



Banking Data Warehouse



*Transforming Financial Services
Information into Business Intelligence*

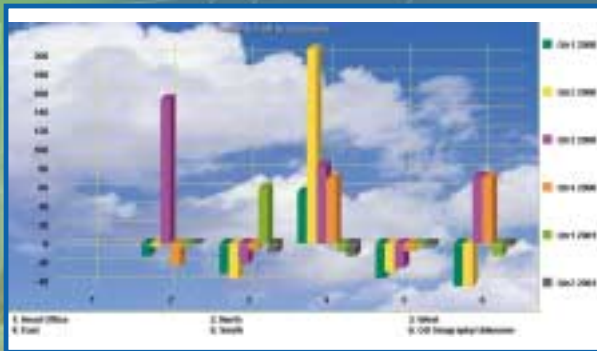
IBM's Banking Data Warehouse

Competing in your marketplace today is all about business agility, which means being flexible and quick to respond to the changing demands of customers, whilst monitoring competitor tactics and strategies. Judging how to respond can challenge the depth of your organisation's knowledge of the marketplace, your competitors and your customers.

Data is constantly accumulated. The business challenge is developing a viable means of exploiting this data to create business advantage in areas such as

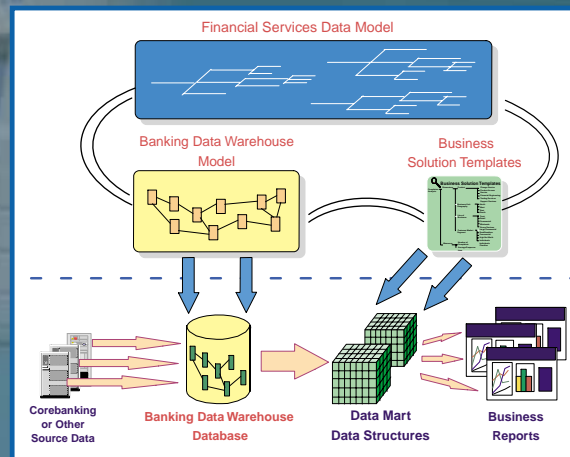
- ◆ Targeting and direct marketing
- ◆ Customer Retention
- ◆ Management Accounting Analysis
- ◆ Identifying Cross-Sell Opportunities
- ◆ Market Risk Analysis
- ◆ Credit Risk Analysis
- ◆ Fraud Detection

Summary Reporting



The mission critical importance of these areas to any financial services organisation would be hard to exaggerate and indicates the need for IT solutions for the long term from a strong, credible partner with global credentials. IBM has the credentials and commitment, that comes from working for many years with some of the worlds leading financial services brand names.

Solution Architecture



IBM's Banking Data Warehouse Solution

IBM's data warehouse architecture and design for Financial Institutions is known as the Banking Data Warehouse (BDW).

A huge range of valuable business analysis is possible utilising the Banking Data Warehouse, spanning Customer Relationship Management, profitability analysis, risk, etc. The Banking Data Warehouse includes the following elements:

The Banking Data Warehouse Model

The Banking Data Warehouse Model is IBM's central warehouse model for Financial Institutions and it provides a consolidated and consistent repository for all of the information in the organisation. This model offers a proven, flexible, scalable design for the core of large scale business intelligence solutions. It has the flexibility to enable the creation of a range of Data Warehouse solutions from departmental data marts to enterprise-wide data warehouses.

Business Solution Templates

The BDW Business Solution Templates are directed at fast delivery of end user information for users who need to quickly understand core business areas, such as relationship marketing, risk and profitability. They contain a broad set of datamart designs that are easily transformed into meaningful data using OLAP technology and a variety of user access tools such as, Business Objects and Wired for OLAP.

Financial Services Data Model

The Financial Services Data Model (FSDM) is a generic model of financial industry data which contains at least 80% of the business data needed by a Financial Institution. The business classification structure contains 2,500 definitions of real world concepts to which the business users can easily relate. Yet at the same time, the information is formally structured so that IT colleagues can readily transform it into systems specifications and designs.

Business Solution Templates

<i>Profitability</i>	<i>Relationship Marketing</i>	<i>Risk</i>	<i>Asset & Liability Management</i>
Activity Based Costing Analysis	Campaign Analysis	Authority Profiling	Capital Allocation Analysis
Business Procedure Performance Measurement	Cross Sell Analysis	Collections Analysis	Capital Procurement
Channel Profitability	Customer Attrition Analysis	Credit Risk Analysis	Credit Loss Provision
Customer Lifetime Value Analysis	Customer Behavior	Customer Credit Risk Profile	ECB Reporting
Customer Profitability	Customer Complaints Analysis	Debt Restructure Analysis	Financial Management Accounting
Insurance Product Analysis	Customer Delinquency Analysis	Insurance Risk Profile	Funds Maturity Analysis
Investment Arrangement Analysis	Customer Interaction Analysis	Interest Rate Risk Analysis	Income Analysis
Location Profitability	Customer Investment Profile	Involved Party Exposure	Interest Rate Sensitivity Analysis
Organization Unit Profitability	Customer Loyalty	Liquidity Risk Analysis	Liquidity Analysis
Performance Measurement	Individual Customer Profile	Location Exposure	Net Interest Margin Variance
Product Analysis	Lead Analysis	Non Performing Loan Analysis	Short Term Funding Management
Product Profitability	Market Analysis	Outstandings Analysis	Structured Finance Analysis
Profitability Analysis	Wallet Share Analysis	Portfolio Credit Exposure	
Transaction Analysis		Security Analysis	

A Total Solution

IBM's experience in working with some of the world's leading financial institutions over the last decade has delivered a world class offering.

IBM's Banking Data Warehouse solution combines two basic assumptions. Firstly, the users have a set of requirements that they wish to fulfil. Secondly, that a set of data is available from which to draw the information. These two assumptions represent separate concepts - a business oriented concept, and a technology oriented concept. The Banking Data Warehouse meets these challenges by fulfilling both requirements: firstly by executing the specific business requirements and then by implementing a data driven approach.

Compatibility

The Banking Data Warehouse forms a pre-tailored data management system that can encompass both new and legacy systems. All major approaches to application development are supported: 3GL, CASE, relational database design, OLAP technologies, client/server and Internet development tools. Hardware platforms can include MVS, AS/400 & UNIX.

In addition IBM can provide world class skill and assistance to ensure a first class Business Intelligence Solution.



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