

Trying to create the cloud-enabled bank of the future? Things are looking up.

IBM Cloud



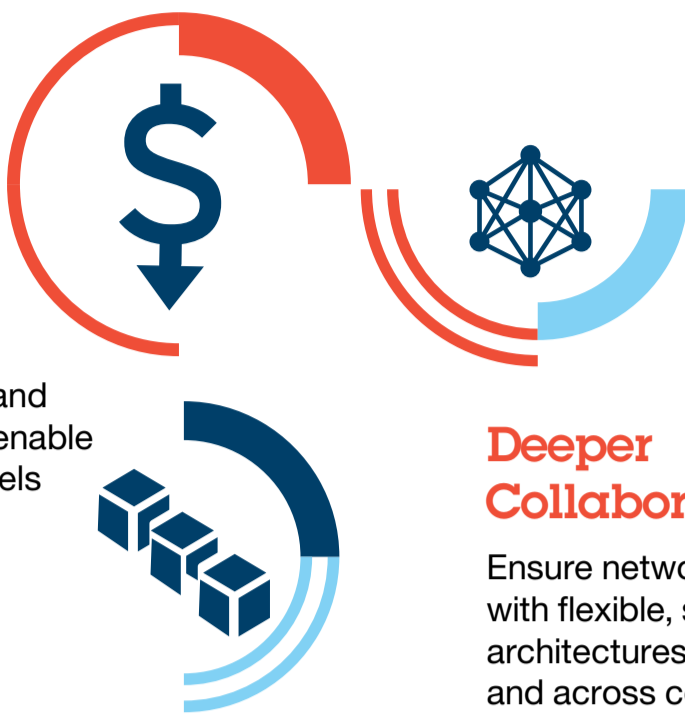
Industry leaders are using cloud today and realizing some pretty impressive results.

Strategic Reinvention

Reduce IT and operational costs, increase capacity and performance, and enable new business models

Better Decisions

Remove complexity, simplify processes, eliminate bottlenecks, and leverage data and analytics



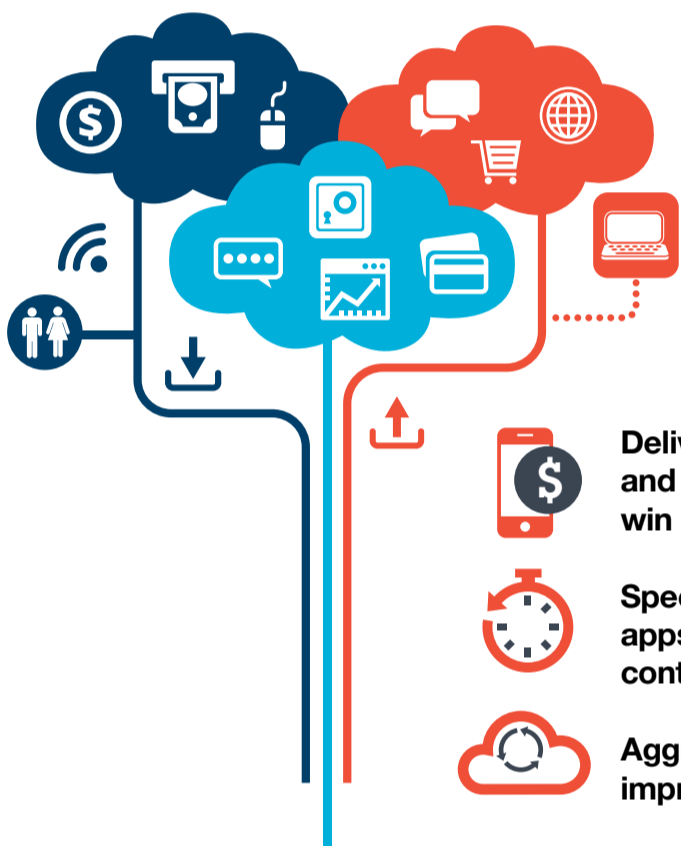
Deeper Collaboration

Ensure network availability with flexible, secure and reliable architectures for working within and across companies

Almost **2x** the revenue growth

Nearly **2.5x** higher gross profit growth than peers

Cloud is the growth engine for business.



Benefits for Banks

Deliver innovative mobile banking products and services to enhance competitiveness, win new customers

Speed development and test of new banking apps while improving reliability and business continuity

Aggregate data from across the enterprise to improve customer insight and manage risks

Banks of all sizes are turning to cloud-based services to enhance business functions for everything from advanced data analytics to compliance activities and HR. Cloud allows banks to deploy computing resources based on actual demands, reducing costs and simplifying IT infrastructure. In addition to accelerating time to market and innovation, it can foster open standards, both within and between banks and their partners, offering true interoperability.

Banks are using Cloud for competitive advantage, translating to benefits for their customers as well:

69%* use Cloud to drive innovation into new products & services.

2/3* use Cloud to make better, data-driven decisions and share data seamlessly across applications.

63%* will be using hybrid Cloud this year.

* IBM Center for Applied Insights

<http://www.ibm.com/smarterplanet/us/en/centerforappliedinsights/article/globalcloud.html>

Here's a good example

ANADOLUBANK

Working with IBM to implement a private cloud, Anadolubank sped up storage provisioning

by **94%** ↑

With IBM XIV enabling fast provisioning of high-performance storage for our development environments, we are well placed to develop the modern banking services we need to attract business from new domestic markets.

Tunç Bergsan
CIO, Anadolubank

Forward-looking banks are pursuing cloud strategies to:

- Reduce costs and improve efficiency of IT infrastructure, operations and application development
- Support innovation, and speed development and deployment of new services
- Aggregate data from across the enterprise to improve customer insight and manage risks

IBM has helped tens of thousands of organizations to gain competitive advantage through cloud.



Think it.

Strategize how to use cloud to drive revenue growth and efficiencies.



Build it.

Build and run your private or dynamic hybrid cloud.



Tap into it.

Utilize cloud services delivered from IBM Cloud.