

**Benefits:**

- Strong Oversight & Insight
- Disciplined Process
- Verifiable Results
- Clear Roadmap Forward

## Aline ERM for Banks

### Right-Sized, Self-Sustaining, Self-Paced Risk Management

- How concerned are your management and Board of Directors about mitigating risk and realizing transparency in these uncertain times?
- How ready are you in case of a more thorough regulatory review by the OCC, FDIC or State Examiner?
- If you must reduce expenses related to new projects, services levels, headcount, and other areas, how will you ensure that unforeseen risks won't increase?

The events of 2008 have become a wake-up call that has turned the topic of “enterprise risk” into a real-world crisis affecting every financial institution in the U.S. These concerns center around today’s increased need for Boards and C-Level executives to do a better job of managing risk. What is needed is a solution that provides real time visibility into how and how well risks are mitigated and the ability to gain insight to aid in decision making. That solution is Aline ERM.

#### Aline’s Enterprise Risk Management (ERM) Solution for Banks

Aline’s ERM Solution enables the construction of self-sustaining and self-paced Risk Management Programs, right-sized to your banks’ needs, bandwidth, urgency and budgets. It employs a modular approach to allow your program to be built in phases and reach the proper level of maturity. There’s no need to do (or spend) more than you have to.

Phase 1, Aline’s *Fastrack to Formalization*, is a 4 week engagement that:

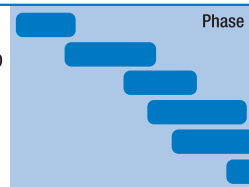
- Establishes a demonstrable and robust baseline to quickly raise stakeholder confidence
- Creates a re-usable foundation to build upon within a longer term roadmap
- Allows you to become self-reliant by taking full ownership of the process

#### By the end of our 4 week engagement, your organization will have:

- A consistent organizational risk vocabulary
- A discipline around risk discussions
- An accepted risk hierarchy
- A full enterprise risk assessment
- A prioritization of risk across the enterprise
- A straightforward risk and response mitigation plan
- A well-documented and highly repeatable process

#### Phase 1 Repeatable ERM | 4 weeks

Gather Existing Information Framework / Library Workshop  
 Risk Assessment Interviews  
 Risk Analysis  
 Risk Priority and Response  
 Executive Briefing



#### Phase 2 Managed ERM | Mid Term

Link in Detailed Risk & Controls  
 Embed Controls Testing into RM  
 Perform an Optimization Analysis



#### Phase 3 Leadership ERM | Long Term

Build Fully Automated Dashboards  
 Introduce Performance Management Initiatives



*Fastrack to Formalization* is highly affordable. Built on a banking regulation based framework, it gives you strategic visibility on the key risks across your enterprise. Our subsequent optional phases leverage the work of your existing operational components to drive you to a more comprehensive and robust GRC Program.

*“Boards have been tasked with identifying the top ten risks within their organization and making sure that oversight of each is assigned to a specific board committee. Therefore, it is critical that boards and management teams assume responsibility and oversight to identify, measure and track these risks, as well as implement appropriate steps to properly address each.”*

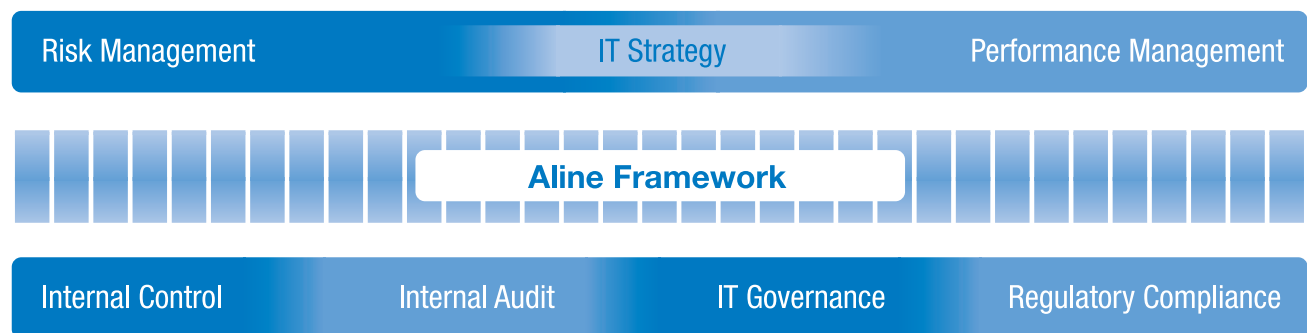
– *Directors & Boards, December 2008*

## Aline’s GRC Platform

Since 1995, Aline, a subsidiary of Business Intelligence International, has utilized its thought leadership and highly respected expertise to develop quality risk and performance management frameworks, tools, and support for financial institutions, as well as their auditors, consultants and vendors.

Aline’s platform offers executives and Board members unparalleled enterprise visibility and supports excellence in corporate governance.

### Strategic Suite



### Operational Suite

#### The Strategic Suite

- Provides easy and comprehensive reporting on governance conditions across the enterprise
- Allows drill-down to appropriate levels of detail to answer questions
- Helps set priorities and better allocate governance resources over time

#### The Aline Framework

- “Connect the dots” by highlighting areas of critical decision-making and collaboration with related roles and responsibilities
- Leverages the platform’s ad hoc reporting abilities to provide analytic insights and answers to complex relationships and questions with information often not available elsewhere
- Adjusts easily to any company’s unique structure and required regulations or standards

#### The Operational Suite

- Supplies an organization with a full set of audit and compliance tools, including Internal Control, Internal Audit, IT Governance and Regulatory Compliance
- Provides complete dashboard and status reporting and simple individual to-do lists with auto-reminders and built-in “review and approve” workflow
- Ensures effective coordination and management across all areas and departments

Let us help you “right-size” your risk management program to your specifications. You can evolve to greater levels of organizational maturity, as needed, from Repeatable to Managed to Optimized—and do it quickly and cost-effectively. Learn more about Aline today at 484.688.8300 or [www.AlineGRC.com](http://www.AlineGRC.com).