# Turning a $306M Blind Spot Into $25M Recovered

How a top-10 domestic commercial lender replaced a decade of opinion-based cyber risk guessing with one actuarial number — and used it to recover $25M in year one.

**$381M**
Actual digital risk exposure uncovered — vs. $75M estimated

**$25M**
Unfunded cost recovered in year one

**8.2%**
Reduction in cyber risk carrying cost

### ORGANIZATION
A top-10 domestic commercial lender

### ENVIRONMENT
23,000 Employees

### LOCATIONS
1,100

### The Bottom Line
Thrivaca™ replaced opinion with an actuarial number.
The lender moved from guessing at its digital risk to quantifying it, prioritizing mitigation by dollar impact, and recovering real budget in year one — proof that data-driven digital exposure management, not more static scorecards, closes the gap.

## SITUATION

A $2.8B commercial lender was spending $24M a year on cybersecurity — with no way to say whether it was spending on the right things.

- **No prioritization framework:** defenses existed, but nothing ranked which threats actually mattered.
- **No way to measure results:** the lender couldn't tell if its investments were working.
- **An opinion-driven risk register:** in place since 2015, with no quantified view of exposure.
- **No dollar value on digital risk:** leaving liabilities it couldn't see, size, or fund.

## SOLUTION

The lender deployed the Thrivaca™ Engine enterprise-wide. In Q4 2018, ArxNimbus established a baseline risk profile — the lender's first real, quantified valuation of its digital risk, expressed in dollars instead of opinions.

## IMPACT

- **The real number was 5x larger:** estimates put digital risk at $75M. Thrivaca™ measured it at $381M.
- **Risk tolerance, finally defined:** the lender could decide, by program, what to accept, mitigate, or transfer.
- **Mitigation prioritized by dollar impact:** initiatives ranked by how efficiently they cut quantified risk.
- **$25M recovered in year one:** carrying costs fell 8.2%, freeing capital nobody knew was on the table.

ArxNimbus Secure the business.

**Cyber and AI exposure are already on the balance sheet.
The question is whether leadership can see the number.**

Controls matter. But strategy changes when exposure is translated into dollars your CFO, board, insurers, and governance teams can act on.

ArxNimbus helps firms move beyond static scorecards and subjective color-coded scores to a prioritized action plan — quantifying cyber and AI exposure as defensible financial intelligence.

**See how organizations like this one get there with a complimentary exposure-quantification session.**

*It's not magic. It's math.* **#ProtectYourEBITDA**