

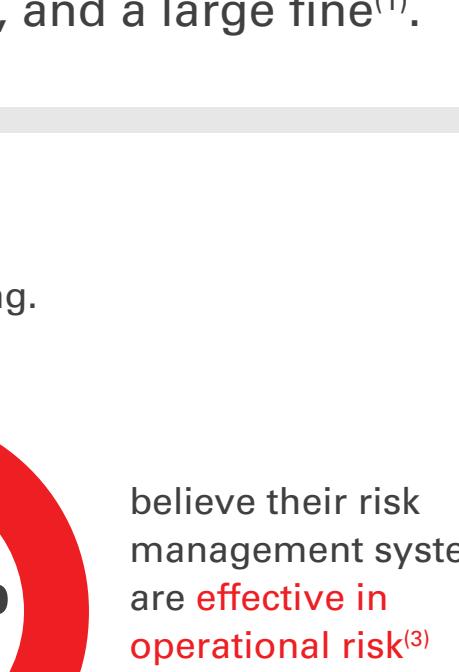
Mine your data more intelligently

# 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<sup>(1)</sup>.

## THE INDUSTRY RESPONDS

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



of respondents to a Deloitte survey think their risk management systems are effective in enterprise risk<sup>(2)</sup>



believe their risk management systems are effective in operational risk<sup>(3)</sup>



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



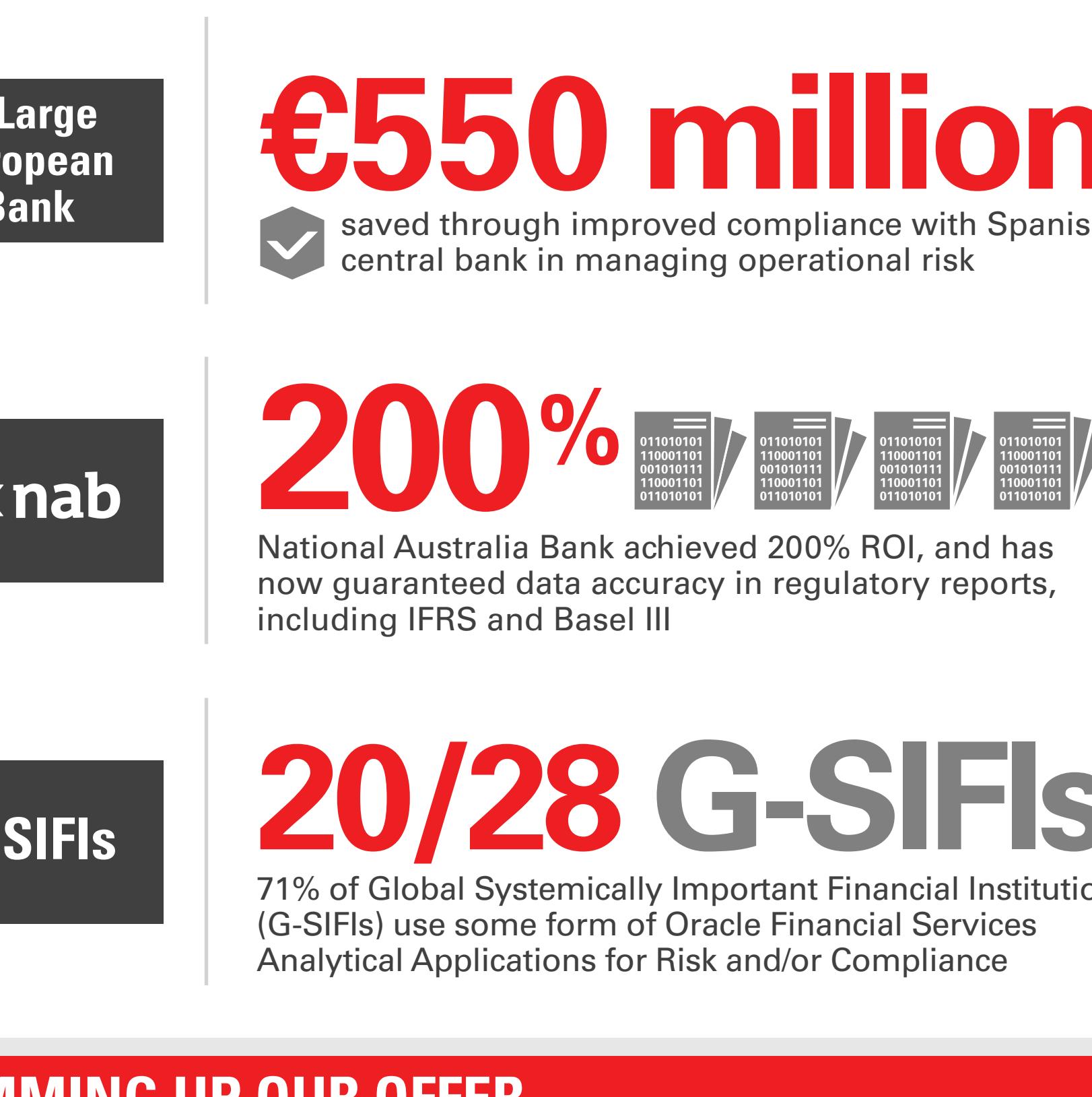
62% of risk management firms expect legal risks to rise over the next two years, with 52% in business risks and 49% in regulatory requirements<sup>(5)</sup>



## 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



## ORACLE IN ACTION

A Large European Bank

# €550 million

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

nab

# 200%

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

G-SIFIs

# 20/28 G-SIFIs

71% of Global Systemically Important Financial Institutions (G-SIFIs) 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/1a199337b2600410VgnVCM200000335670aRCRD.htm](http://www.deloitte.com/view/en_US/us/industries/insurance-financial-services/1a199337b2600410VgnVCM200000335670aRCRD.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/1a199337b2600410VgnVCM200000335670aRCRD.htm](http://www.deloitte.com/view/en_US/us/industries/insurance-financial-services/1a199337b2600410VgnVCM200000335670aRCRD.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>