

## Costes de la banca

Escrito por Seneca2015 - 17/10/2015 20:55

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Este es un interesante artículo sobre los costes de la banca en TI aplicadas al llamado cumplimiento.

Artículo rescatado por Juan Antonio Falcón Blasco

“At the request of a regulator, the bank is suspending its previously announced capital distributions.”

Put out that statement and watch share prices fall, incur the wrath of all your regulators, and prepare to set aside even higher capital buffers to compensate for now-suspect risk calculations.

Institutions providing unsatisfactory regulatory capital reports may be subject to constraints to capital activities, even in situations where reported capital meets required minimum standards.

This is just one example of the direct cost of inadequate risk and regulatory reporting processes.

This institution may have revealed its error, but there are certainly other reporting errors that have gone undisclosed or even undetected. There is just too much data to analyze and too many calculations to report to expect perfection, particularly given the current state of data management and the data reconciliation that is required to ensure trusted data sources. Legacy core systems were developed when batch processing was state of the art and regulators were more patient. Your staff members are doing the best they can to manage today's expectations with yesterday's technology.

Banks know that this can't continue. They also recognize that a clean start – from core system replacement to new general ledger and then Big Data solutions – is the best way to improve risk management and more efficiently comply with regulatory requirements. It should come as no surprise that enterprise risk reporting and a more integrated approach to risk and finance is a priority for more than 90% of banks.<sup>1</sup>

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