



Swissquote Presentation

December, 2nd 2011

Agenda

- Brief Swissquote History, Key Figures, and images
- Client Segments
- Swissquote Banking Architecture
- Temenos T24
- Q&A





Swissquote History, Key Figures and Images

Swissquote History

- 1990 Creation of Marvel Communication in Gland (Switzerland)
- 1996 Creation of internet site www.swissquote.ch – first financial web site of Switzerland
- 1999 Start of online trading activities
- 2000 IPO of Swissquote Group Holding SA
- 2001 Swiss Bank Licence approval for Swissquote Bank Ltd.
- 2002 Restructuring
- 2003- 2009 Organic Growth & M&A Growth
- 2007 New Swissquote headquarters in Gland (investment of CHF 20 millions)
- 2008 Subprime Crisis – Swissquote overcomes crisis without restructuring – continuous growth
- 2010 Acquisition of ACM « Advanced Currency Markets » and Tradejet
- 2011 Extension of Swissquote headquarters (investment of CHF 52 millions)

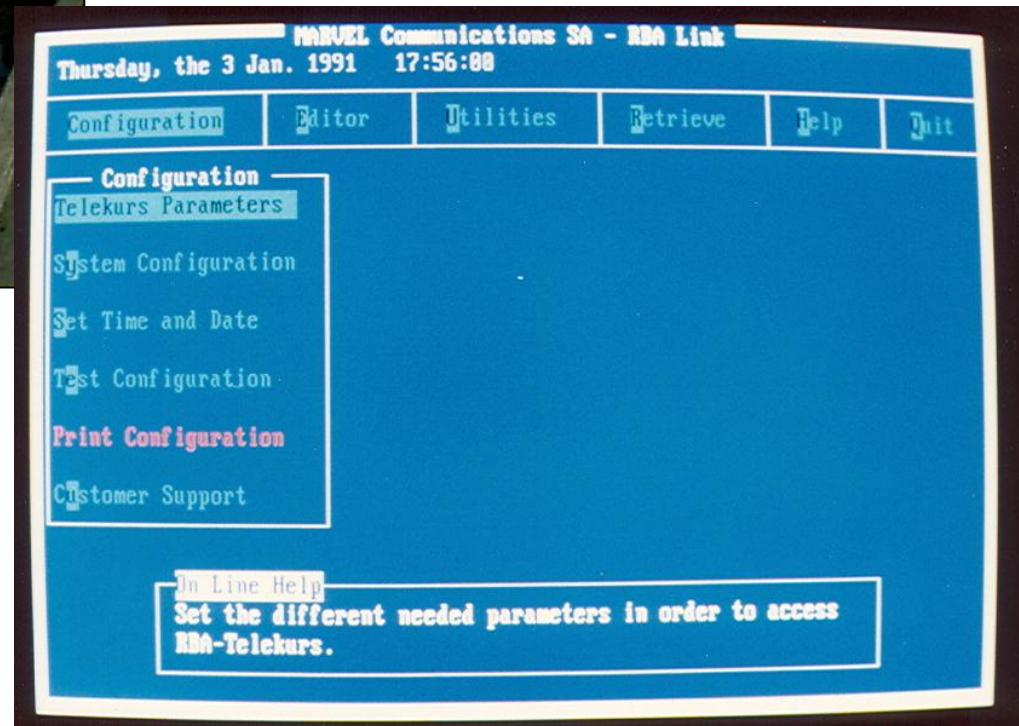
Swissquote Key Figures

- 355 employees
- Headquarters in Gland with subsidiaries in Zurich, Geneva, Bern and Dubai
- AUC of CHF 7,3 billion, 184'500 clients
- Balance sheet total : CHF 2,6 billion, Tier 1 ratio: 22.35%
- 2011 objectives:
 - revenues of CHF 135 million, operating profit of CHF 45 million
 - Q3 2011: 100.2 / 33.7

Images: 1990 ...



Headquarters in 1990



First software

Images: 2011 ...



Headquarters in Gland

Firefox | SWISSQUOTE | http://www.swissquote.ch/sqweb/index.jsp?l=d

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SWISSQUOTE BANKING. SELF-PRICE. Public

STARTSEITE | MÄRKTE UND KURSE | TRADING | eFOREX | ePRIVATE BANKING | WEITERE PRODUKTE | COMMUNITY | ÜBER UNS | KUNDENSERVICE

TRADING

Nur wer an sich selber glaubt, bringt die beste Leistung.

SWISSQUOTE | S&P - 33.0 (+0.49%) | DAX - 1374.0 (+1.49%) | DAX-MIB - 33

Notierung eingeben

TRADING
Investieren Sie mit dem Schweizer Leader im Online-Trading

eFOREX
41 Devisenpaare und Edelmetalle

ePRIVATE BANKING
Ihr elektronischer Anlageberater

SPARKONTO
VORSORGEN
HYPOTHEKEN

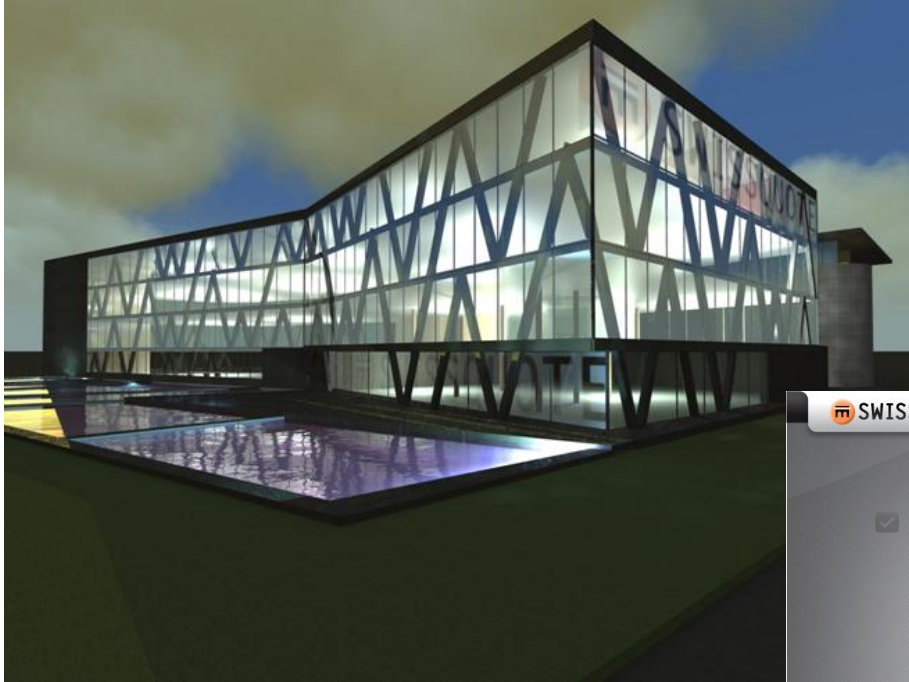
SMI

PARTNER
Herzlich Willkommen mit 9 CHF flat
UBS

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2014 ...



Headquarters in 2014

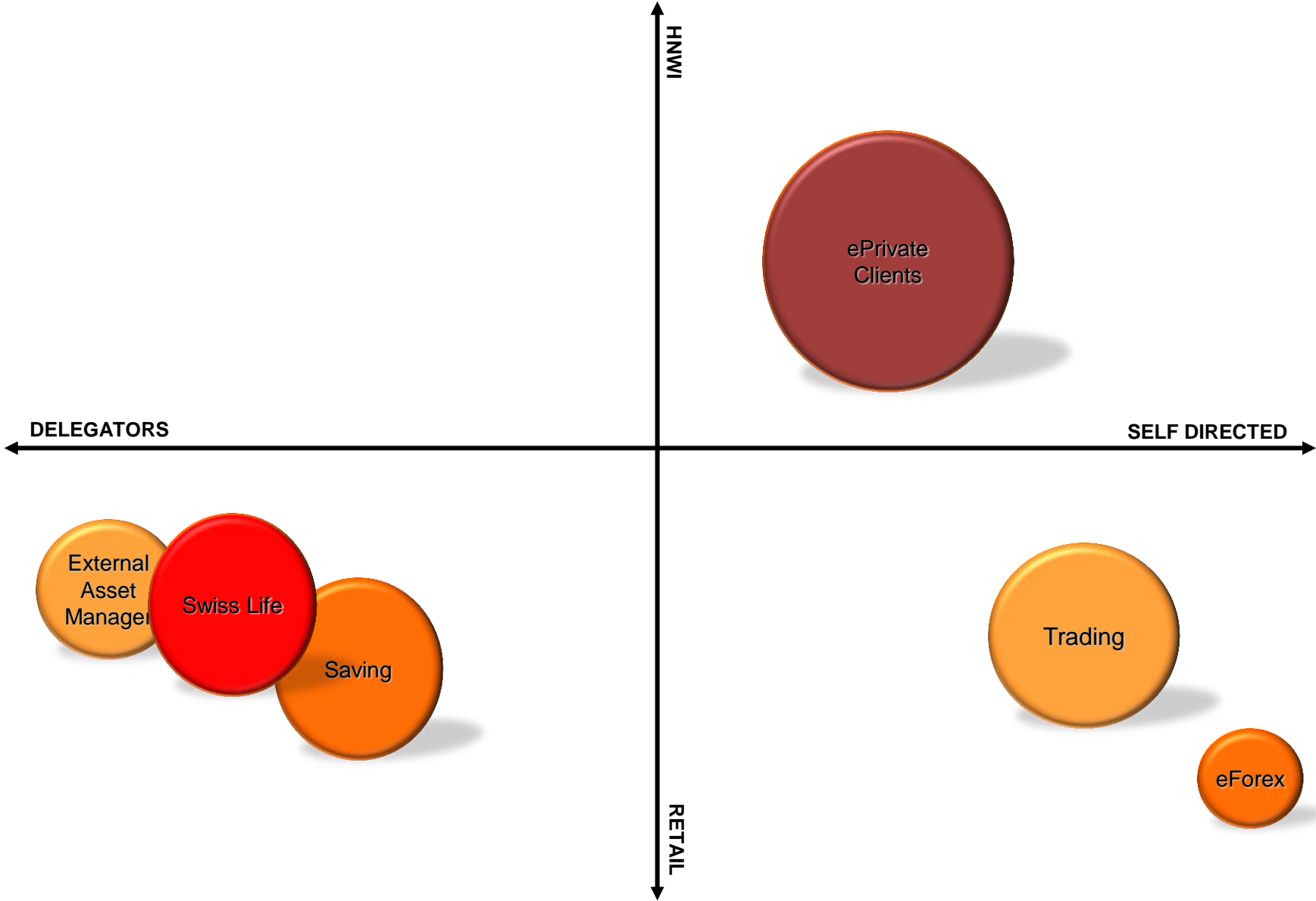


Swissquote Touch



Client Segments

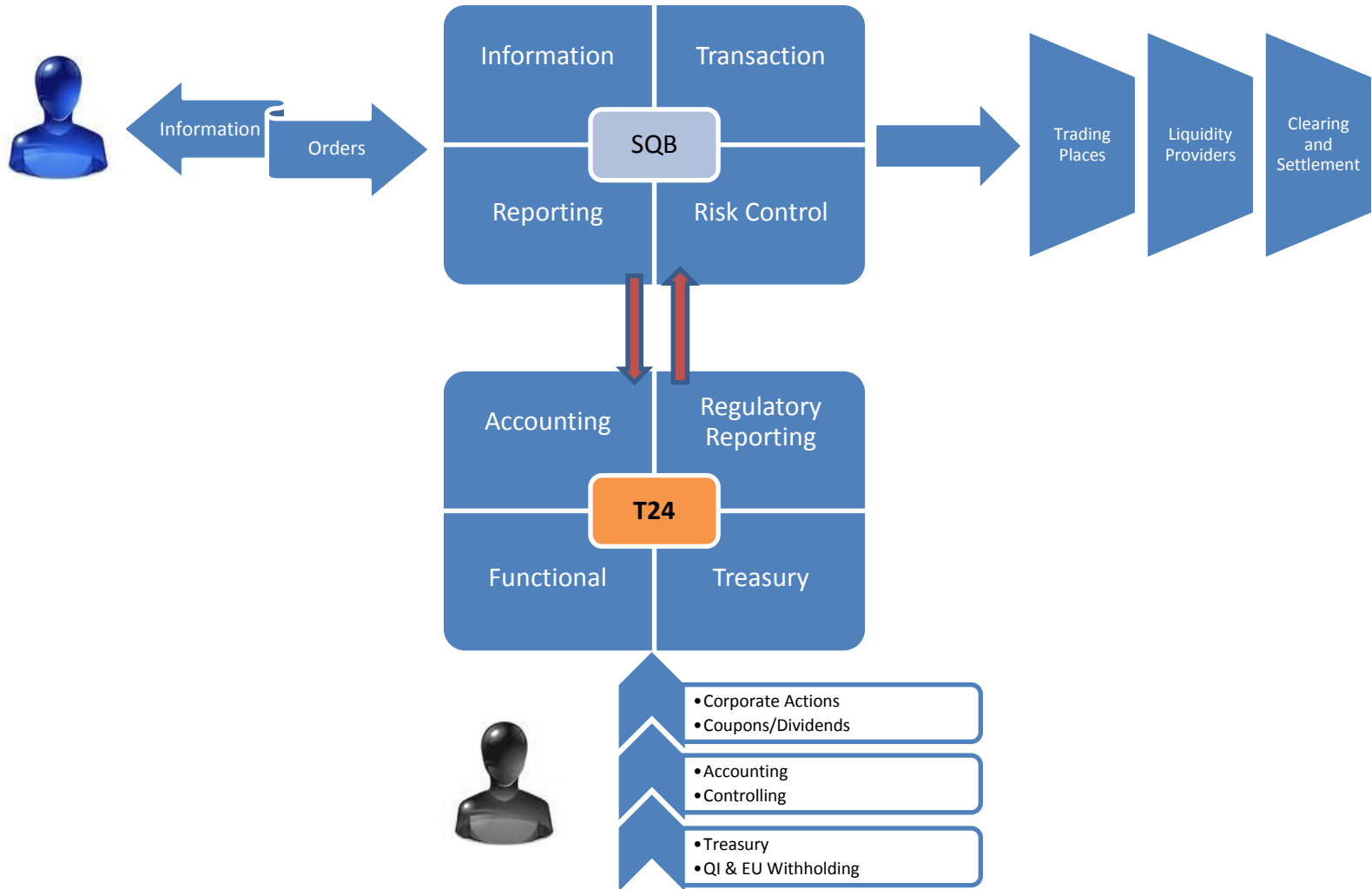
Segments





Swissquote Banking Architecture

Swissquote Banking Architecture





Temenos T24

The reasons of the choice

- Swissquote has used Newbanking Software, Viveo Group, since 2001
 - Supported the growth from 3'000 to more than 180'000 clients
 - Important technical limitations in terms of architecture (database) and functional evolution
 - Eventual product support discontinuation, due to acquisition from Temenos
- RFI and RFP process started in February 2010
- Final Core Package selection in July 2010

Criteria and Risks

- Main criteria
 - Tight integration with Java framework used within Swissquote
 - Development of interfaces for integration
 - Preset of parameters for main Core Banking functionalities (model bank)
 - Designed to support Swissquote growth
 - Large on-site support during project implementation
- Main Risks
 - New version of the binaries (TAFJ), not yet implemented in a live environment
 - Potential size or delay of the project
 - Potential gaps in functionalities
 - User training and adoption of the new core package

Where are we now

- Contracts signoff middle July 2010
- Project setup during August and September 2010
- Start of technical steps in October 2010
- Initial planned date for the “go live” : march 2011
- “Go Live” : 01.09.2011
- As of today:
 - System is live and operational
 - Strong functional coverage
 - Temenos and Swissquote joint effort to tune the system and optimize the infrastructure
 - Database growth
 - Performances of some processes
 - No financial impact

Temenos T24 : Was this the right choice?

- Temenos T24 java version (tafi) has proven to be a stable system
- Strong commitment from Temenos to support the technical and functional migration, completed in 10 months
- Full user's satisfaction
- Ability to support Swissquote growth in the next years



Q&A