



This Spotfire customer is one of the world's largest financial institutions, providing a full range of banking, investing, asset management and other financial and risk management products and services. The bank has nearly 60 million consumer and small business relationships with almost 6,000 retail banking offices.

"Spotfire Analytics adapts to my way of thinking. I think to myself 'wouldn't it be nice if I could analyze something very specific,' and it turns out I can – in real-time. The user interface is tailored to how an analyst thinks."

Business Analyst, Treasury Reporting Division, Large Global Financial Institution

Treasury reporting department of global bank performs balance sheet risk assessment 85-90% faster using TIBCO Spotfire Analytics

The treasury reporting division of a large U.S. bank with global operations performs balance sheet risk assessment for worldwide locations. Currently, there are more than 100 business analyst and reporting specialists across the globe that alter a series of Excel spreadsheets to show balance sheet risk for the company worldwide. There is no single point of reference or report for all users that clearly show the risk by continent and country therein.

Hundreds of individual spreadsheets need to be opened and updated from a SharePoint site. On the Y axis data values include exposures, risk measurements such as value at risk, expected shortfall, concentration, liquidity measures, and net longs and shorts (by volume and amount). X axis data includes time, product asset type, geographic location, line of business, economic capital and hedged transactions by department and by trader.

CHALLENGE

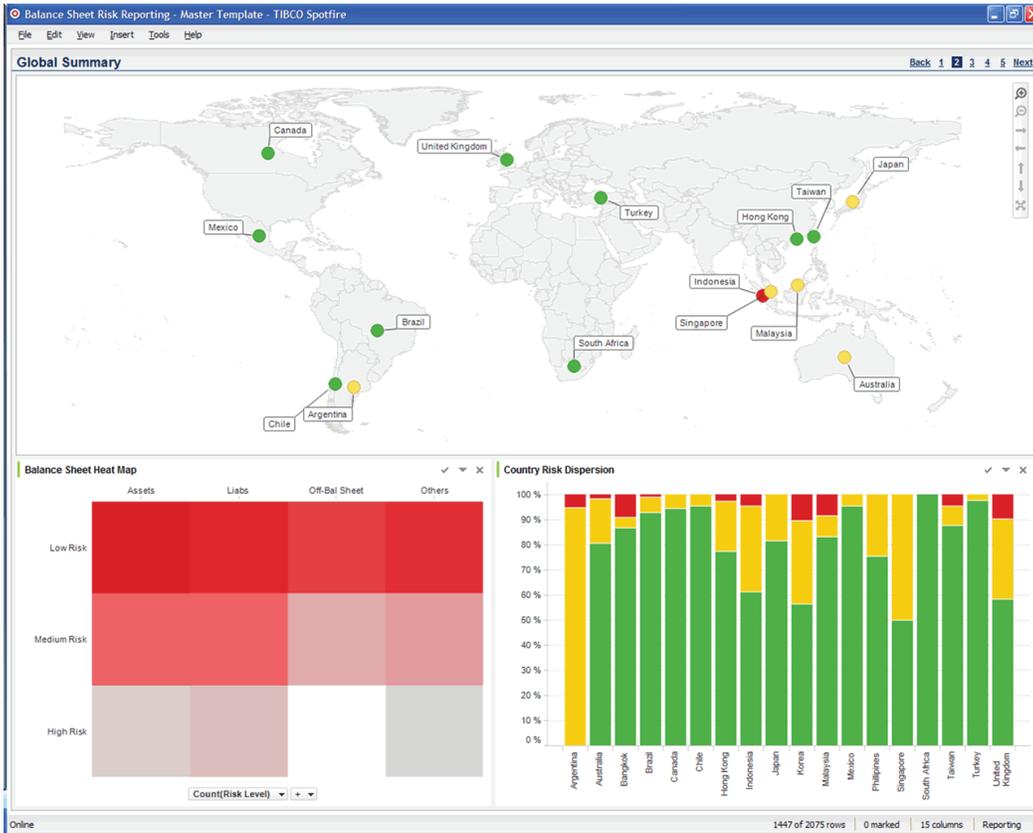
Performing the balance sheet risk assessment was a long, tedious, time-consuming process, given that these complex spreadsheets are assessed daily for hundreds of countries and currency types.

SOLUTION

To expedite the analysis, the bank's treasury reporting division decided to do a pilot with TIBCO Spotfire® visual analytics solution. Users across the world access a single, consolidated Spotfire report based on multiple flat files which are modified by users. This type of reporting did not exist in a consolidated form before, and users had to manually open each spreadsheet to get an idea of the risk from country to country, entity to entity.

The Spotfire Web Player provides a collaborative, zero footprint, dynamic, one-stop reporting platform. Visualizations such as the map chart, as well as dynamic color, instantly convey overall risk for countries and regions. Users can quickly drill





Spotfire visualization depicting global balance sheet risk by geography

down into a more detailed view of each area and investigate the data. "Spotfire Analytics adapts to my way of thinking," said one user. "I think to myself 'wouldn't it be nice I could analyze something very specific,' and it turns out I can – in real-time. The user interface is tailored to how an analyst thinks."

RESULTS

Users estimate they are performing the balance sheet risk assessment 85 – 90% more quickly with Spotfire. The project has been so successful that the vice president of treasury reporting and operations took an interest and has requested that its release be expedited. The department expects Spotfire Analytics to be used for other risk management applications in the future.



TIBCO Software Inc. (NASDAQ: TIBX) is a leading independent business integration software company and a leading enabler of real-time business, helping companies become more cost-effective, more agile and more efficient. TIBCO has delivered the value of real-time business, what TIBCO calls The Power of Now®, to thousands of customers around the world and in a wide variety of industries.

<http://spotfire.tibco.com>

TIBCO Spotfire
 TIBCO Software Inc.
 212 Elm Street
 Somerville, MA 02144

Tel: +1 617 702 1600
 +1 800 245 4211
Fax: +1 617 702 1700