

# Enterprise Risk Management

Strategic Planning | Capital Planning | CB Bank Analytics

Strengthen Your Ability to Make Better Risk-Based Decisions.

**OUR MODULAR-BASED SOLUTION** ensures that you have a proven and effective process to **identify, measure, monitor and control** your risk. Designed exclusively for community banks, our compelling tracking and reporting solutions provides you with valuable and insightful actionable intelligence.

**OUR VALUE-DRIVEN ENTERPRISE RISK MANAGEMENT SOLUTION** includes all the necessary components for a bank's management team and board to implement a **forward-looking, fully integrated ERM process**. Whether you are just starting or looking to enhance your current process, our scalable solution is effective, and garners management and board buy-in. Our solution also integrates COSO ERM 2017 framework.

Synchronize your risk management and performance priorities.

**CB** Resource, Inc.  
RISK MANAGEMENT & PLANNING

Optimizing Your Bank's Competitive Advantage.

Call today toll-free: (877) 367-8236 | [www.cb-resource.com](http://www.cb-resource.com)



## RISK GOVERNANCE

- Orientation program
- Risk appetite: framework, statements and KRIs
- Strategic and capital plan integration
- ERM charter and policies



## IDENTIFY RISK

- Enterprise Risks Assessment – comprehensive web-based risk assessment system, effectively reports inherent risk, adequacy of risk management, residual risk and risk direction from multiple perspectives
- Assessment results role-up into customizable Risk Profile *(aligns with FRB and/or OCC risk matrix)*
- Assessment system integrates external and internal quantitative and qualitative analysis, comparative analysis, forecasting and stress testing



## MEASURE RISK

- Risk prioritization and measurement methodology *(ranks and analyzes the bank's top risks)*
- Process identifies solutions to better control higher level risks
- Nominated solutions drop into a risk mitigation plan
- Mitigation plan integrates into tracking and reporting system



## MONITOR RISK

- Superior board & management quarterly tracking and reporting *(customizable)*
- Illustrates risk appetite and risk profile comparison
- Enables qualitative and quantitative analysis
- CB BankAnalytics provides multiple applications to track, monitor and benchmark key risks
- Integrates forward looking insights and analysis



## CONTROL RISK

- Presents risk-based analysis in an actionable format
- Information reporting aligned to support effective decision-making
- Strong emphasis on sustainable earnings and value creation
- Process and methodology is scalable



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