



ING Bank Śląski

Advanced analytics help bank provide personalized loan offers even while automating its loan-approval process

Katowice, Poland
www.ingbank.pl

Solution Components

- IBM® Power® 720 AIX® Solution Edition
 - IBM Power 730 AIX Solution Edition
 - IBM Operational Decision Manager
 - IBM Global Business Services® — Application Innovation Services
 - IBM Global Technology Services® — Integrated Technology Services
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ING Bank Śląski is part of the ING Group, which established operations in Poland in 1991. Based in Katowice, the bank has 7,000 employees and 365 branches. It offers retail and wholesale banking to individuals and corporations.

The Opportunity

To retain its competitive position as a modern credit bank, ING Bank Śląski needed a more responsive, multichannel loan-application system. Other factors crucial to the bank included time to market for new products and promotions and time to cash for approved loans.

What Makes It Smarter

ING Bank Śląski now uses a rules-based loan-application system not only to approve or deny credit in near-real time but also to analyze a customer's profile so that the bank can customize the final loan. The solution also allows the bank to simulate and create the optimal requirements for new loan products before launch, speeding time to market and helping maximize revenue for the bank.

Real Business Results

The new solution automates 90 percent of all loan decisions and processes upwards of 100,000 applications monthly. Customer satisfaction and the bank's competitiveness have increased, thanks to the fact that the solution also reduces time to cash for customers by 30 percent. Tailoring loans to the customer has increased the applied-for versus granted-loan value by 20 percent, representing a major revenue increase for the bank. Finally, the solution provides ING Bank Śląski with full auditability and traceability of loan processes, helping it comply with a changing regulatory environment.



For More Information

Please contact your IBM representative or IBM Business Partner.
Visit us at ibm.com/middleware.

To learn more about ING Bank Śląski, visit www.ingbank.pl.

“By combining automation and speed with customization in the loan-application process, we are generating new revenue while improving customer satisfaction.”

— Mirosław Forystek, chief information officer



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