

# IBM Software Group

## Banking Risk Performance – Credit Risk



### Solution Description

As a result of the sub-prime credit crisis, the financial services industry is experiencing unprecedented turmoil. Banks are faced with the challenge of addressing credit issues while dealing with requirements for higher levels of customer service, competitive pricing pressures and a need to reduce operating costs. Compounding these challenges, the industry has been shaken by trust and credibility questions and increased regulation.

Banking Risk Performance – Credit Risk is a packaged analytic solution that provides standard reports and dashboards to accelerate access to credit risk insight. Faster to implement than building a custom solution, it includes a data warehouse with a dimensional data model specifically for performing analysis. The solution also includes packaged reports and dashboards designed for managing credit risk.

### Features & Benefits

Banking Risk Performance - Credit Risk adds instant business value to existing IT assets. It is a configurable application that snaps into your existing technology environment, simplifying the delivery of relevant, reliable credit risk metrics. The solution allows you to incorporate credit risk data housed in financial systems, core lending product systems and other systems. In doing so, you can transform operational data from disparate source systems into actionable information to support faster, more informed decision making.

The solution requires very little programming to modify or change reports. Users define and create their own reports through an easy-to use interface, freeing IT to focus on delivering more proactive value to the broader organization. This adaptive approach takes into account the unique way that an organization operates, enabling the automatic modification or addition of new information from credit risk sources. It can also create new reports to reflect sudden business changes, enabling risk managers to easily add dimensions, subject areas and fact tables for use with new or existing data sources—to, in effect, change as fast as business does.

### Value Proposition

With Banking Risk Performance—Credit Risk, organizations have a single, packaged, adaptable platform for sourcing data and analyzing results. The solution allows fast-growing, decentralized organizations to pull data from different sources quickly, to accelerate decision-making and drive better credit risk performance.

#### IBM Segment

- Cognos

#### Business Function

- Risk Management

#### Target Industry

- Banking and Financial Markets

*For more information, contact:*

#### **IBM Corporation**

Kristen Meyer  
703-889-5302  
kristenmeyer@us.ibm.com  
**[www.ibm.com/software](http://www.ibm.com/software)**

This brochure was developed to assist you in identifying products from select Business Partners that may be of interest to you as you consider your information technology needs. Any reliance by you on this publication is at your sole risk and will not create any liability or obligation on the part of IBM.

© Copyright IBM Corporation 2009.  
All Rights Reserved. IBM, the IBM logo, Cognos, FileNet, InfoSphere and Optim are trademarks of IBM Corporation in the United States, other countries or both. All other company or product names are registered trademarks or trademarks of their respective companies.



Let's build a smarter planet.

