

Risk Modeling and Decisioning



Fast analytical
deployment



Powerful risk
assessment



Dynamic data
visualization

The Issue

The financial impacts of the pandemic, inflation and political risk have been widespread and deeply felt by many. The precipitous drop in demand for many products and services, along with massive unemployment and supply chain disruptions, have shocked global economies. Negative interest rates and high volatility threaten the stability of financial markets, and government interventions are creating further economic uncertainty. The pandemic has also forced businesses to adapt their business plans and processes so they can run in real time with most or all of their staff working from home.

For financial institutions, this has resulted in new challenges to their business models from nontraditional banking entities and other fintech innovators. At the same time, current and emerging global uncertainties are bringing a heightened risk of elevated default rates, asset valuation volatility and liquidity concerns. To survive and prosper in this environment, you need to make decisions using timely, data-driven analytics and cross-functional collaboration. Because more than ever, time is of the essence.

The Challenge

Decisions require access to timely analytics. Management needs the ongoing engagement of their analytical experts to address the evolving challenges to their balance sheet. SAS® provides a highly effective solution that supports collaboration in a distributed remote workforce.

Existing models will need to adapt quickly. Models based on historical data may no longer prove valid, and reliance on their outputs could prove disastrous. SAS allows you to constantly evaluate model performance and readily incorporate expert judgment to address model shortcomings. When required, SAS allows you to efficiently retrain models.

No time for lengthy implementation cycles. To effectively respond to the disruption, leadership needs information immediately. SAS helps you get quick answers without long, complex installation and setup.

Controls and transparency must be maintained. A highly dynamic and iterative environment heightens the risk of operational errors. Our structured approach helps ensure analytical processes maintain controls and auditability.

Our Approach

Organizations like yours need easily accessible, high-performance analytics to assess, monitor and react to dynamic business conditions. SAS approaches the problem by providing software and services to help you manage your portfolio with:

- **Rapid access to powerful risk analytics.** SAS provides a cloud-based, open environment for modeling and reporting that allows analytical teams to quickly respond to urgent challenges like managing liquidity, assessing policy changes and proactively mitigating losses.
- **Powerful model implementation and execution environment.** Quickly construct risk models, identify and resolve issues, and produce results in a collaborative and controlled environment.
- **Flexible data visualization and analysis.** Easily track key metrics and explore the underlying data to determine their respective performance drivers.
- **Concentration and trend analysis.** Monitor trends, such as utilization and delinquency rates, to identify emerging risks to the portfolio and provide insight into strategic actions.

The SAS® Difference

SAS helps financial institutions of all sizes and levels of complexity address their most challenging issues in risk and financial management. Our decades of global experience and leading-edge analytical platform provide:

- **A cloud-based environment for immediate deployment.** Time to availability is measured in hours, not weeks. A cloud-native risk platform is delivered quickly on public or private clouds. Quick-start templates automate installation.
- **Flexibility and scalability to meet evolving requirements.** Highly automated, dashboard-driven capabilities support your immediate needs while encouraging more expansive use across the organization for a wide variety of challenges.
- **Proven, high-performance analytics.** Financial institutions across the globe rely on SAS for critical risk management and finance functions. Our industry-leading analytical and reporting environment enables firms to address their business challenges effectively and efficiently.
- **Technical and subject-matter expertise.** SAS offers both technical and domain-level support services to help ensure your immediate and ongoing success.



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For more information, please visit [SAS for Risk Modeling and Decisioning](#).

