

PRODUCT DESCRIPTION

RLR delivers the CB ERM Solution which is a comprehensive Enterprise Risk Management Solution that includes all the necessary components for a Bank to implement a forward-looking, fully integrated ERM "Process".

The CB ERM Solution approach provides a "top down" 5- Step Implementation Process designed to maximize earnings, capital, and franchise value.

FIVE STEP IMPLEMENTATION PROCESS

Step 1: GOVERNANCE

PROCESS

- Program Orientation
- Risk Appetite Assessment
- Key Risk Indicators

DELIVERABLES

- Committee Structure
- ERM Policy
- Risk Appetite & Statements
- Project Plan

Step 2: IDENTIFY (ASSESS)

PROCESS

- Risk Profile
- Risk Assessment

DELIVERABLES

- RAS (Risk Assessment System)
- Risk Variance
- Trend Analysis Report

Step 3: MEASUREMENT

PROCESS

- Measure Top Risks

DELIVERABLES

- Risk Rating Model
- Risk Mitigation Plan Template

Step 4: MONITORING

PROCESS

- Develop Key Reports and Templates

DELIVERABLES

- Board, Management & Committee Report Templates
- Key Risk Indicators
- Quarterly Variance Trend Reports

Step 5: CONTROL

PROCESS

- Integration of all ERM Information

DELIVERABLES

- Master ERM Control Document

KEY BENEFITS & DIFFERENTIATORS

- Integration – Incorporates all ERM components
- Proven Process – Provides Step by Step process unique to your Bank
- Regulatory Compliance – Positions the Bank to meet increasing regulatory risk
- Scalable – Can be expanded as the Bank's ERM capabilities are enhanced
- Research & Analysis - Utilizes fact based data to develop and monitor risk
- Focus – Creates understanding of how risk impacts each operating division
- Cost effective – Modest price point for community and regional banks



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RLR and CB Resource deliver a superior ERM Solution through process, delivery, and project management.

