



Enterprise Risk Management: How it Affects Your Success

July 17, 2019

Before we get started...

- Today's presentation slides can be downloaded at <https://www.wolfandco.com/webinars/2019>
- The session will last about 50 minutes, and we'll then have time for Q & A
- Our audience will be muted during the session.
- Please send your questions in using the "Questions Box" located on the webinar's control panel



Registration for the 2019 WolfPAC User Conferences is now open!

Join us for in-depth product training, key industry insights, and collaborative networking opportunities with your fellow ERM community members.

East Coast Conference

October 28th – 30th

Mohegan Sun, Uncasville, CT

[Registration](#)

West Coast Conference

November 6th – 7th

Mandalay Bay, Las Vegas, NV

[Registration](#)



Randy Marsicano, NCRM, CRISC
Professional Services Senior Manager
WolfPAC Solutions

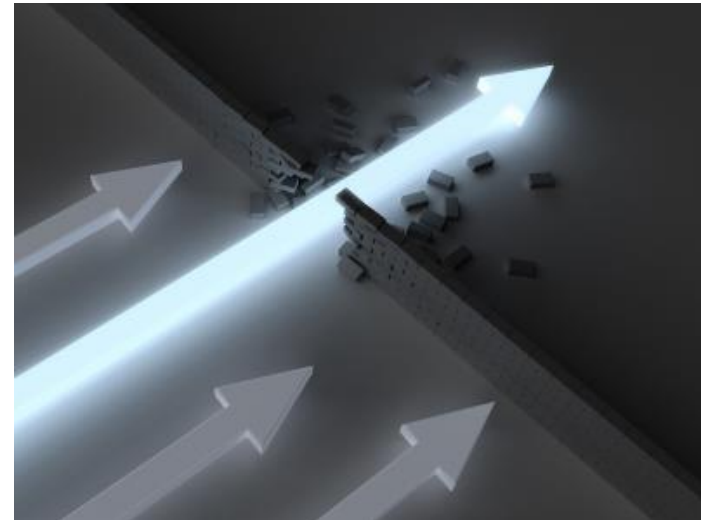
Voice: (617) 428-5447

Email: rmarsicano@wolfandco.com

- How others have become successful
- What we all can learn from them
- Moving forward better than we were before



- Geography
- Customer/Member Base
- Products and Services



Why an Automated ERM Solution?

Inherent Risk Rating Summary

Product / Service	Strategic	Reputation	Operations Risk				Privacy	Regulatory Compliance	Market Risk				
			Transaction	Information Technology	Third Party	Business Continuity			Interest Rate	Credit	Price	Liquidity	Foreign Exchange
Retail Loan Products	M	H	M	H	M	L	H	H	M	H	H	M	N/A
Commercial Loan Products	H	H	M	H	M	L	L	M	M	H	H	H	N/A
Deposit Account Products	H	M	H	H	H	H	H	M	M	M	M	H	N/A
ATM / Debit Card Services	M	M	H	H	H	M	H	M	L	L	N/A	L	N/A
Money Transfer Services	L	M	H	H	H	H	M	H	L	L	M	M	N/A
Corporate Services	L	M	L	M	M	H	M	H	L	L	L	L	N/A

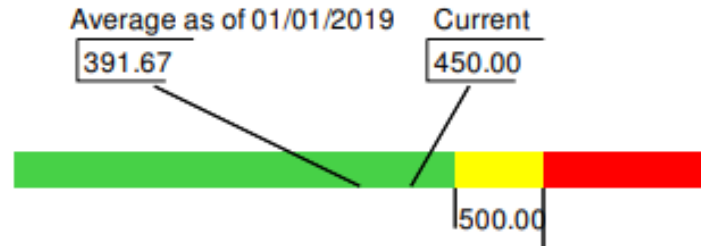
Residual Risk Summary

Product / Service	Strategic	Reputation	Operations Risk				Privacy	Regulatory Compliance	Market Risk				
			Transaction	Information Technology	Third Party	Business Continuity			Interest Rate	Credit	Price	Liquidity	Foreign Exchange
Retail Loan Products	L	M	M	M	L	L	H	M	L	H	M	M	N/A
Commercial Loan Products	H	H	L	M	L	L	L	L	L	M	M	H	N/A
Deposit Account Products	M	L	H	M	M	H	H	M	M	L	M	H	N/A
ATM / Debit Card Services	L	L	H	M	M	M	M	M	L	L	N/A	L	N/A
Money Transfer Services	L	L	H	M	M	H	M	M	L	L	L	L	N/A
Corporate Services	L	L	L	L	L	H	M	M	L	L	L	L	N/A

Product/Service	Strategic	Reputation	Operations Risk				Privacy	Regulatory Compliance	Market Risk			
			Transaction	Information Technology	Third Party	Business Continuity			Interest Rate	Credit	Price	Liquidity
1 Retail Loan Products	2	4	4	4	4	5	3	4	3	5	1	0
2 Commercial Loan Products	2	3	3	3	4	5	0	3	3	5	2	5
3 Deposit Account Products	2	5	5	3	4	5	4	4	4	0	1	0
4 ATM / Debit Card Services	1	0	3	3	1	3	0	3	0	0	0	0
5 Money Transfer Services	1	1	4	3	2	5	1	6	2	0	0	0
6 Corporate Services	1	1	3	8	2	5	2	4	0	0	0	0
Risk Indicator Count	9	14	22	24	17	28	10	24	12	10	4	5

Credit

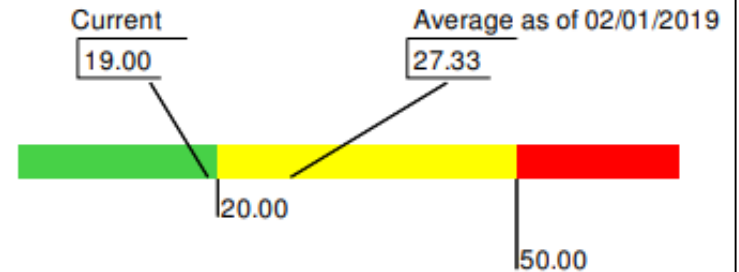
a. Concentration of Aggregate Commercial Real Estate, including multi-family, as a % of Capital (Quarterly, Percentile)



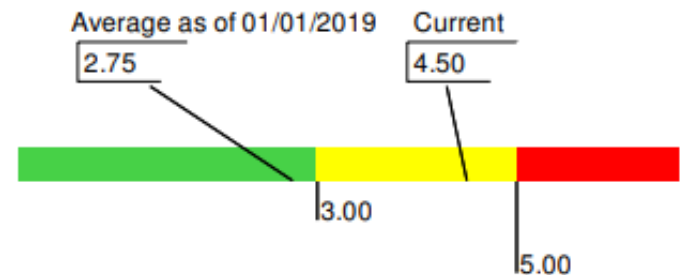
Reputation

b. Aggregate credit exposure to income pool is as a % of capital. (Quarterly, Percentile)

a. # Customer complaints (Monthly, General Number)



b. Annualized Voluntary Turnover Ratio (Quarterly, Percentile)



- Think Strategically
- Threats ⇔ Controls ⇔ Safe
- It's all about the Dialogue





Randy Marsicano, NCRM, CRISC
Professional Services Senior Manager
WolfPAC Solutions

Voice: (617) 428-5447

Email: rmarsicano@wolfandco.com

LinkedIn:

<https://www.linkedin.com/in/rmarsicano/>