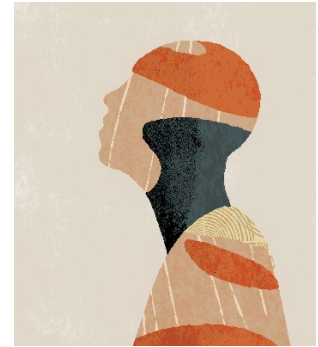


Grow Profitably, Understand Your Risk With Oracle Financial Services Profitability and Balance Sheet Management Cloud Services



Financial services organizations face strong headwinds that threaten current and future performance, profitability, and risk profiles. These include fluctuating interest rates, ever-changing regulatory requirements, evolving customer expectations, and continued competition from fintechs and new market entrants. Banks seek more flexible and robust analytical solutions to measure and forecast performance and plan for these risks.

When selecting solutions to power critical performance and profitability insights, as well as risk management, financial services organizations, increasingly look to the cloud for the flexibility, rapid deployment, attractive cost of ownership, and security they want and need. Moving to cloud solutions, however, can't come at the expense of best-in-class application functionality.

Oracle Financial Services Profitability and Balance Sheet Management Cloud Services deliver on both requirements with true cloud native, Software-as-a-Service (SaaS) applications for Profitability Management and Customer Insights, Funds Transfer Pricing, Asset Liability Management, and Balance Sheet Planning and Optimization. These applications combine award-winning functionality, easy-to-deploy-and-use modules, extreme scalability and performance, and Oracle's commitment to world-class security.

Built on Oracle's highly elastic, reliable, and secure cloud platform, Oracle Financial Services Profitability and Balance Sheet Management Cloud Services enable banks to move faster in deploying new technology and extending business insight while meeting complex and dynamic management reporting and risk management requirements.

Key benefits

- Gain deeper and timely insights with advanced analytics and AI
- Reduce costs on hardware and physical facilities
- Easily integrate with existing solutions, anywhere, anytime
- Ensure extreme scale and reliability
- Continuously innovate, eliminate the cost, time, and risks for upgrades
- A highly personal user experience to boost productivity and effectiveness
- Ensure the highest levels of security

Architected for the cloud

Oracle Financial Services Profitability and Balance Sheet Management Cloud Services are True SaaS solutions. They're engineered for the cloud, versus adapted for the cloud, and built on Oracle Microservices Architecture—a platform-first model that incorporates a domain-driven microservices fabric; is true cloud-native, API-first, and ecosystem aware; and supports persona-driven intuitive user journeys. As a result, Oracle Financial Services Profitability and Balance Sheet Management Cloud Services can deliver extreme scale, simplify integration with other business-critical applications, and accelerate innovation. Built on top of Oracle's autonomous cloud infrastructure enables autoscaling and self-healing that improve availability and reduce management burden.

Robust in-app analytics for more timely and actionable insights

Oracle Financial Services Profitability and Balance Sheet Management Cloud Services deliver deep analytical capabilities that leverage machine learning, artificial intelligence (AI), and graph capabilities for faster and more precise decision-making. Banks gain deep insights into profitability, interest margins, balance trends, and interest rate risk for selected time periods, products, geographies, lines of business, and customers.

The analytical capabilities reflect Oracle's broader strategy to make AI pervasive across its SaaS applications and technology products while giving customers who prefer to build their own AI capabilities the ability to do so.

Common data model and extensibility

Oracle Financial Services Profitability and Balance Sheet Management Cloud Services are built on a common data model with the flexibility to easily adapt to our customer's unique needs. Users can utilize templates and flexible extensions to create custom columns, dimensions, and management ledgers. These capabilities empower business users to configure the solutions to meet their requirements while reducing the need for IT team involvement.

Effortless and secure data movement

Oracle Financial Services Profitability and Balance Sheet Management Cloud Services support seamless and secure data file integration—optimizing performance and enhancing data retrieval response times. They also feature secure, high-performance tools to move data bi-directionally between Oracle Cloud and customers' on-premises environments and/or other cloud services.

Intelligent, award-winning interface for superior user experience

Traditionally, enterprise software has been one-size-fits-all, with uniform navigation for all users. Today, users expect highly personalized content and experiences across any device. Oracle brings this experience to Oracle Financial Services Profitability and Balance Sheet Management Cloud Services with an intelligent UX and Oracle Redwood Design Theme, which received the Best Systems Design Award at San Francisco Design Week 2022.

Related products

- Oracle Financial Services Profitability Management Cloud Service
- Oracle Financial Services Profitability Analytics Cloud Service
- Oracle Financial Services Funds Transfer Pricing Cloud Service
- Oracle Financial Services Asset Liability Management Cloud Service
- Oracle Financial Services Balance Sheet Planning and Optimization
- Oracle Financial Services Cash Flow Engine Cloud Service

Rapid implementation, streamlined management

As True SaaS solutions, Oracle Financial Services Profitability and Balance Sheet Management Cloud Services accelerate implementation and time-to-business impact. Oracle manages all the software deployment, patching, and maintenance while the applications include rich configuration capabilities that business users can manage without IT team support. A simplified and unified data model and advanced data movement capabilities further accelerate time to value.

Superior scale and performance

Oracle Cloud's resiliency ensures high availability and extreme scalability while lowering latency. And Oracle's autonomous cloud infrastructure reduces management burden with auto-scaling, self-healing, and more.

Latest and greatest functionality with ease

Banks benefit from automatic and seamless upgrades in the cloud, so users always have the most advanced functionality without the cost, time, and risk associated with traditional upgrades.

Security first and always

Oracle Financial Services Profitability and Balance Sheet Management Cloud Services are built on an architecture that incorporates best-in-class cyber security approaches, such as Defense in Depth (DiD), Castle, and Oracle Software Security Assurance. They also include industry-leading implementation technologies and tools, including OpenID, OAuth, and OWASP, to ensure multi-layer protection and intentional redundancies.

Best-in-class applications complete the picture

Cloud is only one part of the equation. The other is application functionality. Oracle's portfolio of Profitability and Balance Sheet Management applications provide best-in-class functionality that comes from decades of commitment to and experience in the financial services industry. The applications share a single, purpose-built data model and platform, support multi-dimensional modeling and analysis, deliver robust auditability with visual trace capabilities, and provide an extensive catalog of attributes, hierarchies, and dimensions.

These innovative cloud-native capabilities enable organizations to integrate risk, performance management, customer insight, and financial compliance. Whether you want to analyze profitability at the most granular level, ensure proper assignment of funding costs against your products, produce interest rate gaps, or forecast net interest income, we've got you covered.

Industry accolades include Oracle ranking among the top risk and compliance technology providers in the Chartis RiskTech 100 report for nine consecutive years and counting. Oracle was honored as Asia Risk's Asset-Liability Management Solution of the Year in 2021 and named a Category Leader in Chartis RiskTech Quadrant for Asset Liability Management and Funds Transfer Pricing solutions in 2021.

Oracle Financial Services Profitability and Balance Sheet Management Cloud Services deliver the best of the cloud and Oracle's industry-leading financial services solutions so you can successfully navigate challenges and prevail in times of great change.

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