

Gareth Hobson – IBM OpenPages Sales, EMEA
26th April 2012

Risk Management and Risk Analytics with IBM

What our Clients tell us and what we see



Why is IBM in the Risk Market?

Why Risk?

Risk is a top agenda item in the executive suite

Our collective experience over the last few years shows the importance of understanding enterprise risk.

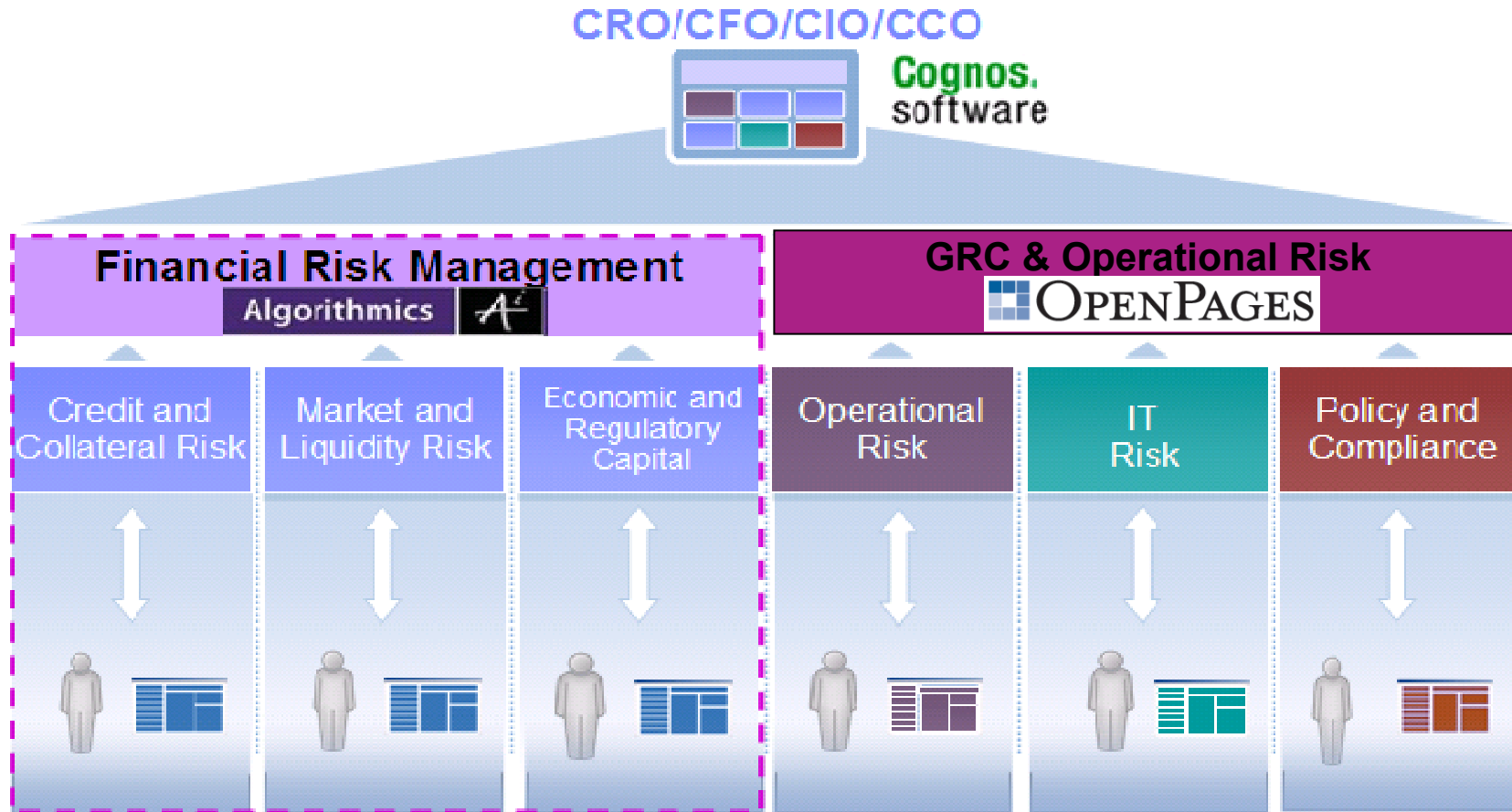
- Risk is a natural extension of IBM's core analytics capabilities.
- Organizations that invest in analytics outperform!
- IBM has expertise and broad capabilities to add value to Client risk programmes

Risk and Analytics

Risk is a core performance metric – organizations that understand their risk position have a competitive advantage

- Organizations need to integrate analytics into all business processes and decisions – including risk
- Organizations seek to build a culture of risk management in the business – part of the DNA
- Managing risk at the first line of defence is not enough – what are you going to do with the data?

The combination of OpenPages and Algorithmics allows IBM to bring to market the broadest range of risk management solutions in the industry



Risk Challenges Addressed by Industry

Banking and Financial Markets

Financial Risk Management

- Balance sheet risk management
- Integrated market and credit risk
- Strategic business planning
- Credit lifecycle management
- Collateral management
- Economic and regulatory capital

Operational Risk and Compliance

- Integrated operational risk and compliance
- Basel II AMA

Insurance, Wealth and Asset Management, and Asset Servicers

Financial Risk Management

- Economic Capital & Solvency II
- Portfolio construction and risk management for investment portfolios
- Proxy liabilities
- Actuarial and financial modeling

Operational Risk and Compliance

- Integrated operational risk and compliance
- Solvency II, Dodd-Frank (US)

Cross-industry

GRC – Governance, Risk and Compliance

- Policy and compliance management
- IT governance
- Financial controls management
- Internal Audit

Better Business Outcomes with IBM Risk Analytics

Lower costs, reduce redundancy and improve efficiencies

by rationalizing your information architecture

Deliver **consistent** and **accurate** information about the state of risk and compliance initiatives to assess exposure

Improve **decision making** and **business performance** through increased insight and business intelligence



What our Clients tell us and what we see

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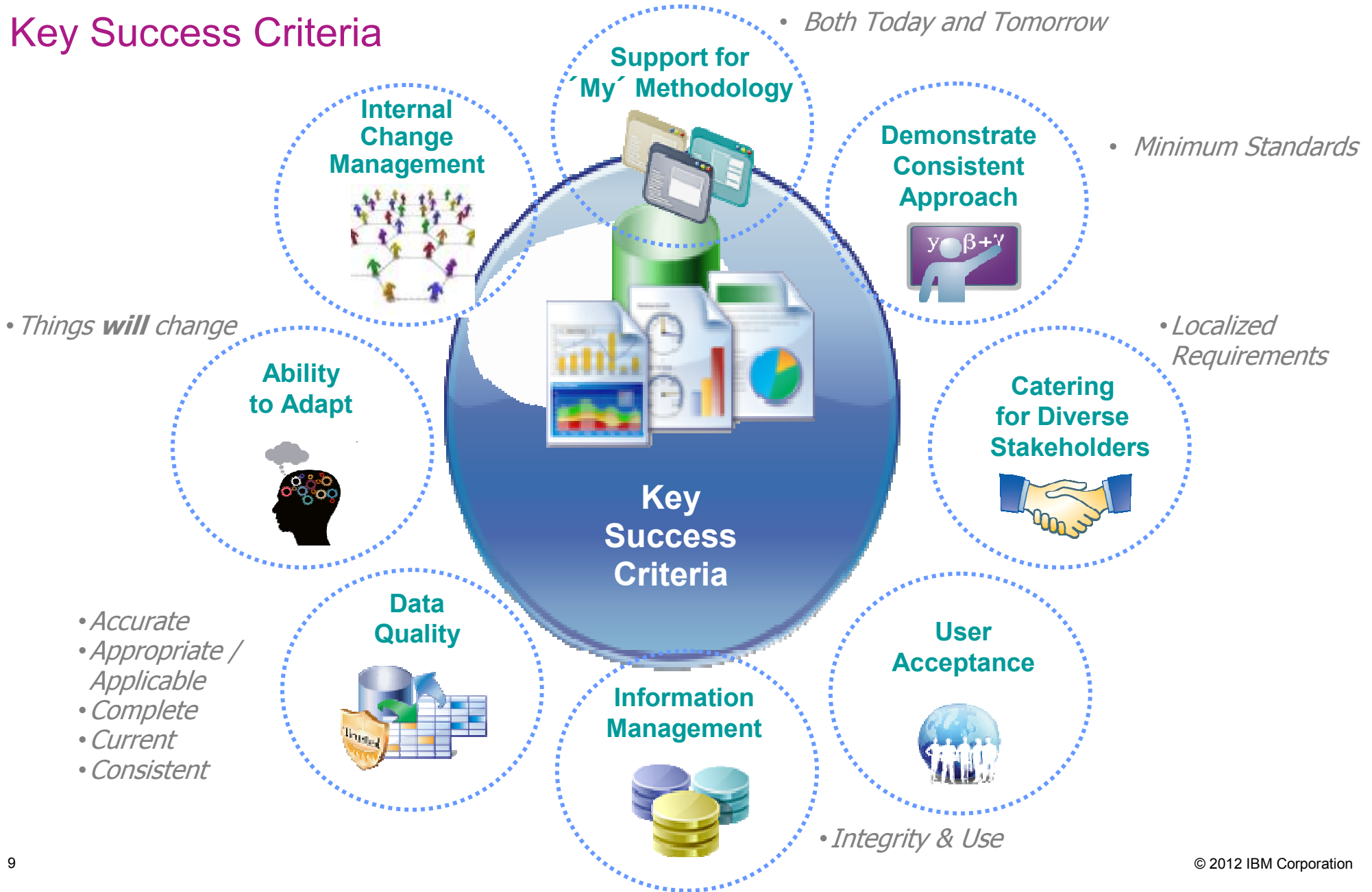


Key Success Criteria

Key Challenges / Fears

Key Influences

Key Success Criteria



Key Challenges & Fears

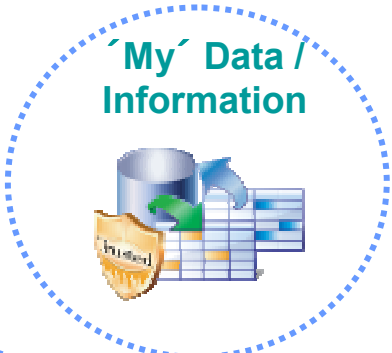
- *1st, 2nd, 3rd Line-of-Defense Model*



- *Organizational, Functional, Domain, (Geographical)*
- *Seemingly conflicting (Data Fields, Processes, 'Bottom Up' vs. 'Top Down')*



- *Training*
- *Applicability*



Key Influences



Key Influences

Product

- Scalable, Industry Tested Platform
- Technically Proven in worlds largest Institutions (20,000 users+)
- Development is client-driven
- Built to support evolution (methodology changes & phased deployment)
- Ease of Use

Domain Knowledge

- Significant single and multi-domain implementations
- Active IBM/OP User community of Tier 1 clients sharing 'Best Practices' and driving change/innovation
- 'Active guidance'

Key Influences



Practical Deployment

- Getting from 'Start point' to 'Vision'
- Managing the Journey
- Delivering Value at each stop on the way
- Phased deployments (Stakeholder Group, Functionality, Geography)
- Proven experience and execution with Global, Complex organizations
- Expertise is built into the product (it's ok to avoid heavy customization)

Engagement Model – *What has worked best*

- Treat the engagement as a strategic partnership
- We are a solutions company
- IBM/OP has equal desire and priority for *You* to be successful
- Reputation and References are key IBM/OP drivers
- IBM/OP in 'Trusted Advisor' Role

Key Influences



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Engagement Model – *What has worked best*

- Proven strategic partnership already in place
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Thank you

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Breaker page

Breaker page

Color palette

Primary accent



Purple 1
R:171 G:26 B:134

Secondary accents



Blue 3
R:35 G:175 B:230



Olive 1
R:163 G:162 B:54



Olive 3
R:89 G:79 B:19

Photography

Smarter Analytics and other groups leverage imagery from the IBM core photography library. Images in this library have been selected to convey IBM's unique understanding of the world. To bring the IBM point of view to life in our communications, we use photography that operates on three levels:

- Micro level:** Shows the inner workings of our world
- Human level:** Captures our everyday world in new and surprising ways
- Macro level:** Considers the complexities of scale

It is a best practice to always confirm usage and rights for any photography used.

Please reference the **IBM Looks Like** guidelines document for additional information regarding photography.



IBM core photography library

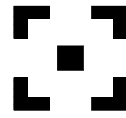
Shown are a few examples from the core photography library.

Pictograms

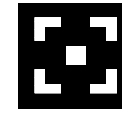
Smarter Analytics and other groups leverage pictograms from the IBM core pictogram library. Assets in this library have been created to give immediate visual form to high-level ideas and concepts that are common to all IBM conversations.

- Pictograms should only be used as small-scale, supporting elements.
- They should never appear as primary art. Pictograms should only be used to support or illustrate content in our presentations.
- Use only supplied artwork from the IBM core pictogram library.
- Do not distort, bleed or crop the provided assets.
- When using in color, use an accent color.

Please reference the **IBM Looks Like** guidelines document for additional information regarding pictograms.



Positive Should be used on light color backgrounds



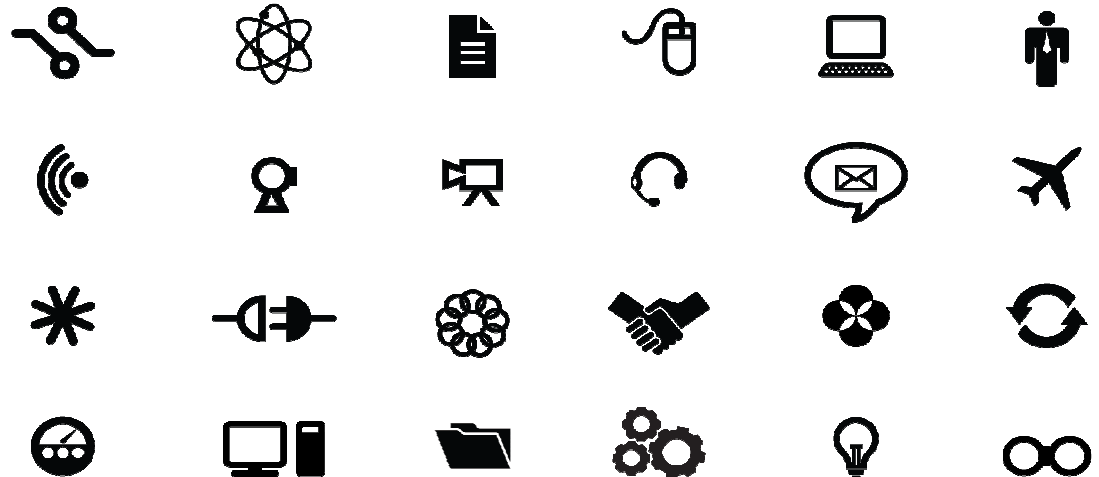
Negative Should be used on dark color backgrounds

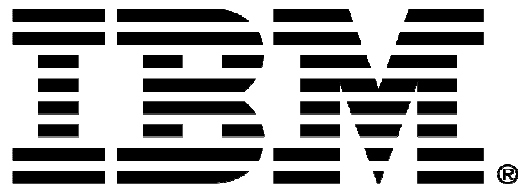


Color When using in color, use an accent color from the palette

IBM core pictogram library

Shown are a few examples from the core pictogram library.





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