TIBCO Spotfire® Enterprise Risk Management

Banking regulation and oversight is going to change forever, soon. The ongoing crisis has removed the last shreds of complacency about increased oversight and regulation of the US banking system. The scrutiny of the risk incurred by banks is going to become deeper and more frequent. Are you ready to meet the demands? Are your existing systems up to the task?

Banks will be required to provide more clarity into their risk exposure. You may have all the measures needed, but can you find them and analyze them in the way you need and regulators require?

TIBCO Spotfire is the leader in user-driven, ad-hoc analysis. We offer a complete solution that does not require replacing existing analytics and BI systems. Spotfire® software works with your existing infrastructure to deliver the answers you need.

TIBCO Spotfire S+® software is widely recognized as the leading tool for the rapid prototyping and development of advanced statistical models by most banks, insurance companies, asset managers, and hedge funds. The Spotfire S+® software allows you to easily change and maintain models, without low-level coding common to languages such as Visual Basic and C++.

In addition to aggregating and identifying risks at various levels within an enterprise, Spotfire S+ software allows you to model individual risk types, to create marginal risk distributions, which then serve as inputs to the risk aggregation engine.

Using the statistical functionality built into S+, risk professionals can easily model

- Credit Risk
- Market Risk
  - Interest Rate Risk
  - Equity Risk
  - Credit margin risk
- Operational Risk
- User defined scenarios

AT A GLANCE

Enterprise Risk Aggregation Solution:
Unlike packaged software whose inner workings are hidden away in black-boxes, our solution often serves as an extensible risk modeling platform, providing the transparency and traceability that the federal regulators require during model reviews and validation

TIBCO Spotfire Enterprise Risk Aggregation solution has helped financial institutions comply with stringent solvency-based regulatory guidance

BENEFITS

- Easily comply with SR 99-18 and other risk-aligned capital guidance
- Measure capital adequacy by individual risk type
- Aggregate across all relevant risks
- Generate a rich variety of capital adequacy plots, read-off risk measures at various quantiles

ATTRIBUTES & CAPABILITIES

Solution Overview

With Spotfire Enterprise Risk Aggregation, you can leverage your existing risk modeling capabilities as inputs, while using computational techniques such as copulas, Monte-Carlo simulation, and risk allocation to create an enterprise-wide view of risks.

Regulatory Benefits

- Relate capital levels to the appropriate levels of risk
- Assess capital adequacy against regulatory requirements such as Basel II
- Respond to QIS studies by performing what-if analysis to assess capital level changes from key decisions
- Go beyond the more traditional, standalone measures like EVA that measure performance at the individual business lines, and aggregate risks across any and all dimensions within the corporate hierarchy

Customer Quotes

"… provides the mathematical and IT glue for risk management systems…"

- Head of Risk Management and Analytics at a large, globally diversified insurance company

"…it appears that S+ and its libraries could save us days, if not weeks, in time it takes us to setup, re-run, and view the results of simulations…."

- Head of Risk and Research at a US reinsurance company

TIBCO Software Inc. (NASDAQ: TIBX) is a leading independent business integration software company and a leading enabler of real-time business, helping companies become more cost-effective, more agile and more efficient. TIBCO has delivered the value of real-time business, what TIBCO calls The Power of Now®, to thousands of customers around the world and in a wide variety of industries.

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