SAS Response: Data Management for Credit Risk Organizations: How SAS®9 Solutions and Technologies Can be Leveraged to Manage the Associated Issues and Challenges

Mark Dayton, SAS Institute Inc.

ABSTRACT

Risk organizations face a variety of data management issues and challenges that span multiple functional areas, from the IT manager dealing with operational systems, to the analyst building risk models, to the executive assessing potential policy changes on portfolios. Any data management "strategy" requires an understanding of the end-to-end process across the various functional areas in order to ensure issues from one area, once addressed, do not simply become a different department's issue.

A methodical and flexible approach to data management issues and challenges can ensure this cross-functional leakage does not proliferate. Real-world examples are given that show how a SAS®9 solution-based, methodical and flexible approach provides a foundation to effectively deal with the plethora of data management challenges that are part and parcel of any credit risk management organization.

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CONTACT INFORMATION

Mark Dayton
SAS Institute Inc.
Mark.Dayton@sas.com

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