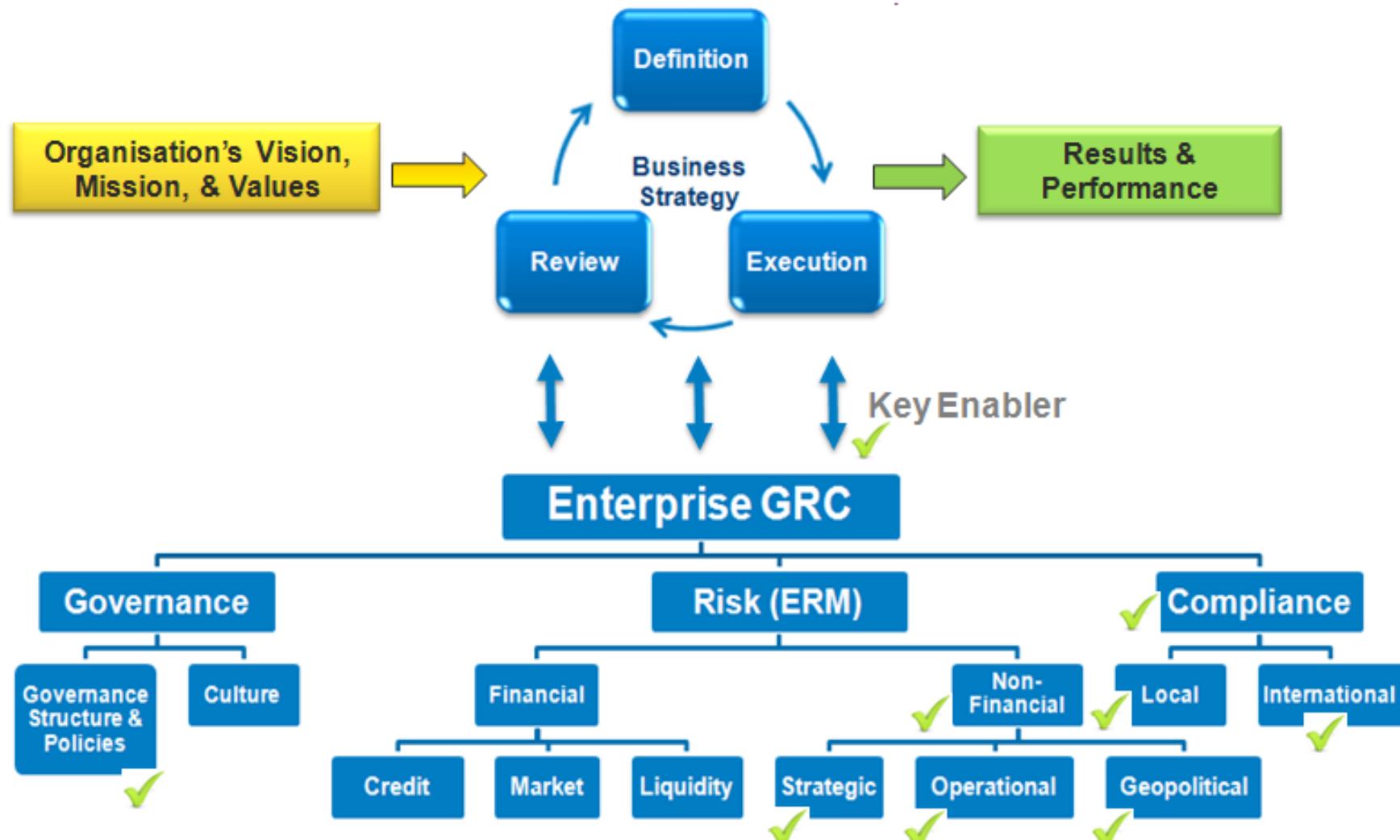




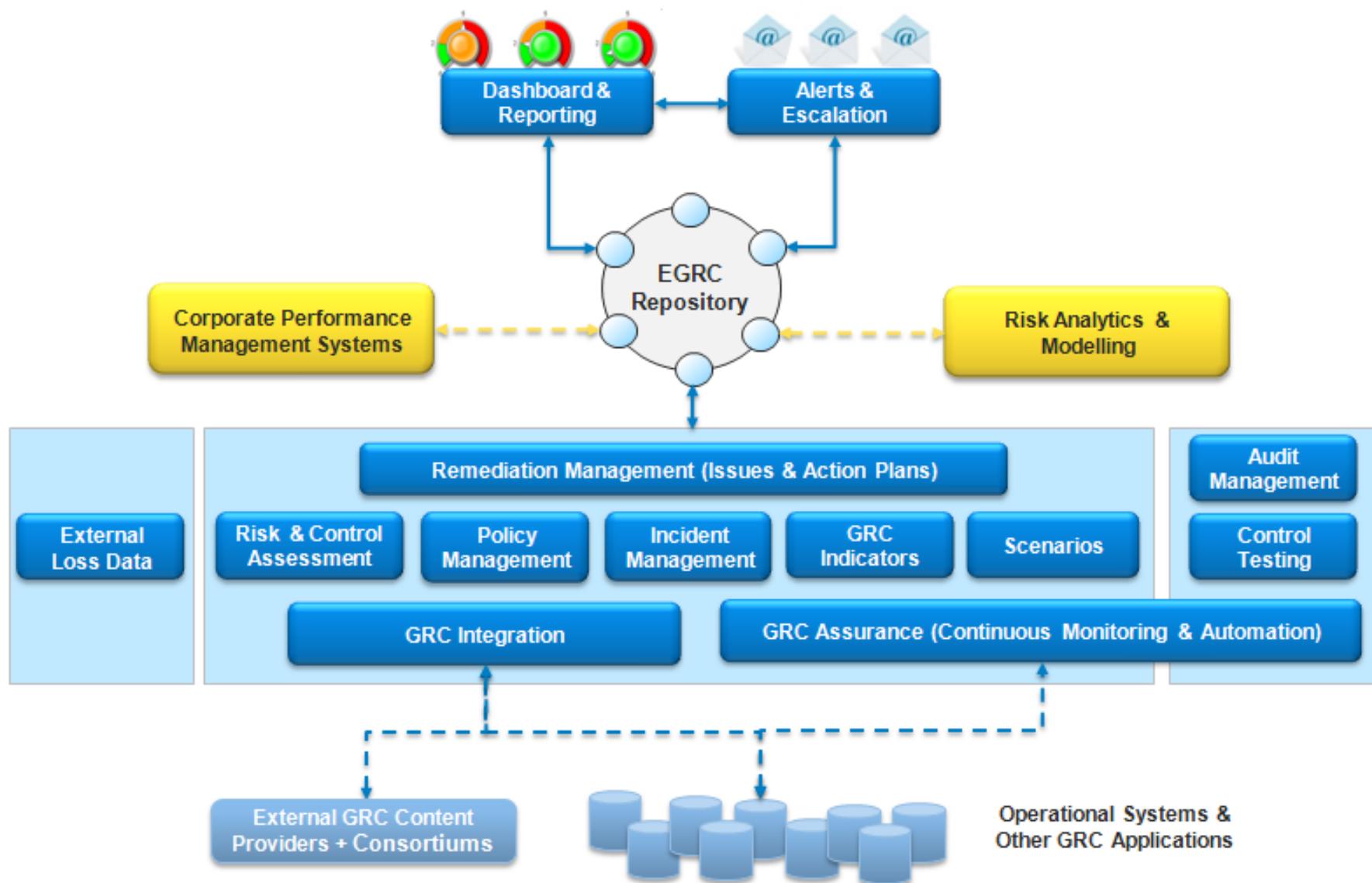
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SAS Enterprise GRC Solution Coverage



SAS Enterprise GRC Solution



SAS EGRC Solution Suite

SAS Enterprise GRC

SAS Strategy Management

Specialised GRC Solutions (Cross Industry)

SAS Financial Management

SAS Risk Dimensions

SAS OpRisk VaR

SAS Enterprise Miner

SAS Enterprise Case Management

SAS Sustainability Management

Specialised GRC Solutions (Financial Services)

SAS Risk Management for Banking

SAS Risk Management for Insurance

SAS Credit Risk Management

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SAS Fair Banking

SAS Anti-Money Laundering

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SAS Performance Management Solutions

SAS Activity Based Management

SAS Profitability Management

SAS Human Capital Management

SAS IT Resource Management

SAS Human Capital Budgeting & Planning

SAS IT Service Level Management

SAS IT Charge Management

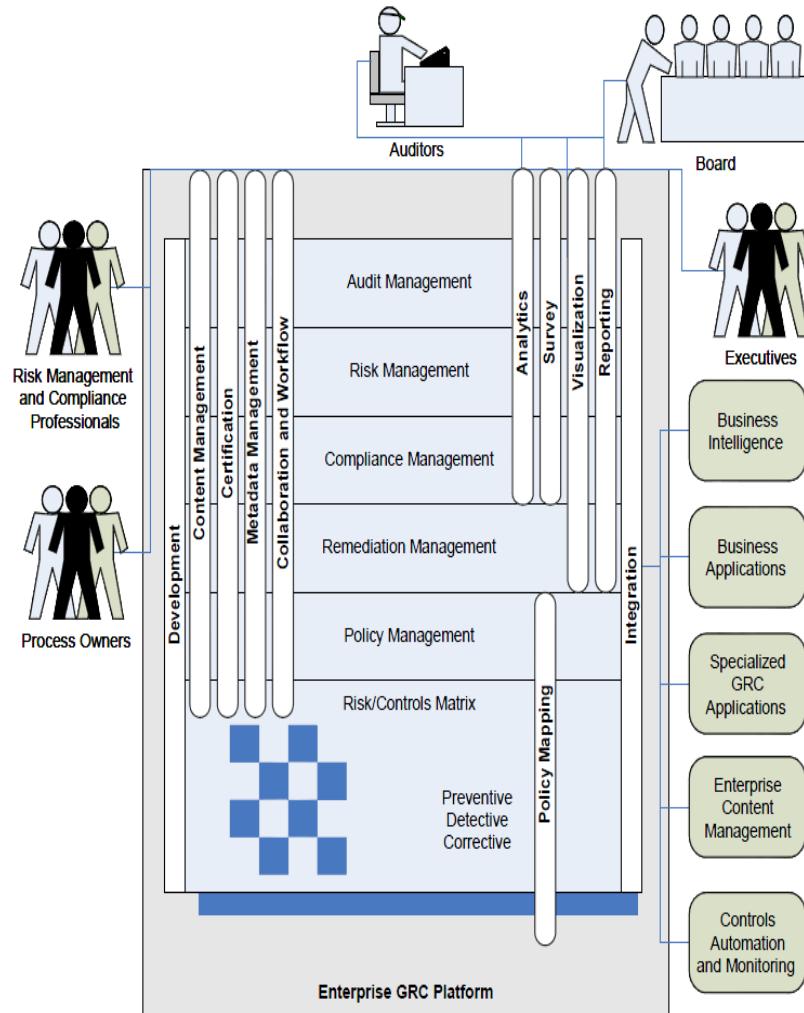
SAS Quality Life Cycle Analysis

SAS Predictive Asset Maintenance

SAS Warranty Analysis

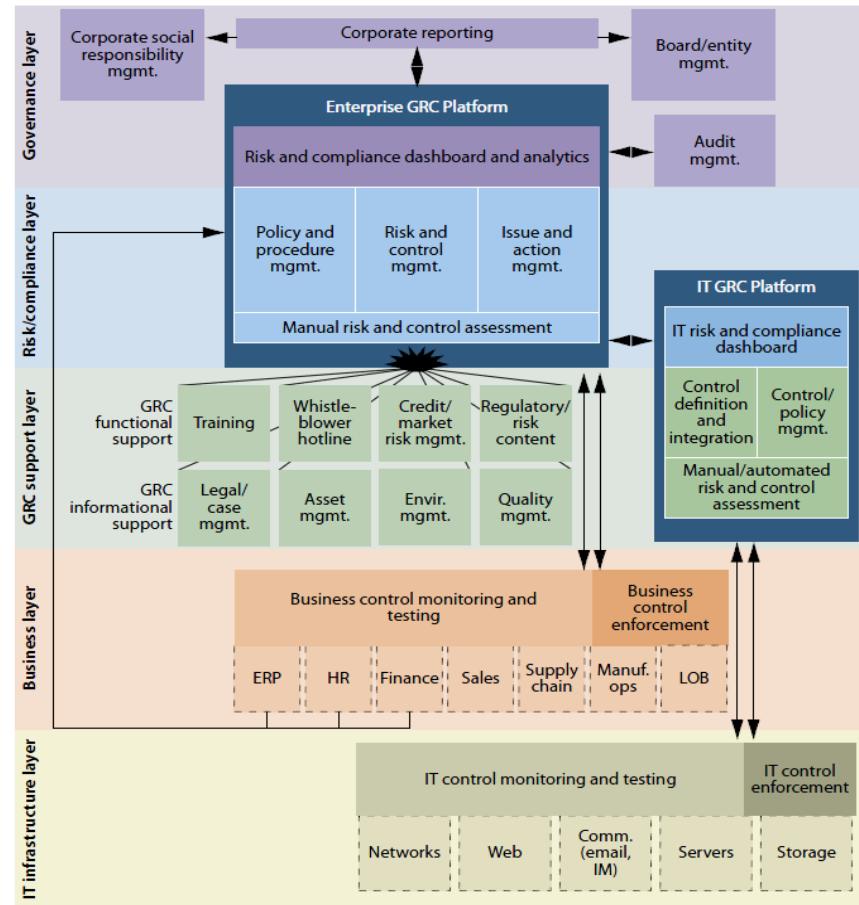
SAS Service Intelligence

Figure 1. Enterprise GRC Platform



Source: Gartner (February 2008)

Figure 1 The GRC Technology Ecosystem



45772

Source: Forrester Research, Inc.

Convergence of Capabilities

Marketing

- Customer capacity
- Business Segments to Develop & Grow
- Market Segment Penetration

Risk

- Customer Credit Worthiness
- Exposures
- Geographic Concentration

Finance

- Loss Reserves and Allocations
- Accounting
- Capital
- ROI

There is a “convergence” between Risk, Marketing and Financial data that Financial Services organizations utilize every day

Enterprise View

- Risk Factors Influence Buy Decisions
- Profitable Markets Identified
- Proactive Capital Management via “Firm Wide” stress testing

Quickly link Marketing and Sales direction with products that provide long term value while determining the “credit worthy” customers to sell to.

Business Analytics “Any Time, Any How”

Ability to distribute via a “Service” – regardless of Geography, Business, Product

Integrated as part of a managed and orchestrated business process

Analytical Capabilities

Retail Customer & Account Management	Commercial/Investment Customer & Account Management	Finance & Risk Management	Operations Management
Segmentation & Analytics Campaign Management Lead Generation Risk Based Pricing Customer & Segment Profitability Product Mix Optimization Real-Time Credit Approval POS Offer Management Fraud/Social Networking Customer Profitability AntiMoney Laundering	Counterparty Risk Commercial Limits Management Loan/Portfolio Performance Account Management Revenue & Loss Forecasting Risk Based Pricing Commercial Ratings Management Portfolio & Return Management Market Data Management	Profitability/RAPM Activity Based Costing Capital Mgmt/Liquidity/ALM Regulatory/Economic Capital Funds Transfer Pricing Revenue Forecasting Market Risk Management Operational Risk Management Performance Measurement	Credit Risk Management Supplier Performance Management Call Center Optimization Human Capital Management Process Optimization Management

Data “Any Where” (Data, Data Quality, Metadata as a Service)

Common Customer & Account View

Common Product View

Common Financial View

Common Risk & Exposure View

Transactions

Transactional Services (Core Accounting Platforms, Systems of Record, Transaction Management Systems)

