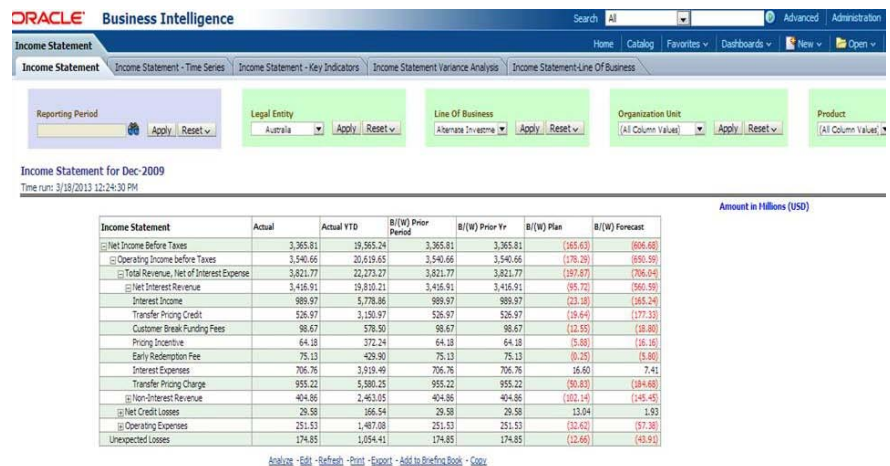


Figure 1. View Income Statement generated from a Management Ledger

RELATED PRODUCTS

The following products are also available from Oracle Financial Services Analytical Applications:

- Oracle Financial Services Analytical Applications Infrastructure
- Oracle Financial Services Profitability Management
- Oracle Financial Services Funds Transfer Pricing
- Oracle Financial Services Asset Liability Management
- Oracle Financial Services Balance Sheet Planning
- Oracle Financial Services Basel Regulatory Capital
- Oracle Financial Services Operational Risk Economic Capital
- Oracle Insurance Performance Insight General Insurance
- Oracle Financial Services Retail Performance Analytics
- Oracle Financial Services Institutional Performance Analytics

Users receive timely insights directly through intuitive dashboards, metrics, and alerts. With this information, users are able to monitor performance, analyze specific metrics, and compare them to budgets or specific benchmarks. They can spot deviations and take corrective action. Opportunities to improve performance can also be identified.

Oracle Financial Services Enterprise Financial Performance Analytics can also conduct scenario analysis at an aggregated level to gauge profitability variations. Future projections are created based on historical data using certain metrics and the effect of any probable changes of the predicted values on profitability can be analyzed. Oracle Financial Services Enterprise Financial Performance Analytics then provides visual representations focusing on the variations observed.

Meet Risk-Adjusted Performance Objectives

Understanding product or line of business performance is of strategic importance to financial services institutions. Information by product on profit margins and its evolution and effects on the company's bottom line will help banks manage their investments efficiently and invest in areas that are of strategic and financial importance to the bank. Oracle Financial Services Enterprise Financial Performance Analytics enables deep analysis and understanding of the bank's data with robust dashboards and reports. By viewing monthly trended results, users can monitor product line performance, track earnings trends, cost structures and other key factors pertaining to the product or line of business. The multidimensional approach of this application also enables the business to examine performance and view profitability across different dimensions for financial and management reporting. Users can then assess risk-adjusted metrics such as return on assets (ROTA), return on Capital Employed (ROCE), risk-adjusted return on capital (RAROC), or key performance indicators such as top 10 products by balance growth. Each RAPM measure may use multiple bases of capital: regulatory capital, economic capital, or all-in capital.

In addition to standard income statement and balance sheet reporting, Oracle Financial Services Enterprise Financial Performance Analytics delivers rich, multicurrency income statements for any asset- or liability-based product or for any service based product. Designed to be flexible, the baseline profitability model may be rapidly extended or customized to meet unique implementation requirements.

Oracle Financial Services Enterprise Financial Performance Analytics is integrated with Oracle Financial Services Basel Regulatory Capital and Oracle Financial Services Operational Risk Economic Capital. Banks using these products will witness the outputs from these products being leveraged by Oracle Financial Services Enterprise Financial Performance Analytics for RAPM calculations. Alternatively, the bank can make such capital allocations available to Oracle Financial Services Enterprise Financial Performance Analytics for measuring RAPM.



Figure 2. View profitability information adjusted for risk

Next Generation Business Intelligence Platform

Oracle Financial Services Enterprise Financial Performance Analytics leverages the Oracle Business Intelligence Suite, Enterprise Edition Plus (OBIEE) platform—a next-generation analytics platform that fully leverages existing data warehouse and BI investments. It is built using standards based technology, enabling easy integration with existing IT environments. Moreover, Oracle Financial Services Enterprise Financial Performance Analytics provides support for large numbers of concurrent users, multi-terabyte data sets, and the largest enterprise implementations.

By leveraging the capabilities of Oracle Essbase, Oracle Financial Services Enterprise Financial Performance Analytics allows users to interactively query and analyze across multiple dimensions of profitability.

Oracle Financial Services Enterprise Financial Performance Analytics is able to extract and load data from both Oracle and non-Oracle or legacy applications. In addition, profitability information can be pulled from multiple source systems and integrated across multiple applications to give a single view across the organization.

Analyze Data with Interactive Dashboards and Reports

The OBIEE platform enables users to easily customize and extend their analytical applications without the need for expensive development. Oracle Financial Services Enterprise Financial Performance Analytics is structured in a “template-like” design to allow for easier customization and extensions. The intuitive, web-based user interface enables rapid end user adoption, and brings the power of thousands of KPIs to the fingertips of any business user with very little training.

Oracle Financial Services Enterprise Financial Performance Analytics allows users to define their own reports, dashboards, alerts, and metrics, in a matter of minutes and share this information with the entire community of users. The application can be maintained and enhanced by the same business users who define the requirements. Creation and modification of reports has been made extremely intuitive and simple with the ad-hoc interface. As business users maintain their reports directly, the project will not result in another drain on vital IT resources. The application leverages the same

semantic model as a single source of the truth for all reporting formats and media. Oracle Financial Services Enterprise Financial Performance Analytics can also be easily pre-configured to limit permissions to users thereby allowing each user to only see or receive relevant results based on their role in the organization.

Oracle Financial Services Enterprise Financial Performance Analytics provides institutions with new levels of management reporting capability by empowering all users in the organization with access to a wide range of intelligence and analysis tailored to individual roles and personalized to specific needs. Dynamic interactive dashboards, ad hoc intuitive reporting, alerting, open access and scenario based what if analyses are all within one fully integrated framework. Information as diverse as profitability indicators and risk measures can be found in one comprehensive, reconciled spot.

With Oracle Financial Services Enterprise Financial Performance Analytics, financial services professionals have access to turnkey actionable information that enables financial institutions to measure and meet risk-adjusted performance objectives and cultivate a risk management culture through transparency.

About Oracle Financial Services Analytical Applications

Oracle Financial Services Analytical Applications bring financial institutions best-of-breed capabilities to proactively manage Financial Crime, Compliance, Risk, Treasury, Finance and the Front Office. The applications are built upon a commonly available analytical infrastructure consisting of a unified financial services data model, analytical computations, a Metadata driven "R" modeling platform, and the industry-leading Oracle Business Intelligence platform.

A single, unified data model and infrastructure provides one version of the analytical "truth" to business users throughout the Enterprise. This enables financial services institutions to confidently manage performance, governance, risk and compliance. Shared data, metadata, computations and business rules enable institutions to meet emerging business and regulatory requirements with reduced expenses and the unified platform helps financial institutions to leverage existing investments.



CONTACT US

For more information about Oracle Financial Services Enterprise Financial Performance Analytics, visit oracle.com/financialservices or call +1.800.633.0738 to speak to an Oracle representative.

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Hardware and Software, Engineered to Work Together

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