manage credit & interest rate risk

today's economic uncertainties are creating anxiety about credit loss and interest rate risk

McKinsey projects that loan-losses in coming years will **exceed those of the Great Recession.**[1]

This environment is causing regulators to be extra vigilant in understanding the risk process.

Most risk models were built on historical data that **does not represent** today's environment.

better monitoring, measuring, and evaluating of financial risk reduces uncertainty

Banks and credit unions have the data they need to mitigate risk, but disjointed data systems make it difficult to access, integrate, and analyze it.

Merging data from disparate sources is an effective regulatory compliance strategy that better manages risk and measures the economic sensitivity of a bank or credit union's portfolio.

Smart systems enable better market reconnaissance and a more informed approach to decision-making.

worry less and achieve more with up-to-date technology

Integrated data and automated tools with built-in risk mitigation enable banks and credit unions to be more proactive. They can respond to change quickly, and with better decisions. These tools automate repetitive tasks so your staff can focus on nurturing relationships.

create limitless possibilities

Learn more about reducing risk and fraud at your institution.

For more information about Jack Henry, visit jackhenry.com

sources

1. "*Global Banking Annual Review*", McKinsey & Company, accessed June 2022.

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