



## NIBC

*Foresight gained through risk analysis, to make decisions in vacillating economic and market conditions*

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The Hague, Netherlands  
[www.nibc.com](http://www.nibc.com)

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### Solution Components

- IBM® Algo® Asset Liability Management
  - IBM Algo Market® Risk
  - IBM Algo Credit® Manager
  - IBM Algo Credit Exposure
  - IBM Software Services
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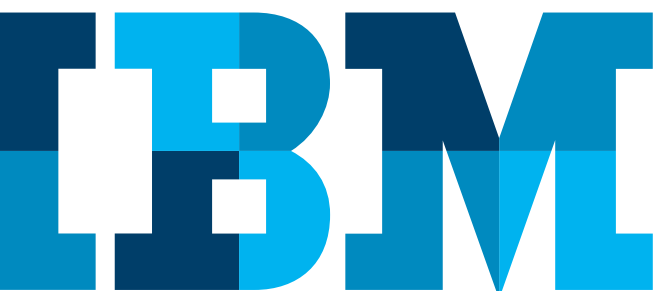
NIBC offers both corporate and consumer banking services. A large part of its business, however, is advising on, financing and investing in large-scale public and private projects. Based in The Hague in the Netherlands, the organization has offices in London; Frankfurt, Germany; Brussels; and Singapore. In 2011, the bank employed approximately 664 people, achieved revenue of EUR282 million and profit of EUR68 million, and managed loans worth EUR9.1 billion and mortgages worth EUR8.7 billion.

### The Opportunity

Operating a complex web of large-scale multinational funding, lending and investment projects, NIBC needed to stabilize its interest income and secure profits.

### What Makes It Smarter

The bank integrated an asset risk analysis solution into its enterprise risk management system to more tightly manage interest rate and liquidity risks to balance an acceptable asset-to-debt ratio. New, timely insights from near-real-time forecasting of market conditions and predictive scenario analyses give NIBC bank the foresight and agility it needs to promptly respond to quickly changing market and economic situations so that it can maximize profits and limit risks.



## Real Business Results

NIBC can now react faster to changing financial situations with the automation that reduces the reporting cycle from days to hours. And with scenario forecasts, bank managers can devise contingency plans for different situations as well as hedging strategies to stabilize cash flow. The solution helps the bank quickly identify and mitigate risks associated with its assets and liabilities, safeguarding its interest income and maintaining profitability at a stable level, even in difficult market and economic conditions.

## For More Information

Please contact your IBM representative or IBM Business Partner. Visit us at [ibm.com/algo](http://ibm.com/algo).

To learn more about NIBC, visit [www.nibc.com](http://www.nibc.com).

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*“Instead of occupying our analysts with days of data-gathering, the system provides in-depth analysis of multiple scenarios within just a few hours. We can make decisions based on the latest information at a much more detailed level, and with much more confidence in its accuracy.”*

— Marcel de Kler, head of market risk reporting

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