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True Business Transparency

Understand and optimize
business decisions.

Take the right action with trusted information
about your business and your markets when you
need it most.



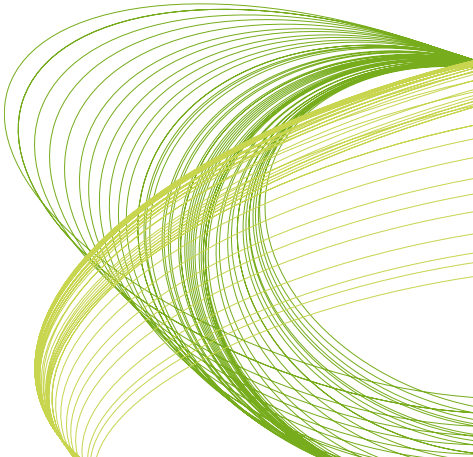
Banking & Finance

European Platform for Financial Professionals

ICT Innovation Award 2008 – Winner



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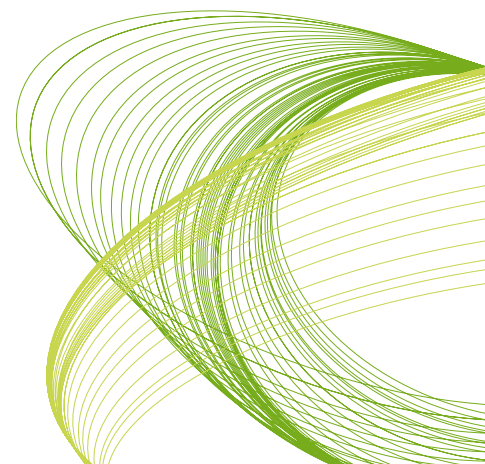
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QlikTech's flagship product, QlikView, simplifies decisions for everyone. QlikView works the way your mind works to connect related data from many sources, using patented, next-generation in-memory associative technology. Information can be explored intuitively and visually – with drill-down detail in a few clicks – delivering users accurate answers and better insights. The latest version of QlikView includes hundreds of new features, both subtle and significant, designed to make analysis more intuitive and powerful than ever before. All these improvements combine to put simple yet sophisticated information directly in the hands of business users so that they can make the right decisions now.

Named the world's fastest-growing Business Intelligence software vendor by IDC, QlikTech has more than 10,000 customers in 90 countries and more than 500 partners worldwide. QlikTech was founded in Lund, Sweden and is headquartered in Radnor, PA (USA) with direct operations throughout Europe and the Americas.

QlikTech offers a fully functional, free trial of QlikView and a 30-day money-back guarantee. For more information, please visit www.qlikview.com.

Business Intelligence
is Now Everyone Intelligent



In Light of the Economic Storm

Today's business situation has never been more volatile, with the forecast appearing uncertain at best and dismal at worst. Business analysts, economists, executives and management gurus are providing great advice on "how to navigate, survive and even thrive" in this environment. Most executives see the value of business intelligence, but many feel suspicious of new software and balk at the price tag. In this tough economy, managers have to make smarter and more timely decisions, and business visibility becomes more crucial than ever.

What does it take to survive in a competitive and economically challenging market?

Companies that successfully answer this question know that it involves a multi-pronged approach to choosing winning business strategies. Among the steps to success are:

1. Assess the true picture of the health of your business.
2. Make targeted cost cuts and shore up cash flow.
3. Look for opportunities to innovate, invest or gain competitive advantage.
4. Empower employees to take coordinated action.
5. Act quickly to make an impact – to capture new opportunities or to find savings.

Technology obviously plays a large role here. In a recent report by Gartner, analyst David Cearley states, "Strategic technologies affect, run, grow and transform the business initiatives of an organization."¹

The importance of Business Intelligence cannot be overestimated. Gartner ranks BI among the top ten strategic technologies for companies during 2009. In its report, Gartner said that BI "can have a direct positive impact on a company's business performance, dramatically improving its ability to accomplish its mission by making smarter decisions at every level of the business from corporate strategy to operational processes."

Business Intelligence, Gartner added, is especially strategic because it is directed toward knowledge workers and business managers – the very people who run, grow and transform businesses. BI encompasses the tools that let these users make better decisions, faster – all key elements of a winning strategy in today's economic climate.

¹ Carl Claunch and David Cearley, *Gartner's Top 10 Strategic Technologies for 2009*, October 2008

Can traditional Business Intelligence solutions – which can take months or years to deploy, and weeks or months to change – be relevant for business users today? Companies need to focus on high impact, fast value projects – those that can make an immediate difference in finding cost savings, seizing new market opportunities and making your people as effective as possible.

In this dossier you will read more about Business Intelligence, in-memory analysis, how your organization can benefit using QlikView and how other organizations such as SEB, ABN Amro and Atos Origin have implemented QlikView successfully into their business operations.

After reading this, we hope you realize that it is time to act NOW.



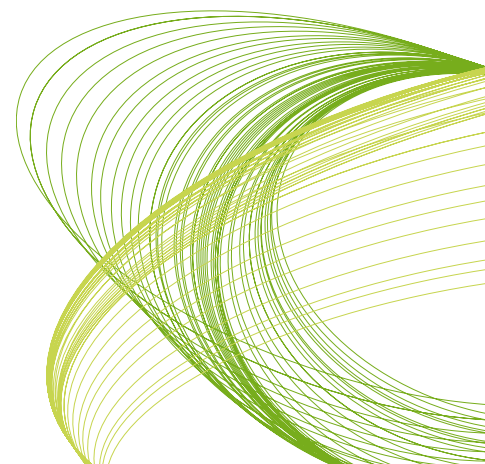
BI in 1/4 of the time



at 1/2 of the cost



with 2x the value



The Evolution of Business Intelligence into Next-Generation Analysis

If Abraham Maslow had constructed a hierarchy of needs for businesses, “intelligence” would surely have been at the base as a fundamental need for survival. For 20 years now, organizations have focused on automating their business processes. This automation led to the requirement for Business Intelligence (BI) technologies to retrieve and report data trapped in those underlying operational systems.

Now, in-memory analysis is poised to revolutionize the BI industry as it becomes the predominant approach. Gartner expects that “by 2012, 70% of Global 1000 organizations will load detailed data into memory as the primary method to optimize BI application performance”². This technological evolution has caused a squeeze amongst the so-called traditional OLAP players such as Cognos (IBM), Business Objects (SAP) and Microstrategy, as well as a threat to their service-heavy models. As the market continues to transform, QlikView is consistently gaining recognition as the emerging leader among in-memory analysis providers.

A Priority at the Top

In today’s world of budget constraints, industry regulations and hyper-competitive markets, there is an ever growing demand for instant and accurate business to enable decision making for everyone at all levels. BI has emerged as the single most important issue for an organization.

Business Intelligence that is dynamic can quickly deliver answers to business questions. It is not for nothing that business intelligence scores very high on most organizations’ list of priorities. BI has topped the league tables year on year as a top CXO priority – and IT spend.

Leveraging an organization’s data assets is one of the CIO’s most important responsibilities. Well thought out IT systems offer more integrated views, management to drive the business forward effectively and efficiently. Turning data into information and therefore actionable intelligence (decision making), creates true business transparency in the organization.

The Traditional BI Failures

While the promise of BI in making data genuinely useful has been around for many years, the reality has often been viewed as a failed technology that costs too much, takes too long to develop, is too difficult to change and too often, simply doesn’t work. End-users who were supposed to be supported by these massive investments to build competitive advantage are today still struggling to get the right information at the right time in order to improve their day-to-day business decisions.

² Kurt Schlegel, et al., “BI Applications Benefit From In-Memory Technology Improvements”, Gartner

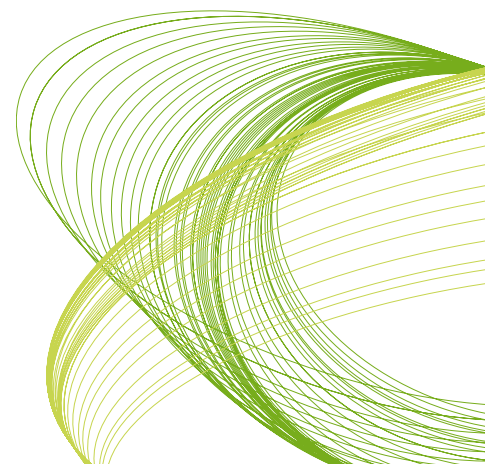
Traditional BI was constrained by design. Its underlying architecture was built to conserve expensive processing resources. As a result, business intelligence could be developed only by technical experts and used only by business analysts. The everyday business user, whether CEO or sales rep, had to rely on these experts for the answers they needed – and to wait in the queue for changes. This remains the legacy today.

Next-Generation Analysis

Fundamental technology innovations, from 64-bit computing to in-memory processing, opened the door to the next-generation. The biggest impact comes from in-memory analysis and reporting which brings simplicity, flexibility, and scalability to enterprise-wide BI deployments. The result is both faster processing (analysis) and faster deployment of highly scalable solutions – on more affordable hardware.

In-memory analysis has revolutionized the BI marketplace, opening the door to visionaries like QlikTech who could deliver quick, accurate, user-friendly ways to slice and dice information, offering highly scalable solutions at a fraction of the cost. Enabled by in-memory technology, next generation QlikView analysis has been designed to work the way people think – through associating related information that can be freely explored, rather than forcing people down a predetermined, hierarchical path.

As the BI market continues to transform, these next-generation innovators are gaining recognition for making information available broadly, affordably, and quickly – essentially providing BI to the masses. With easy-to-use applications that generate accurate and actionable information quickly, businesses no longer need to imagine a world of both simplicity and sophistication. Next-generation BI is here today, and to stay.



What This Means for Financial Firms



Daan Koster is a Requirements Engineer at Atos Origin and has been working with QlikView for the last four years. He is using QlikView in various environments - dashboards from different source systems and platforms but also as a view on the in- and output data for large software migrations.

A flexible, in-memory BI solution can be leveraged across financial firms by business users to deal with information visibility challenges they encounter in everyday activities. Because of the variety of questions, information needs are often difficult to predict and thus require a dynamic solution that can adapt to variability.

Whether financial advisors or marketing groups exploring clients to discover new opportunities, credit and risk managers analyzing portfolios to uncover hidden concentrations, trading desks analyzing transaction activity to assess profitability, or operations looking to improve efficiency, a simple and powerful in-memory analysis tool allows business users to interact with information and make more informed decisions that add up to tremendous value.

Getting More Out Of Less: Gaining Visibility in Volatility

This dynamic approach to analysis is needed now more than ever. The current economic conditions mean organizations need business transparency to make the best decisions. Growing companies will benefit from knowing how to react rapidly to the changing business environment and market landscape.

Now is the time to find – and act on – the right opportunities for your business. This requires five key things:

1. Visibility: Understand your business opportunities
2. Right: Pick the best opportunities
3. Now: Opportunity is fleeting, act now not months
4. Cash: Cash captures opportunity
5. People: Get everyone focused on opportunity

BI plays a fundamental role in helping organizations weather the current storm and outperform the competition. Across the enterprise and inside departments – in financial institutions large and small – people are looking at where to focus, where to cut and where to invest. This requires powerful, intuitive and affordable analysis to make the right decisions now.

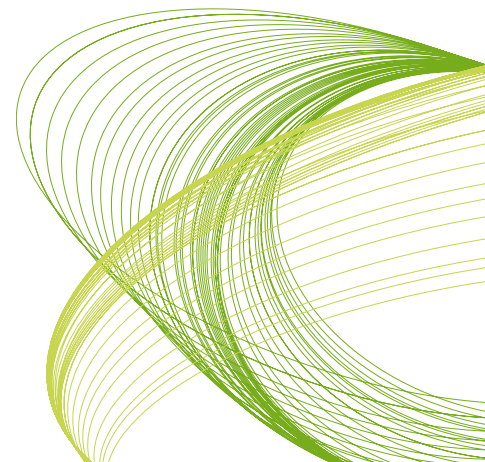
- **Gain Visibility.** QlikView unlocks information trapped in corporate systems and puts it in the hands of those who can take best advantage of it – in dashboards, charts and reports – with drill-down details in a few clicks. Slice, compare and aggregate data to make the right decisions.
- **Be Right.** Gaining access to data is nothing if you can't make the right decisions. QlikView brings all of the related data together for a “single version of the truth” and lets you find the meaning in the information – allowing you to make the right decisions.

- **Do It Now.** You need to make these decisions now, not in a several months or a year. With QlikView, applications can be deployed in days, and changes made in minutes.
- **Free Your Cash.** Budgets are constrained and resources limited. QlikView provides a significantly lower total cost of ownership than traditional Business Intelligence solutions.
- **Empower Everyone.** QlikView is intuitive, bringing the power of sophisticated analysis to anyone in your organization. IT staff can be freed from report writing, while people in the field can address the business issues – armed with better information, faster.

Atos Origin has implemented a QlikView community server for time management, whereby more than 100 project and service leaders are able to analyze information on all consulting projects at any time. The key achievement of this project: with just a few “qliks” these users have a full and consistent overview of all ongoing engagements, providing insight into performance and informing decisions on resource allocation.

Atos Origin Snapshot

Atos Origin is an international information technology services company. Its business is turning client vision into results through the application of consulting, systems integration and managed operations. The company's annual revenues are EUR 5.4 billion and it employs 50,000 people in 40 countries.



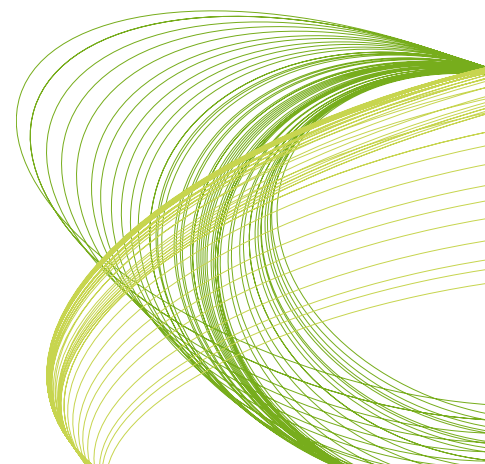


The next section of this paper presents two different voices from financial services executives who share similar successes through their use of QlikView:

- In the first, executive Johan Tegner, Chief Controller for Swedish financial institution SEB, provides a before and after account of the everyday impact of making “everyone intelligent.” In SEB’s transformation to become truly customer focused, the firm needed accurate and actionable analysis for customer acquisition, retention and profitability.
- In the second, Jean-Luc Masselin, Director of Internal Control at ABN Amro, offers a first-person account of successful risk management. The French bank needed to simplify, automate and integrate compliance and mitigate risk throughout its operational processes.

While the details differ, these financial firms – like most other organizations – shared common challenges in usability, timeliness and accuracy of information.

Everyone Intelligent – Real World Experiences from Financial Firms



Upping the BI Stakes: SEB Life Turns Business Intelligence into Winning Customer Intelligence



Johan Tegner joined SEB in 2000. Since 2003 he has been the head of the Business Control department within the Swedish Life division and Chief Controller. Johan is a member of the Management board for the Swedish Life business division.

Customer acquisition, retention and profit per customer drive success in the banking industry. Across economic cycles, banks compete fiercely for customers and new business whilst having to adjust for constant demographic shifts in core markets. Competitive pressures require innovation in packaging ever-more personalized products and services for targeted groups.

“SEB realized that as an organization and a service provider, we would have to improve our approach to customer service to remain ahead in what was becoming a competitive market place,” states Johan Tegner.

SEB needed to expedite implementation of Customer Data Integration (CDI), which drove the need for a BI solution. According to industry research conducted by Gartner, leading US and global banks have demonstrated a clear link between CDI programs and improved sales and profits. One bank reported that CDI increased its profit per household by 7%; another bank cited an increase of 17%. The number of customers using four or more products rose by 20% at one bank and 100% at another bank.³

The challenge was to consolidate accurate customer and business data while making it easily accessible so business divisions could share complete customer profiles and identify opportunities to increase profitability through up-selling and cross-selling. “From my perspective, Business Intelligence (BI) is not only being able to get the information that exists in your organization today in real-time, but also being able act on it,” Tegner states.

Taking the First Step

“We wanted to get smarter about the customer; we had so much data but couldn’t get at it to get the answers we needed,” says Tegner. As part of their initiative, they also were streamlining SEB’s data tools – cutting down from 495 different data warehouses and 14 business intelligence tools to eliminate redundancies. They needed to replace Microsoft Excel and Access with alternatives that could provide sophisticated analysis without creating dependence on external consultants.

Traditional BI products require substantial investments in capital, time and IT resources to create and maintain data warehouses, reporting and data cubes. Data must first be aggregated before beginning to generate analytical dashboards, scorecards and reports. This doesn’t enable BI-based CDI for line of business managers and executives wanting fast, tangible results that directly benefit their business units.

³ Gartner, Industry Research, “Banks See Results From Customer Data Integration”, Publication ID Number: G00142141

“We had looked at tools such as Cognos Powerplay but we couldn’t get the information in; with the compliance structure that we have in place, our data can be rather complex,” explained Tegner. “In today’s market, what is important is simplicity, accessibility and independence. As things develop or change you have to be able to do things yourself without a reliance on others. And then, speed, speed, speed!”

Last autumn, SEB rolled out QlikView, in-memory analysis, to 200 sales people in two out of 13 business divisions.

“50 % of finding a suitable tool was luck! We had just started the search process and one of our IT team members had attended a meeting where QlikView was shown...and he was impressed,” explains Tegner. “Day-to-day data that is understood by everyone was presented in a way that we had not seen before. Furthermore, the speed and the guarantees provided by QlikTech, coupled with an impressive demonstration, helped assure us that this was a good decision.”

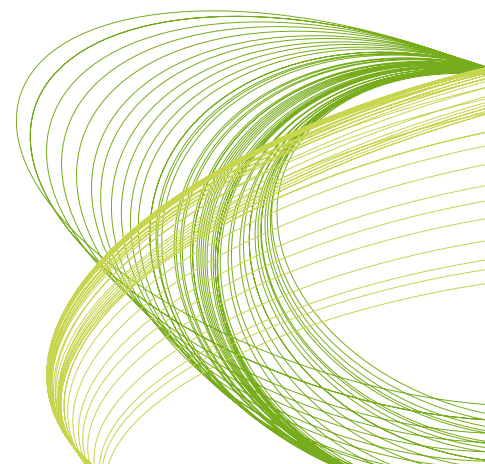
Moving Forward Fast

Most banks struggle to transform their enterprise from segregated legacy system infrastructures to become more customer-centric and operationally agile. “As an organization we move slowly, and the business value is often back-loaded to the end of large IT projects. QlikView was a breath of fresh air and brought in a new way of thinking for us. We’re in front when it comes to Business Intelligence. For the first time, we can unlock our data and make use of it across a large user community,” says Tegner.

SEB was able to accomplish its requirement of independence as well, according to Tegner. “QlikView has the right attitude; other BI software vendors still claim that they are the only ones able to provide a reporting and analysis tool. They want to sell consulting hours, but we found a big advantage in that we are capable of doing it ourselves. QlikView is end-user focused. We are living in the IT era and so it is important that we should have and maintain that independence for end-users.”

SEB Snapshot

SEB is a North European financial group spanning four divisions of merchant banking, retail banking, wealth management and life insurance for 400,000 corporate customers and institutions and 5 million private customers. Headquartered in Stockholm, Sweden with ~\$300 billion in assets, SEB achieved ~\$6 billion in revenue with 20,000 employees.



Business Agility for Customer Retention and Acquisition

In-memory BI is flexible enough to deliver answers while questions are still relevant and the answers useful, directly to business leaders and user exactly when they need them. Traditional BI limits companies in providing dynamic analysis because it is often difficult for the BI infrastructure to truly reflect the business model; business managers can't easily understand a data model and data warehouses are built in a way that doesn't reflect the business. When the business environment changes and a new BI data warehouse is needed to support the new questions to be asked, the old structure has to be manually changed and that takes time and money.

"You always have the correct figures; there is a legitimate connection between the different data. We were always scared to use a Microsoft Access database, as it is so easy for the user to connect and transform data incorrectly" says Tegner. "QlikView is already connected; the data is already associated but not pre-aggregated, and so it is 'safe' and still flexible." Sales now can save an average of five hours per week on analysis.

Corporate Sales Managers can have up to 200 clients and they had no ability to explore or analyze their books of business. According to Tegner, they were sending Excel spreadsheets that were just being thrown out. There was no real use of the data. Now, sales representatives explore and analyze their customer bases across a number of dimensions to uncover potential targets for cross-sell and up-sell opportunities.

"We are now able to have a conversation with our data," says Tegner. "The customer information is invaluable. Decisions are now based on facts – made possible by QlikView. "

Navigating Through a Tough Market

Today's volatile business situation is turning decision-making into a series of trade-offs. All practical guidance hinges on the visibility to analyze up-to-date information to make the right decisions.

Tegner concludes: "We had the Internet boom at the beginning of the century, and moved from being branch-centric. When we had the finance crash, the Internet phase stopped. Companies are becoming more customer-oriented. As a bank, we were seen as a necessity and so previously we didn't need to have an intimacy with our customers. However with the Internet it is now no longer four banks for customers to choose from; there are many smaller ones that arose from the ease of access by the Internet. So what are the tools? How do we get our customers and keep them? How do we sell across divisions? How do we become close to our customers? What's the perk with SEB? That's what we need our customers to understand by us understanding and knowing them. Instead of going online, we're developing our customer intimacy."

An Interview with Jean-Luc Masselin, Director of Internal Control, ABN Amro

Banks operate in increasingly regulated and complex environments. Regulatory compliance, credit and market risk, information security and privacy significantly impact business performance. Expansion into new geographies increases exposure that needs to be managed, adding to the costs and burdens of financial reporting and risk management challenges. Amongst a bank's major priorities are finding ways to simplify and integrate compliance and risk management with automated operational processes.

Today's current economic crisis has exposed inherent weaknesses in risk management, forcing banks to improve their risk governance processes, increase the collaboration between risk and finance functions, and make instilling a risk attentive culture a priority.

Jean-Luc Masselin joined ABN Amro at the end of 2006 challenged with building an independent, central team that would provide a cross-entity and cross-business unit control scheme for the bank's Controllers.

What could be the biggest challenge to face the financial industry?

We're in a very changing world in the market situation, in regulation, in the businesses and in the shareholders' expectations. Banks have built quite intelligent but complex organizations, so it's not that easy to change and adapt to all those changes, especially considering the needs of all the different stakeholders that have input to managing those activities.

The main challenge is trying to remain focused on business, clients, and quality of service while managing such complex organizations consistently. There is still the same need for understanding the customer and at the same time there is now huge pressure on costs, profitability, compliance and protection of assets.

Furthermore, the systems that capture all of these elements are often very complex, outsourced, or managed by very different departments in different places around the world. Consistent monitoring of processes and operations throughout those systems is not easy and rarely an inbuilt feature. To face this complexity, Regulators have requested increased, specialized and independent teams. What is quite astonishing is that a huge part of the regulation that led to the creation of control entities such as mine is based on risk aversion, yet adding this complexity increases risk.

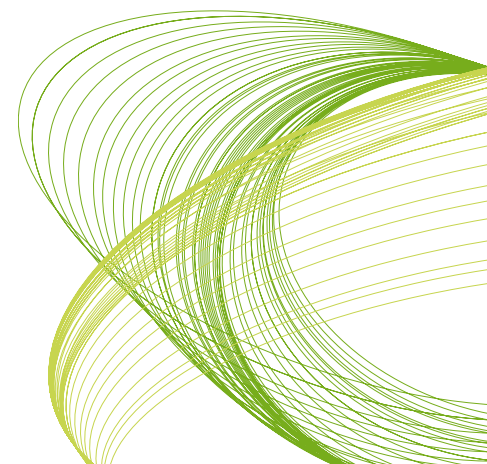
The business strategy when you joined ABN Amro was to bring together the different entities, unite the different functions and have a common ground. What were your personal objectives?

I was particularly motivated by building consistency between the different departments – the control, organizational and IT departments that were dedicated to supporting business operations. Based on my previous experience, I wanted to develop an internal control culture throughout the bank.

Risk Inside-Out, Outside-In



Jean-Luc Masselin, former statutory auditor, CIA and author of internal control literature, joined ABN AMRO early in 2007 to help develop superior internal control practice in all the French entities. Since then he has merged different teams and developed a common methodology, provided new control tools and worked in teams to better integrate ongoing control to business and risk management.





In this function, it's my role to question the organization, tools, procedures and methodologies. It is mainly a matter of technics. But, all of these are being processed and lived by people. If you do not add some insight on how you help people manage the change that you require and why it's needed, then problems will arise. Managing a technical and human project with high return for all stakeholders is really motivating.

How are control teams in the Financial Sector intended to reduce risks effectively?

It is a threefold process: first risk analysis and building adequate organizational answers; second monitoring of processes; and third analysis of operations to check both results and processes seen from these effects.



Risk analysis is a continuous process because we perform an analysis of all the regulations and standards, required from both ABN and the industry itself, and share the risk analysis with the people in the field. Although ABN provides standard control procedures built into the system and the organization, they need to be adapted to local systems and business process. We check and report on the status, follow up on remediation plans, check and evaluate procedures and changes, and adjust our risk analysis on a continual basis.

Focussing on high risks is a key success factor.

How do you manage risk mapping?

Nowadays risk mapping is an industry standard but what might differ from one bank to another is the shape it takes, the way it is centralized or initialized on a local basis. Very often there has been so much pressure in the regulations and there is such a tremendous weight of existing systems and procedures that you might have several risk analyses that co-exist because you know everyone has his own rhythm and way of seeing things. And so you might have risk analysis from the internal audit standpoint and one from the organization standpoint.



The standards are evolving; it is now an industry standard to keep track of failures, losses and errors and to evaluate operational risk. It should be a standard to have an ongoing and historical control, but it's not that often that you have something that is structured for quite a long period of time. Our system was initiated in 2003 and so we have quite an insight into the monitoring we can do to help people in the field. This leads to a huge amount of information, a lot of analysis angles/axis and you've got to report from the very top – audit committee, to the people in the field – and so you need to be able to drill down, summarize and keep consistent.

While different business units co-exist under the same bank name, they really do operate independently. The cohesion that your team provides through the internal monitoring helps with that as well?

Absolutely, we provide consistent analysis schemes, evaluation grids and reporting. This greatly helps with global monitoring, allows benchmarking insight for local management, and offers a unique chance to prioritize internal control / organizational and compliance issues. For instance, we were able to provide the first cross entity global risk cartography to our CEO and governance team. But all this requires cross platform tools and common methodologies. And for this we needed new solutions.

As a matter of fact, when I joined the bank a lot was being done for risk analysis and process control with Microsoft Excel using different templates. We also had a full database under Microsoft Access for the control of operations. That was perfect, neat, great and very, very complicated. We were not able to keep it running as the developer left (a quite classic story). If you cannot easily understand how the information is accessed, obtained and processed, then you are not able to adjust even to the slightest of changes. This is typically the case when each entity has its own management information system with ever-changing location accesses and rights.

This is the reason we searched for and found QlikView. It has a great ease of use with the ability for different kinds of users to work with information as they need to: business users can actually create specific applications with the provided data; and others can simply analyze the delivered data however they like. This is quite a consistent and intelligent way of sharing the work individually whilst working together.

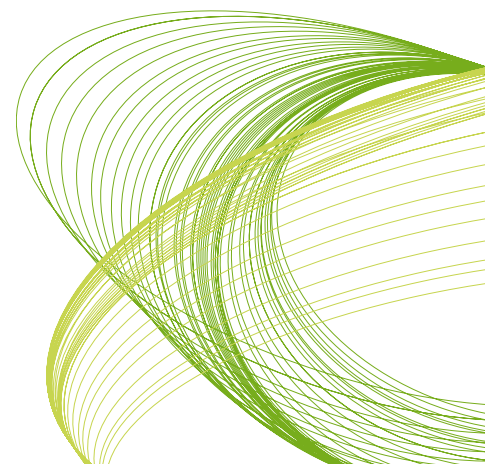
One of the strengths of QlikView is the fact that you can try to compare or join analysis from the different standpoints; you can try to compare them or to combine them. Our control basis includes something like 1,700 points, single control points/check points, and we're currently using 8,000 instances of those controls on an ongoing basis, monthly and quarterly. In addition, we monitor the work of the 20 controllers I'm leading, managing access and reporting among them, within the two or three levels between them, and to the top management and the audit committee. It's complex, but surprisingly simple with QlikView.

We also frequently use QlikView to access client information and transaction details, in order to monitor how transactions have been processed and identify sensitive transactions. This is really efficient; there is a huge mass of data in transaction information and with QlikView it's easy to pinpoint questions and identify inconsistencies.

We're not just using QlikView as a reporting tool; we also use it as an investigation tool. It is dynamic in comparison to traditional BI tools – it can process a large amount of data and pinpoint problems, we can easily track transactions in the 5,000,000 monthly operations we have to deal with. QlikView delivers answers to questions the department head asked when the system was first installed and to new questions that come up every day. Each day there can be a new investigation that needs to be done and the fact that QlikView is easy to use and to 'shape', means you do not have to place a request to the central IT department that had been outsourced to efficient teams in India. It really is a great help and a great efficiency tool for every single Controller.

ABN Amro Snapshot

Once one of the ten largest banks in the world with almost 110,000 people in 53 countries, ABN AMRO has gone through the largest take over ever in the banking sector. Retail business in Spanish / Latin countries have been bought by Santander and investment, transaction and large corporate banking acquired by Royal Bank of Scotland. In October 2008, the Dutch state announced that it had bought Fortis Netherlands, including its interests in ABN AMRO. ABN AMRO is now a worldwide financial group serving retail and commercial clients in about 50 countries with more than 30,000 people. A major banking actor in the Netherlands, ABN AMRO offers worldwide wealth management services based on strong asset management knowledge. Operating income increased by 5% to EUR 17,268m in 2007 and reported net profit from continuing activities was EUR 1,798m at that time.



Using QlikView has enabled ABN Amro to become 'internally intelligent' and have real visibility not only into the business but also into your processes and how individuals are working to contribute to the growth of the company. People may consider that they are more vulnerable; Big Brother is doing more than just watching. What has that done to the mindset and culture of the bank?

That is the first feeling that you have with such a change. The second feeling is that as a department head I am no longer discovering a problem during a meeting because the CEO tells me. We are now in a position to provide department heads with an up-to-date situation on the way we see things, to work together hand-in-hand. At the same time, because of the ease of use, it also helps us to develop adequate views for the different reporting requests that we receive based on specific needs. When you have a tool that is heavy, bulky and aggregated, when it is painful and quite long, you do one report and provide the same one to everybody. That report may be too detailed for one individual and not enough detail for another. With this tool we can provide everybody with an adequate amount of information and if somebody wants more, which isn't that often, he can drill down and see an analysis by entity, by function ... and for your team to keep track of their workload, performance contract and all of that. The short level of impact is that people feel they have a tool for monitoring their performance. It empowers them.

What is the ideal place for an organization to be in with an internal control culture?

I think that the best possible place is to be able to help everybody in the bank understanding the global situation, and at the same time, "feel" the type of business and the service that the bank is providing. Clearly an employee knowing their position and their situation – you have a part to play and what the quality of your part is linked to within the organization. If each employee sees themselves as a member of the global team, part of a global system with an economic role, that's a big point because then you have people that are concerned and professional. And that's a kind of team spirit.

Because without internal control...

...a banking entity would see errors and failures grow and professional attitude and awareness diminish; in other words, business intelligence would diminish. It is easily linked to the fact that I really do believe that if you think about the way you are working, you will improve the way you work. We are in an organization that numbers tens of thousands of people; a good way of fighting entropy, improving professionalism, quality of service and the quality of life of our employees is to continually monitor the situation and continually improve it. That's what internal control can provide if you really use it as an internal regulation system, just as your nerve system would do. Regulate the work and improve. It's a little harder to execute internal control this way, rather than just saying, "Okay, I have to make a check and when that's done, I'll leave a piece of paper saying I made a check... I was here, everything's okay!"



Summary

Operational visibility. Customer acquisition, retention and profitability. Risk analysis, management and reporting. Compliance. Firms like SEB and ABN Amro are solving some their most pressing business challenges, as well as simplifying their information challenges, with QlikView, which is providing extraordinarily sophisticated analysis that is unusually affordable, fast to deploy, simple to use, and easy to change.

- Uncover cross-selling and up-selling opportunities using detailed customer demographic and portfolio information
- Improve effectiveness of risk and exposure management, across products, counterparties, assets types and geographies
- Gain visibility into trades and retail/insurance transactions to optimize efficiency and maximize profitability
- Improve investment returns through 'what-if' analysis for portfolios, holdings, performance and investment research
- Improve sales management & performance against targets, across regions, products, customer segments and over time
- Streamline trade life-cycles and operations through measurable process improvements
- Ensure compliance through unrestricted ad-hoc analysis and reporting, from KPI's down to individual transactions
- Improve IT performance through enhanced SLA management, system optimization and resource allocation

In today's volatile markets, business intelligence has never been more important. QlikView provides the information financial firms need with the detail they want to make the right decisions about the business. Whether Controllers, CEOs, Risk Managers, or Sales Executives, QlikView makes everyone more intelligent.

Find out more at www.qlikview.com.



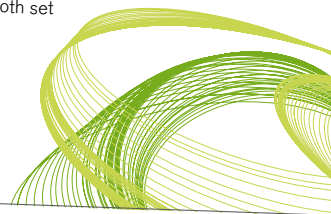
Say hello to Olap, or goodbye.

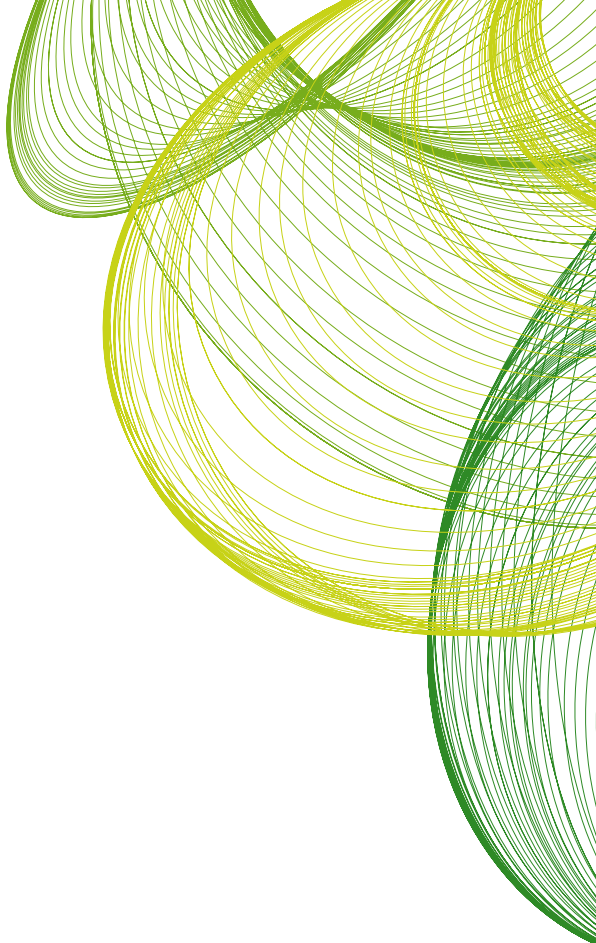
Olap is yesterday's cool guy, and yesterday in the world of technology is a long time, to put it mildly. Still, oddly enough, most of the business intelligence firms out there still use traditional Olap in their software. Not only is it expensive, slow and restrictive, it's also very complex. In short, not very intelligent for a business intelligence solution. So, while our competitors sat back we turned BI on its head: no cubes, no pre-aggregation, no data warehouse, no complexities, no waiting.

The result is QlikView, a solution so revolutionary that we're now the fastest growing BI-company in the world. So, if you're interested in smart analysis, say goodbye to Olap. Because if you're using a 20-year-old technology, you're literally letting a mammoth set the pace. No matter how well groomed it is. We're looking forward to your call.

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QlikView





QlikView is the world's fastest-growing business analysis solution. People in more than 10,000 organizations in every industry are using QlikView to visualize the information they want with the detail they need to make the right decisions. Decisions about risk, investment, cost and profitability. The same decisions you need to make now.

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