



# TEMENOS<sup>TM</sup>

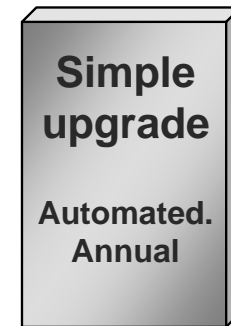
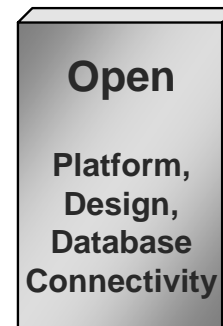
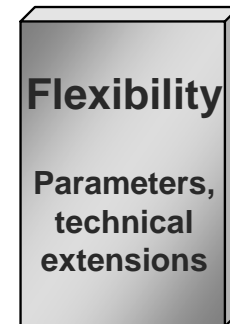
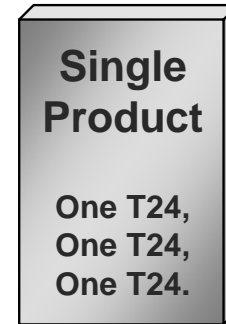
TCF 2007 Investors – T24

Why is T24 the best selling system?

Mark Gunning  
Andre Loustau

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- Broad, modular functionality
- Integrated
- Real-time
- Mission critical - 24\*7 Non Stop
- Flexibility: fast time to market
- Massively Scaleable
- Highly automated process and workflow
- Protected investment – future-proof
- Multi: Company, Language, Country, Time-zone
- Controlled Autonomy - choose level of independence



- Dependent on supplier
- Low commitment/risk
- Increased TTM
- Smaller/static institutions
- Basic parameter set

- Independent of supplier
  - Higher commitment
    - Minimum TTM
- Larger/dynamic institutions
- Full parameter set / Dev Toolkit

# TEMENOS T24 Product History

Business Functionality  
Technology

1990

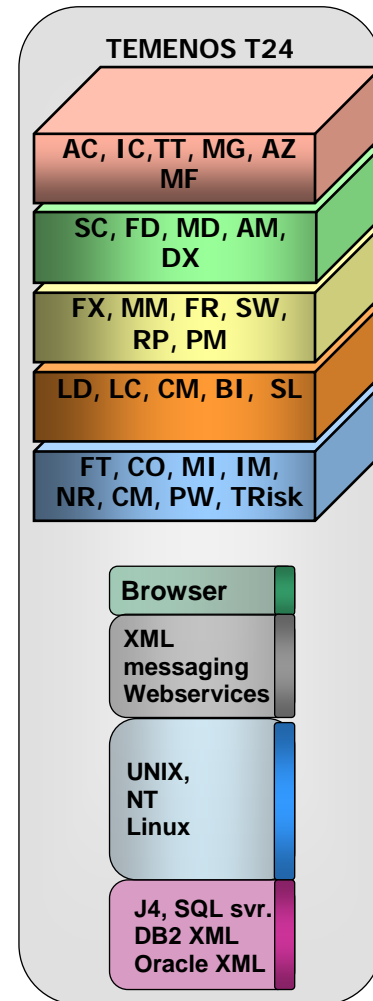
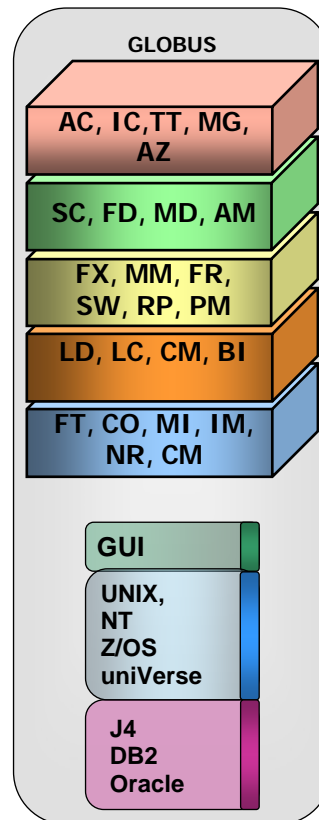
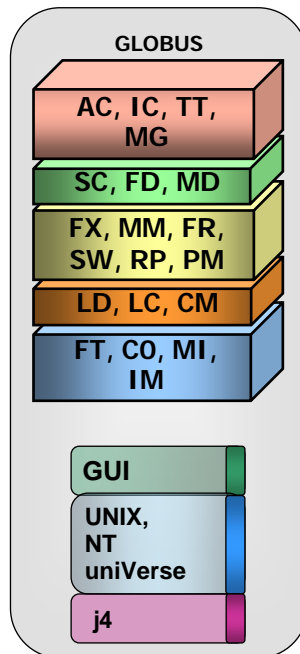
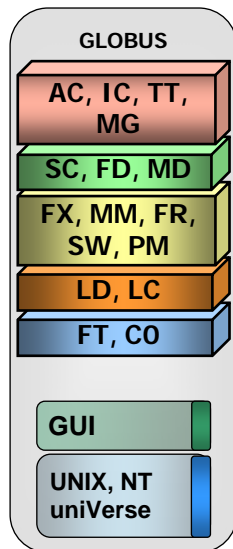
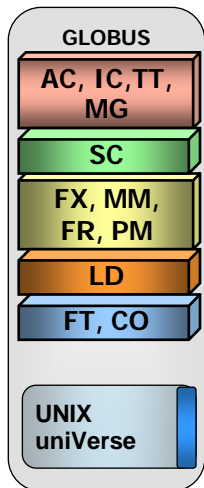
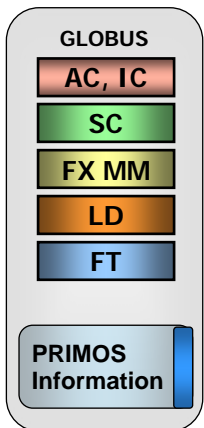
1992

1995

2000

2002

2006



Proprietary

Open

Client Server

Open database

'N' tier architecture



Web



Call Centre



Mobile



Branch



IVR



Other systems



BPEL engines

Browser

Open Financial Service (OFS) – Web Services - SOA

Version

Presentation

Enquiry

Security Management System

Process Workflow

Corporate  
and  
Wholesale  
Banking

Retail

Customer and CRM

Brokerage,  
Wealth Mgt.,  
Private Banking

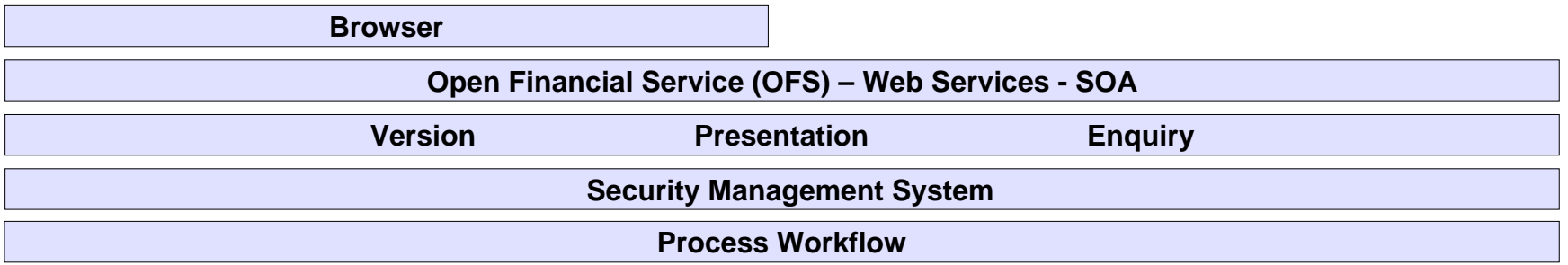
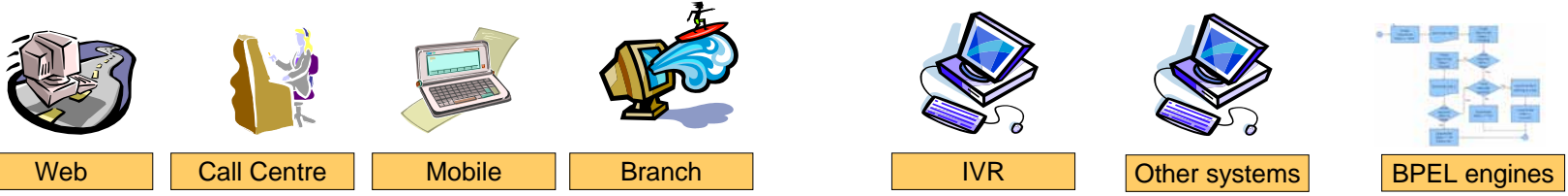
Treasury  
&  
Capital  
Markets

General Support

OLTP Data Store

OLAP Data Store (Data Warehouse)





Components

Trade Finance	Advices	Branch Resilience	Teller	Order book	Modeling	Capital Markets	
Guarantees	Statements	Analytics	Log	Asset Managmnt	Performance	FRA	
Commercial Loans	Sweeps/DD/SO	Contact	360 View	Case Mgmt.	Custody	Brokerage	FX
Cash Mgt.	Savings	Customer	Campaigns	Corp. Actions	Settlement	Money Market	
Leasing	Card management	Euro	Document mgt.	Margin trading	Fiduciary deposits	Swaps	
Syndicated loans	Deposits/savings	Past Due	Image	IAS39	Market Risk	Futures/options	
Bills	Accounts	Fu	Multi Time Zone	Multi Company	Basel II	Repos	
Discount loans	Mortgages	SWIFT	Multi Language	Multi Company	Dev Tool Kit	NDF	
Cheques	Consumer Loans	Nostro Recs	Multi Language	Database Mgt	Database Mgt	DataWarehouse	
Standing Orders	Direct Debits	MI/Profitability	General Ledger	Limits	Collateral		

**T24/ARC  
Front Office**

**T24 Back Office**

OLTP Data Store

OLAP Data Store (Data Warehouse)



Web



Call Centre



Mobile



Branch



IVR



Other systems



BPEL engines

Browser

Open Financial Service (OFS) – Web Services - SOA

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Security Management System

Process Workflow

# T24 Server

Corporate and Wholesale Banking

Retail

Customer and Channel

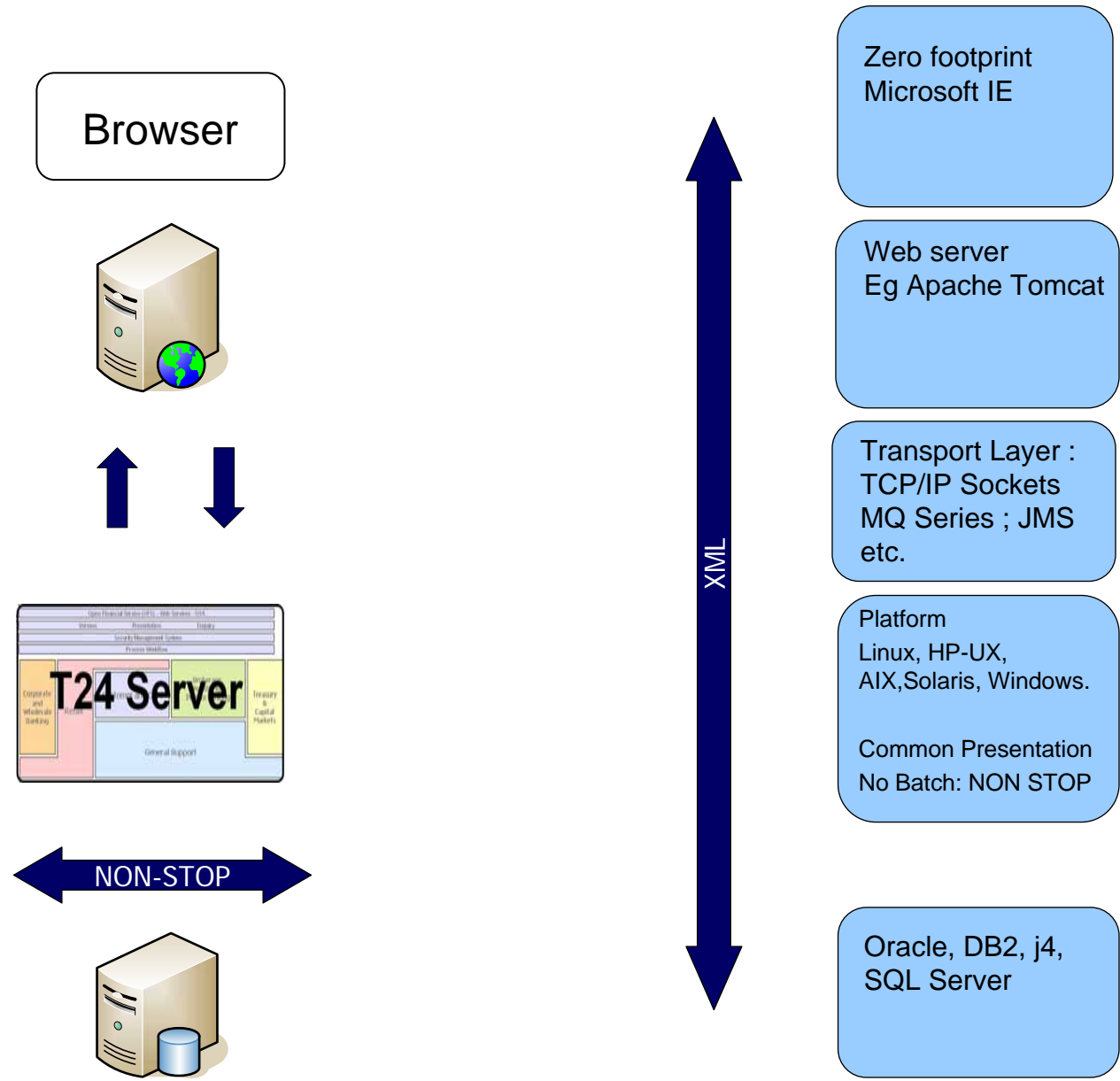
Brokerage  
Wealth mg  
Private banking

Treasury & Capital Markets

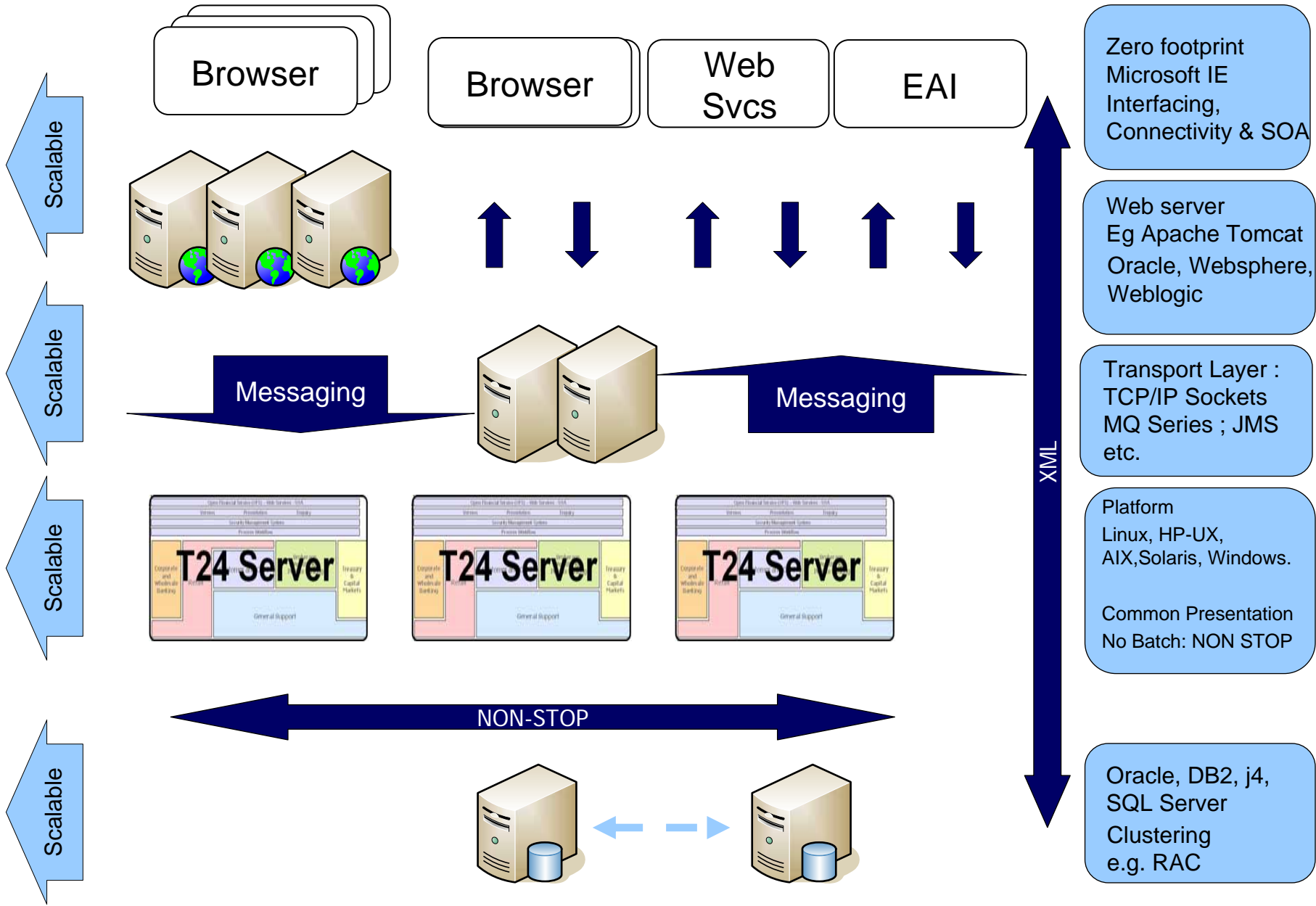
General Support

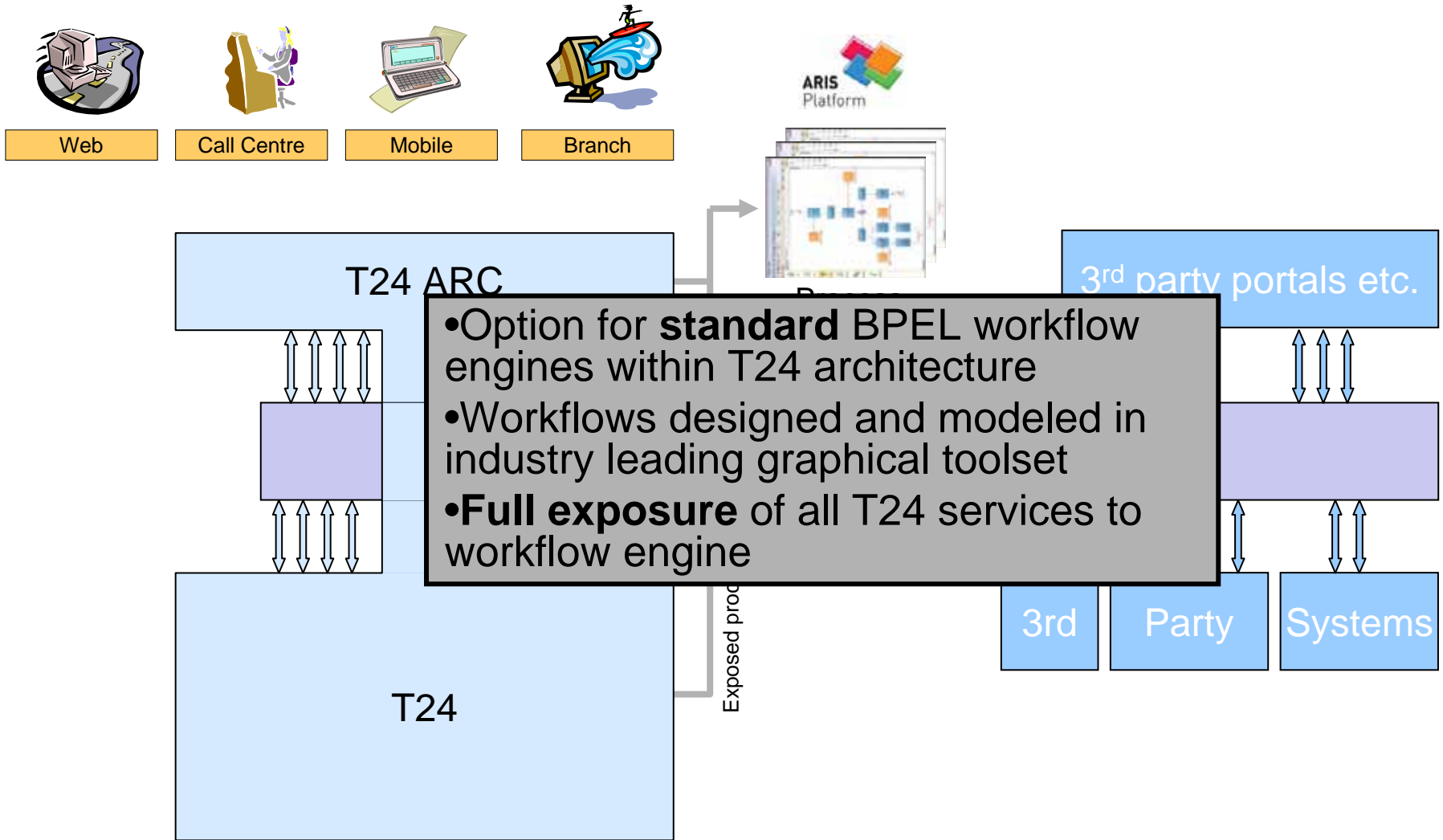
OLTP Data Store

OLAP Data Store (Data Warehouse)



# T24 Architecture Overview



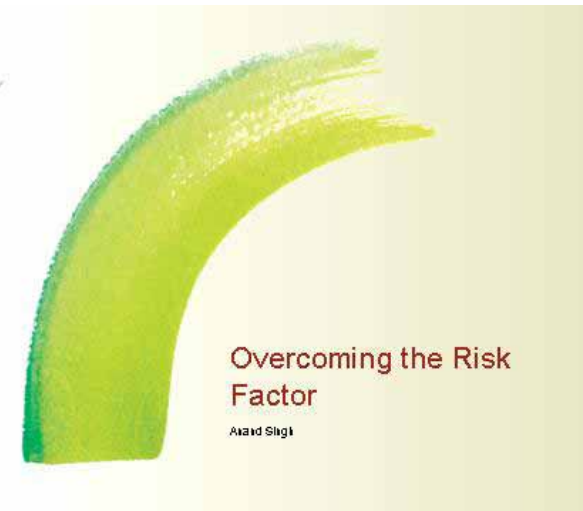


- A Growing Success
  - Putting the Customer First
  - Growing from Strength to Strength
  - Overcoming the Risk Factor
  - Into the Euro
  - Business and Technology – a Joint Venture
  - T24 in a Specialised Market
  - Evolution with T24
  - Getting a Head Start
  - Commercial Microfinance
  - SOA for Customer Care
  - A New Age of Retail Banking
  - Radical Centralisation through SSC
  - Measuring Success
- JihSun Bank
  - Parex Bank
  - Credit Suisse Private Banking
  - CMMB
  - NLB
  - United Bulgarian Bank
  - Lehman Brothers
  - EFG Private Bank
  - Al-Salam
  - ACCION
  - ACL Bank
  - Fortis
  - Schroders
  - First Gulf Bank

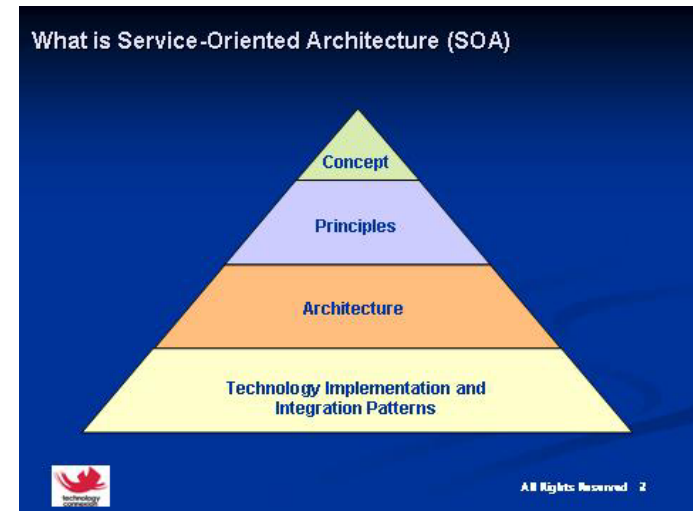
- Client
  - Schroders
- Summary
  - Radical cross border centralisation using T24's advanced multi structure capabilities
  - Shared Service Centre for all common functions
- Benefits
  - 43% cost reductions through greater efficiency
  - Common corporate service standards and processes
  - Justification of improvement projects due to combined benefits
  - Cross fertilisation of products and services
- Presenter
  - Rolf Fischer, Head of IT Applications
- Where and when
  - Main forum, Wednesday 14:00



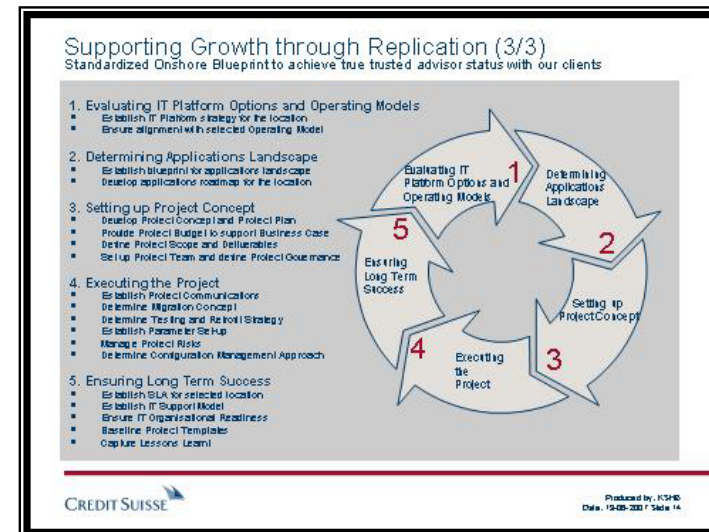
- Client
  - CMMB
- Summary
  - Single investment management solution included integrated risk and pricing
- Benefits
  - Full automation of processing and risk on a single platform
  - Replacement of semi-manual processes with fully audited and automated solution
  - Basle II based platform positions CMMB for future
- Presenter
  - Anand Singh, Head of IT Applications
- Where and when
  - Breakout, Tuesday 16:50



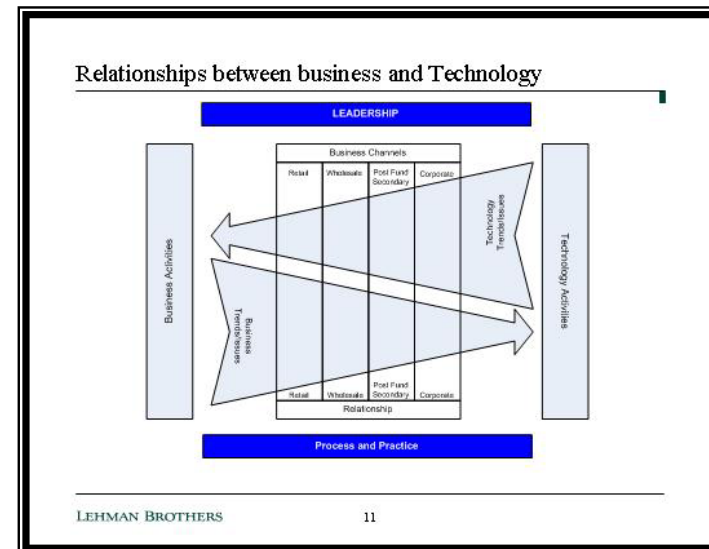
- Client
  - ACL, Thailand
- Summary
  - Advanced SOA architecture using Microsoft tools
- Benefits
  - Fast time to market using cheap and quick Microsoft tools
  - Standard tools simplify staffing
  - Open component architecture enables flexible customer focussed system
- Presenter
  - David Brierley
- Where and when
  - Main Forum, Tuesday 14:30



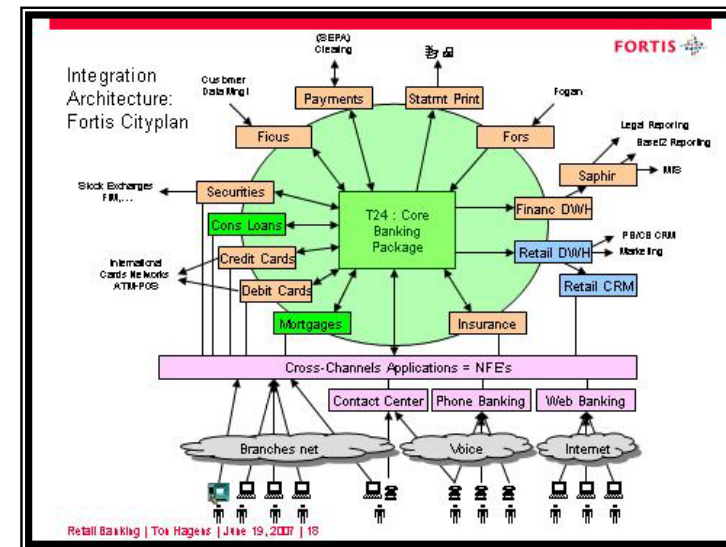
- Client
  - Credit Suisse Private Banking
- Summary
  - Standard platform for global private banking business
- Benefits
  - Scale-able architecture supporting growth
  - Common platform replication enables geographic expansion
  - ‘Right-sized’ T24 enables high quality and cost-efficient technology solution
- Presenter
  - Stephan Hocking, Head of Information Technology
- Where and when
  - Breakout, Tuesday 16:50



- Client
  - Lehman Brothers
- Summary
  - Multi-country mortgage platform for Asia
- Benefits
  - Fast time to market for new mortgage business implementations using T24 Model Bank
  - Flexible platform supporting different country and regulatory requirements
- Presenter
  - Jeff Hurley, Senior Vice President
- Where and when
  - Breakout, Wednesday 11.20



- Client
  - Fortis
- Summary
  - Multi-country retail banking
  - Quick time to market for tactical implementations
- Benefits
  - Common IT solution across European entities
    - Invest once
    - Global competence centres
    - Single best practice
    - Harmonized process and procedures
    - Flexible domestic exceptions
  - An IT solution entities could not afford alone
- Presenter
  - Ton Hagens
- Where and when
  - Breakout, Wednesday 11.20



- Client
  - First Gulf Bank
- Summary
  - Multi-country retail banking
  - Quick time to market for tactical implementations
- Benefits
  - Fast time to market for new products
  - System supports business expansion
  - Operational flexibility
  - Strong operational controls
  - Backed by Temenos global reach and R&D
- Presenter
  - P Rambabu, Senior Vice President, IT
- Where and when
  - Main Session, Wednesday 15:00

**Financial Position & Performance** 

2001	(USD Bn)		2006	(USD Bn)
Assets	0.9		Assets	13.0
Loans & Advances	0.5		Loans & Advances	6.8
Deposits	0.8		Deposits	9.4
Capital	0.1		Capital	0.34
Shareholders' Equity	0.2		Shareholders' Equity	2.45
<b>Net Profit (Mn)</b>	<b>16.9</b>		<b>Net Profit (Mn)</b>	<b>418</b>
EPS (USD)	0.05		EPS (USD)	0.33
Branches	5		Branches	14
Staff	194		Staff	636
Rating	BB+		Rating	A

The highest growth in the UAE banking sector