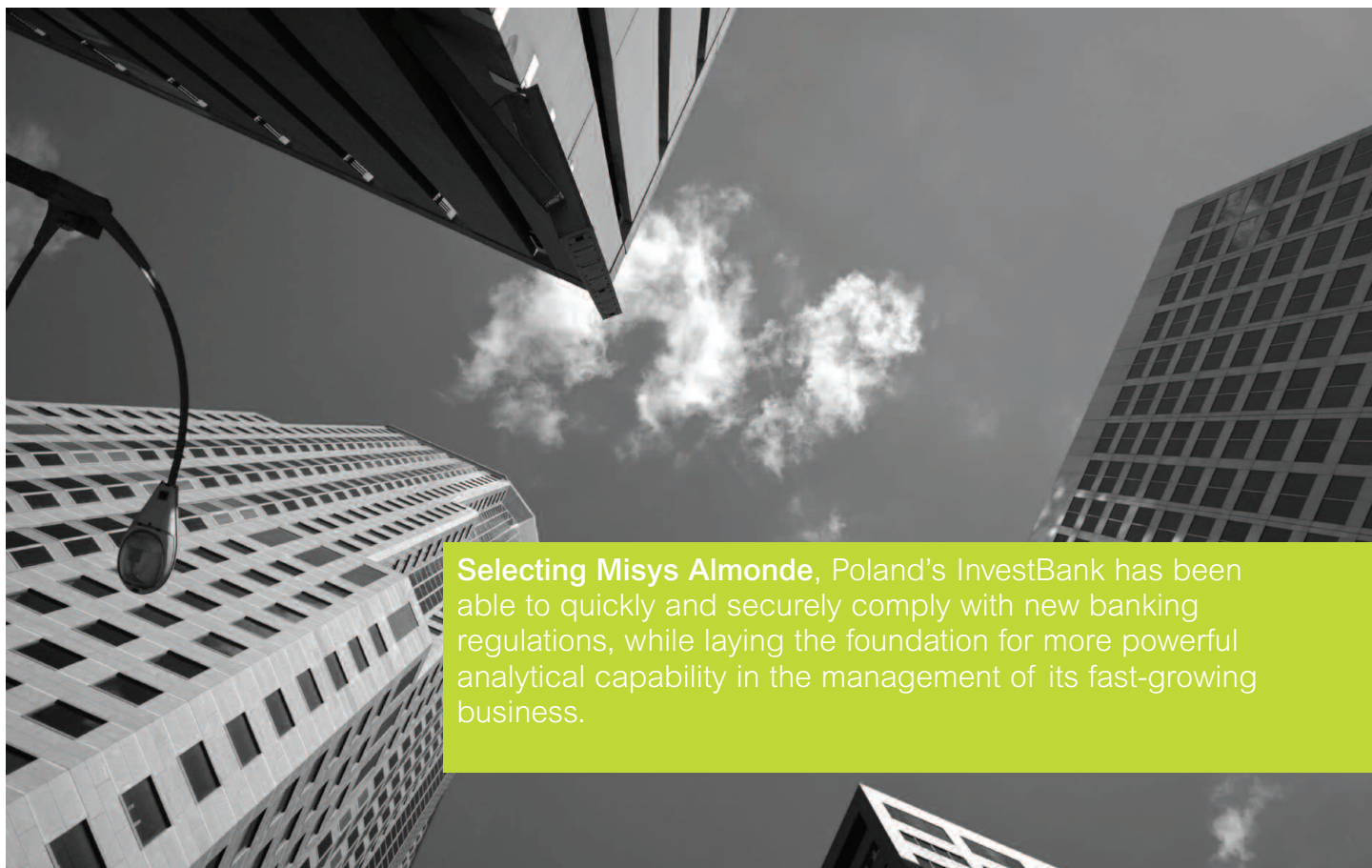


Misys Almonde

## InvestBank (Poland)



**Selecting Misys Almonde**, Poland's InvestBank has been able to quickly and securely comply with new banking regulations, while laying the foundation for more powerful analytical capability in the management of its fast-growing business.

## InvestBank (Poland) Risk Management Platform

**Selecting Almonde, part of the Misys Banking Systems risk management portfolio, Poland's InvestBank has been able to quickly and securely comply with new banking regulations, while laying the foundation for more powerful analytical capability in the management of its fast-growing business.**

### The business challenge

InvestBank is one of Poland's most innovative and fastest-growing banks, offering financial services to over 900,000 accounts through a multi-channel approach. In 2004, InvestBank decided to leverage the appearance of new banking regulatory requirements in order to introduce a sophisticated risk management capability to optimise the management of its business. This multi-phase project needed to meet tight deadlines for IAS 39 and Basel II implementation as well as allowing for future development of a complete risk management system on a single, integrated platform.

### An integrated approach to partnership

To ensure the bank addresses Basel II, ALM and IAS risk management correctly from the start, Deloitte was introduced to the partnership to add a perfectly coordinated and integrated approach, greatly reducing the potential project risks. Fully trained on the Misys solutions,

Deloitte provided business consulting and integration services, supporting other areas of vital technical and functional expertise. Between them, the project partners committed to a clear and detailed implementation plan; a partnership that encouraged confidence and allowed InvestBank to gain a complete and detailed view over project planning and costs.

### Rapid implementation and valuable insight

Phase I of the project was delivered in a record time of two months. It included IAS amortized cost and effective yield computation and a unique impairment modelling module. Thanks to the proven Misys implementation methodology and the software's built-in smart features, data mapping and integration into the Misys Reference Data Model proceeded smoothly.

An industry leader in the management of risk, Misys shared its in-depth experience with InvestBank on how to best capitalise on its risk management systems to optimise a banking business. Subsequent phases of the project delivered additional IAS 39, Basel II and ALM functionality with the same high standards of efficiency.

### Value delivered

The rapid implementation speed of selected IAS functionalities, allowed InvestBank to achieve an immediate return on its investment and to compute the quarterly IAS financial reports it required under the new compliance regulations. By adding further risk management modules on a phased, incremental basis, InvestBank can now manage its learning curve while controlling its exposure to investment risk.

### Enhanced analytical power

With the complete Misys suite installed, InvestBank senior management can benefit from powerful features able to

support its expansion strategy, analyse current business and simulate growth scenarios within a risk framework.

### Integrated, consistent approach with evolution potential

In future, InvestBank will find tangible benefit in the synergies inherent to the design of the Misys platform. Information uploaded in the data model, as well as results computed from the calculation engines, are shared across modules, ensuring consistency of results and reducing the impact of redundant data. In addition, when Misys releases new functionalities, or if InvestBank needs to develop custom features, a wide-ranging set of risk solutions can be quickly integrated into the existing platform.

Choosing Almonde as a solution from a partner with proven technology strength, knowledge and infrastructure around risk and regulatory compliance, has given InvestBank the financial tools it requires to manage its economic capital concerns and use the new regulatory framework to its advantage - a winning partnership built on software, solutions and success.

For more information on  
Misys Solutions please visit:  
[www.misys.com/banking](http://www.misys.com/banking)

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