



**TEMENOS**

The Banking Software Company



Temenos Products and Strategy  
Mark Gunning – Director of Strategic Marketing

# Partner “Elevator Pitch”

- True software package approach means:
  - Low cost of ownership
  - Highest R&D
  - Future assured through upgrades
- Temenos provide best practice, flexibility allows differentiation
- T24 is the market leader
- Massive breadth of coverage in single, consistent system:
  - Retail including high volume, Brokerage, Corporate banking, Universal, Private Banking, Wealth Management, Islamic Banking, Microfinance
- Process led, model bank implementations lead to
  - Real measurable cost savings up to 40%
  - Fast, predictable implementation projects

# Benefiting from High R&D



\*Cash R&D, adjusted for the difference between capitalisation and amortisation

\*\*End of fiscal years: SAP, i-flex (ex-services), Misys (ex-Sesame); TCS (BaNCS).

For i-flex in 2008, no data is available so we have assumed the same percentage as in 2007

# T24 – Main Features



**Flexible**

**Component  
or Integrated**

**Mission Critical  
24\*7\*365**

**Scalable**

**Good Business  
Practice**

**Highest R&D;  
Simplest Upgrade**

**Multi Language,  
Country, Time-  
zone**

**Open and  
Standard**

**Model Bank - Fast, Reliable Time to Value**

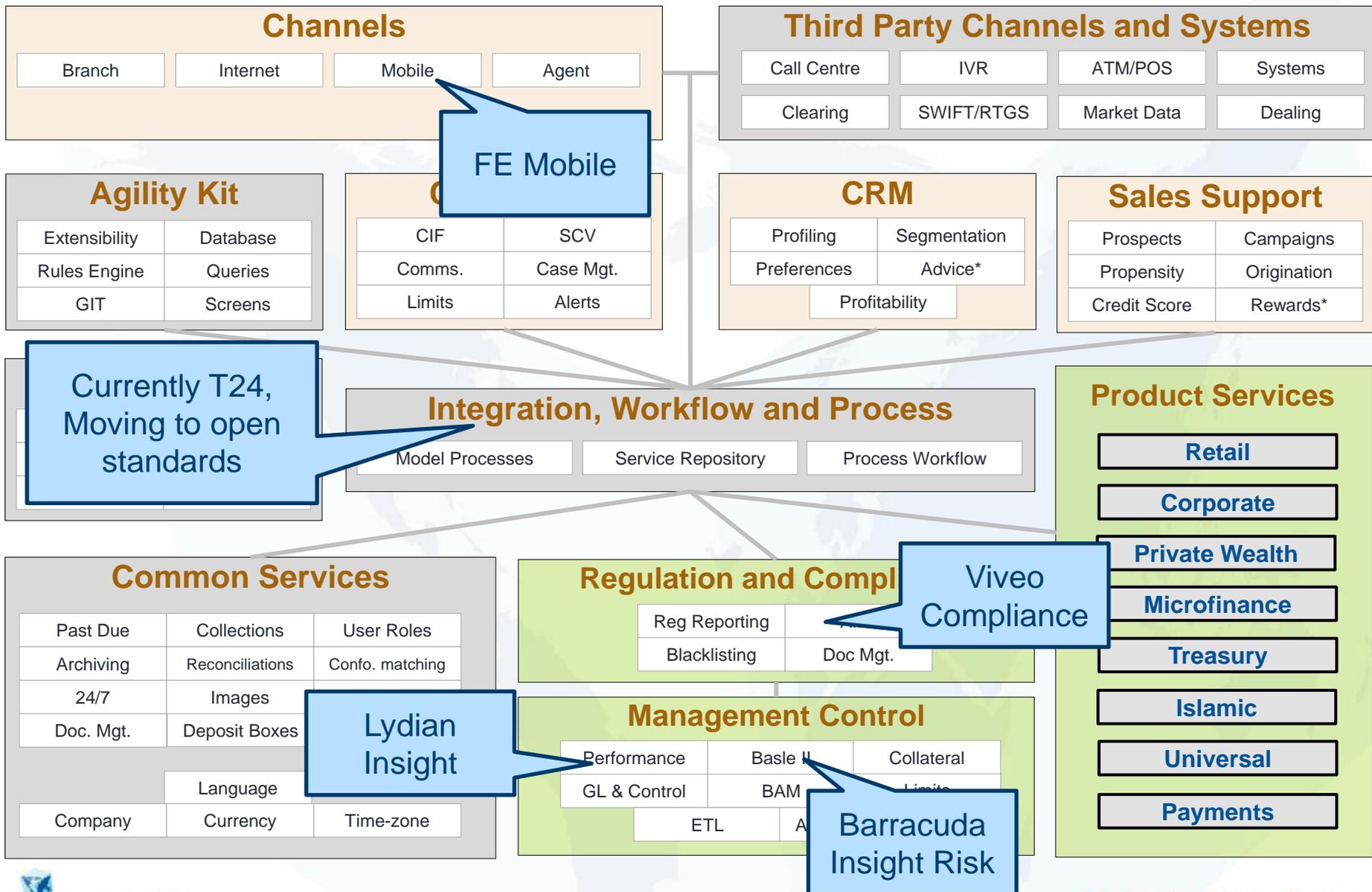
# T24 – Main Features



- Flexible
- Component or Integrated
- Mission Critical 24\*7\*365
- Scalable
- Good Business Practice
- Highest R&D; Simplest Upgrade
- Multi Language, Country, Time-zone
- Open and Standard

Buy For Commodity – Build For Differentiation

# Breadth Of Solution Portfolio



# Breadth Of Solution Portfolio – Private Wealth

## Private Wealth



### Services offer

- Advisory
- Managed
- Self directed
- Intermediary
- Custody
- Non custody

### Back Office Support

- Trade Settlement
- Corporate Action Suite
- Custody Management
- Reconciliations
- Fees and Charges

### Valuations

- Online and historical
- Group valuations
- Formal printed valuations
- Report designer

### Modeling

- Investment profiles
- Model portfolios
- Rebalancing
- Scenario generation
- Performance analysis

### Relationship Management

- Prospect management
- Contact management
- Client preferences
- Action list
- Wealth reporting
- KYC
- Events and alerts

### Cash Management

- Cash sweeping
- Excess cash reinvestment
- Currency hedging

### Performance

- Daily performance
- Segmentation
- Attribution\*
- Composites
- Benchmarks & models

### Compliance

- Document management
- Transaction constraints
- Holding restrictions
- Regulatory reports
- Compliance alerts

### Business Intelligence

- AUM
- Asset flows
- Wealth KPIs

### Products & instruments

- Accounts
- Term deposits
- Loans
- FX
- Structured products
- Equities
- Bonds & fixed income
- Rights
- Futures and options
- Exotic options
- Funds
- Alternative investments
- Fiduciaries
- Guarantees

### Order management

- Single orders
- Bulk orders
- Broker interfaces
- Switch orders

\*Only available with AAA

## Party Channels and Systems

IVR	ATM/POS	Systems
SWIFT/RTGS	Market Data	Dealing

## CRM

Segmentation
Advice*
Profitability

## Sales Support

Prospects	Campaigns
Propensity	Origination
Credit Score	Rewards*

## Process

Process Workflow

## Compliance

Mgt.

## Control

Collateral

Limits

Risk

## Product Services

Retail

Corporate

Private Wealth

Microfinance

Treasury

Islamic

Universal

Payments

# Breadth Of Solution Portfolio – Islamic

## Channels

### Islamic

#### Investment Products:

- Reversed Murabaha
- Sukuk ( Islamic Bonds)
- Mudaraba (restricted)
- Mudaraba (unrestricted)
- Amanah
- Call accounts
- Profit Management

#### Finance Products:

- Murabaha
- Musharaka
- Ijarah
- Ijarah wa Iqtinaa
- Musharaka
- Tawaruq
- Musawamah
- Bei Salam
- Parallel Salam

#### Treasury Products:

- Tawarruq
- Murabaha
- Reversed Murabaha
- Wakala
- Bei Ajel
- Islamic Repo

#### Corporate Products:

- Murabaha
- Ijarah
- Musharakah
- L/C Murabaha and Musharakah
- Tawaruq
- Bei Salam.

#### Finance Models

- Wakala
- Fleet financing
- Revolving
- Musharaka

#### Finance types

- Murabaha model
- Fixed rate
- Automated rate change
- Floating rate
- Annuity fixed instalments



#### Other features

- Charity past due
- Reposes assets
- Postponement
- Asset/collateral definition
- Down payments
- Hamish Jedlay
- Sub products

## Third Party Channels and Systems

IVR

ATM/POS

Systems

SWIFT/RTGS

Market Data

Dealing

## CRM

Segmentation

Advice\*

Profitability

## Sales Support

Prospects

Campaigns

Propensity

Origination

Credit Score

Rewards\*

## Process

Process Workflow

## Compliance

Mgt.

## Control

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Limits

## Product Services

Retail

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Treasury

Islamic

Universal

Payments

Company

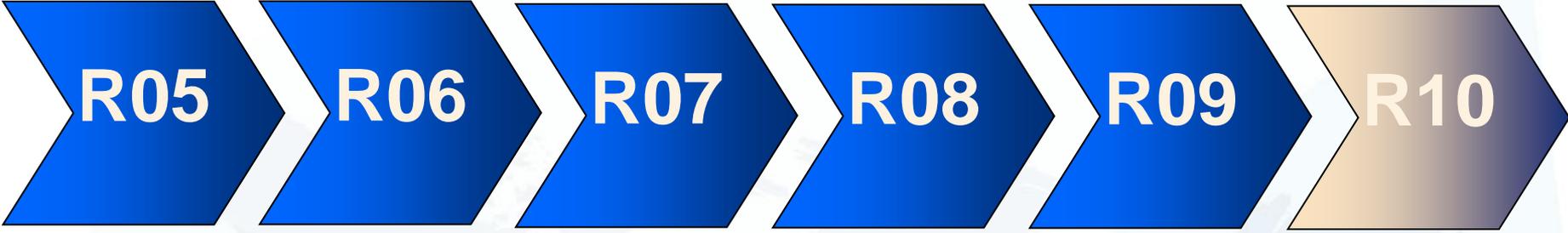
Currency

Time-zone

ETL

ALM Mkt. Risk

# T24 Annual Release Cycle



2005

2006

2007

2008

2009

2010

EU savings  
IAS 39  
Basle II  
Process Workflow

Enterprise Console  
SQL Server  
Branch Resilience  
Mutual Funds  
Product Cap

Business Svcs  
Shared Products  
T-Verify  
T24 Updates  
Loan Simulation  
Insight BI  
Performance Group

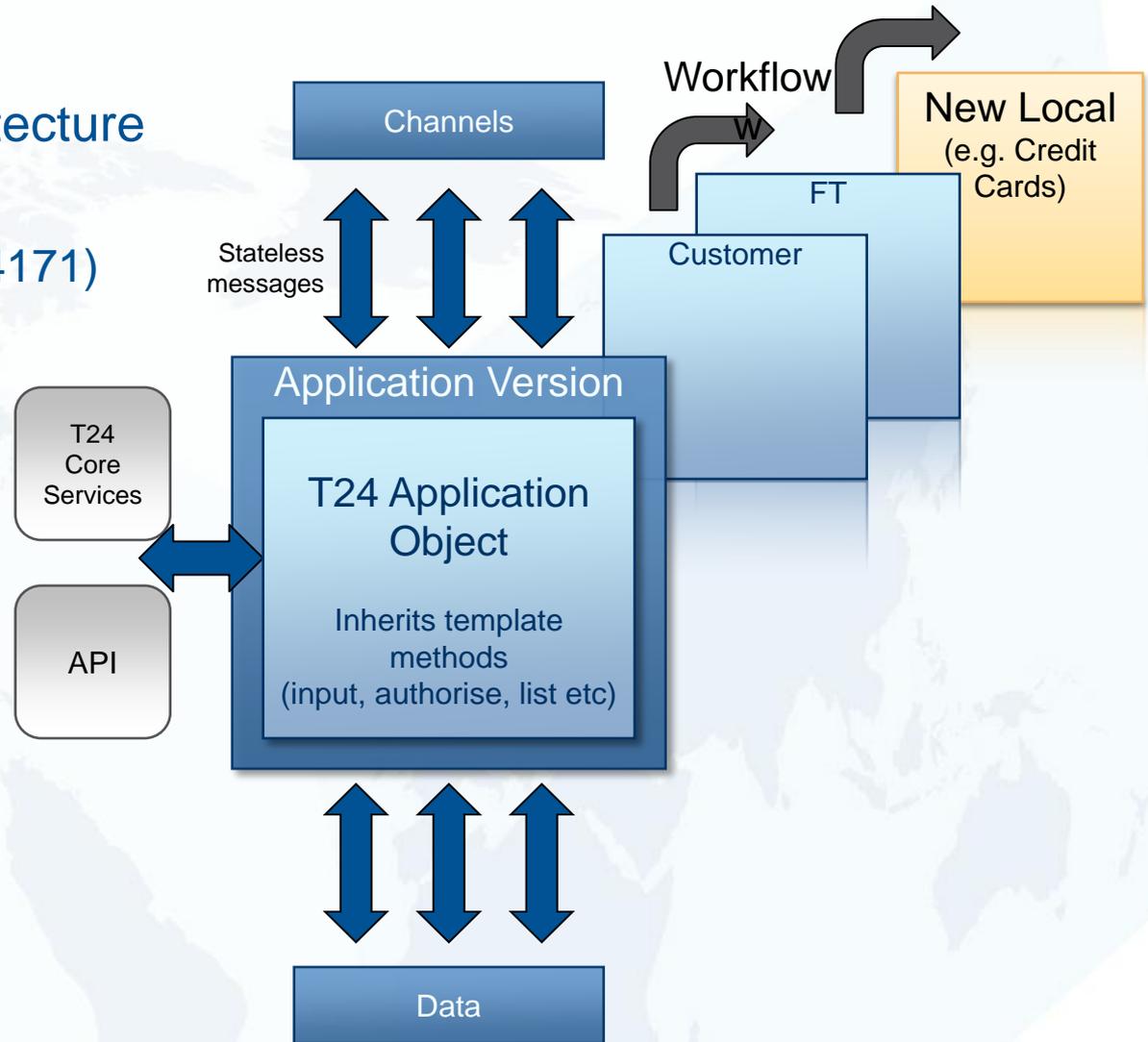
ARC-IB 3  
Events  
Provisioning  
Attribution  
IFRS

**Configuration and customisation  
NEVER impede the ability to upgrade**

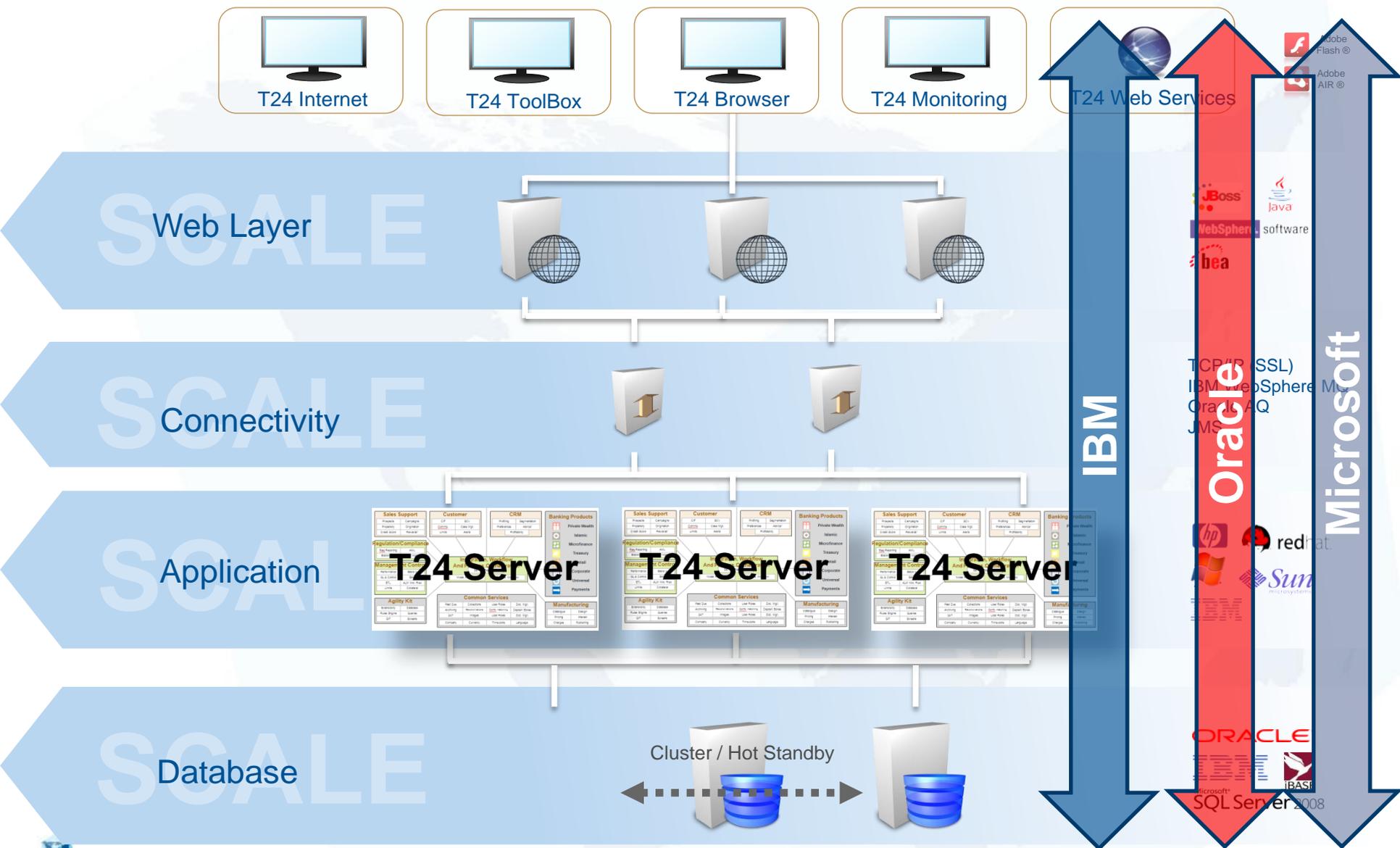
Data Warehouse  
Arrangements  
ARC / CRM  
ARC-IB  
Browser 2

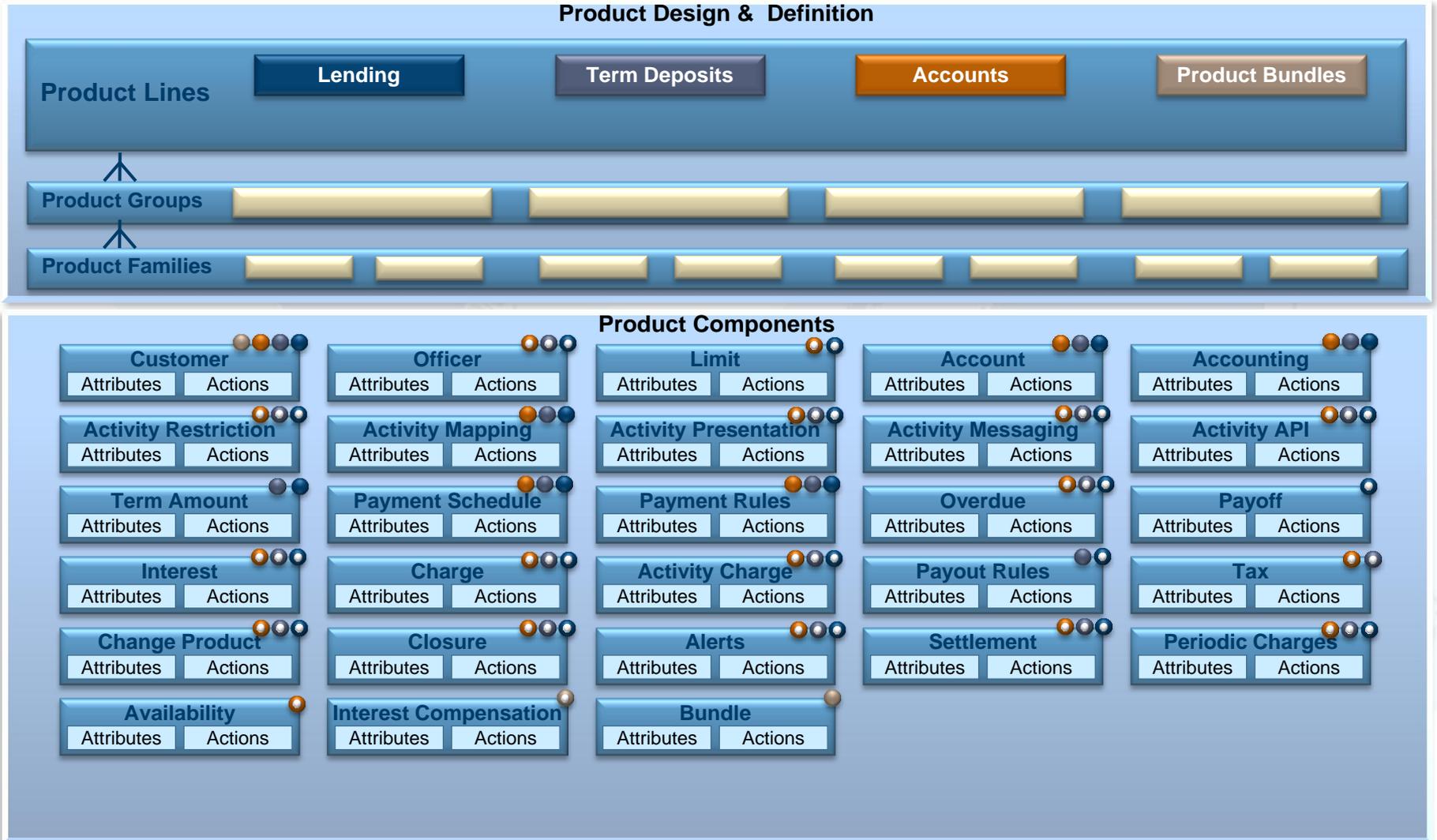
# T24 Application Composition

- Totally consistent architecture
- 1538 Objects
  - 1151 configuration (24171)
  - 387 business
- Massively extensible
  - Data
  - Versions
  - Channels
  - Objects
  - Applications

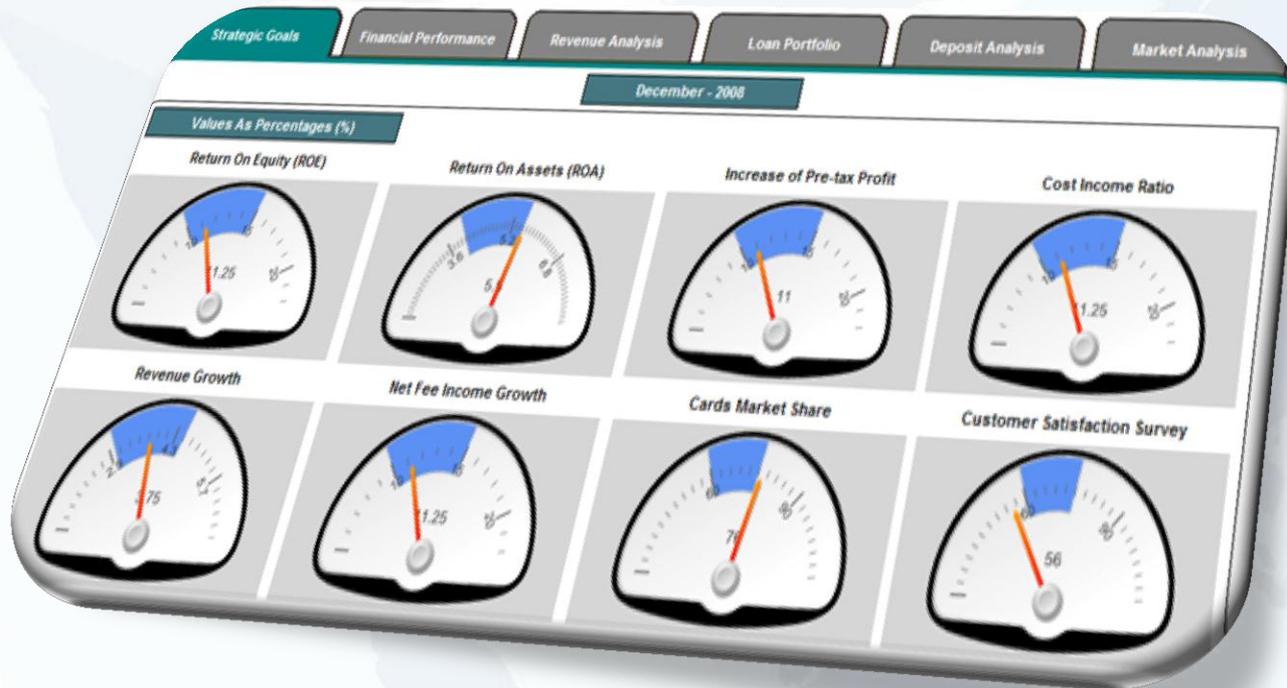


# T24 Architecture – High Availability

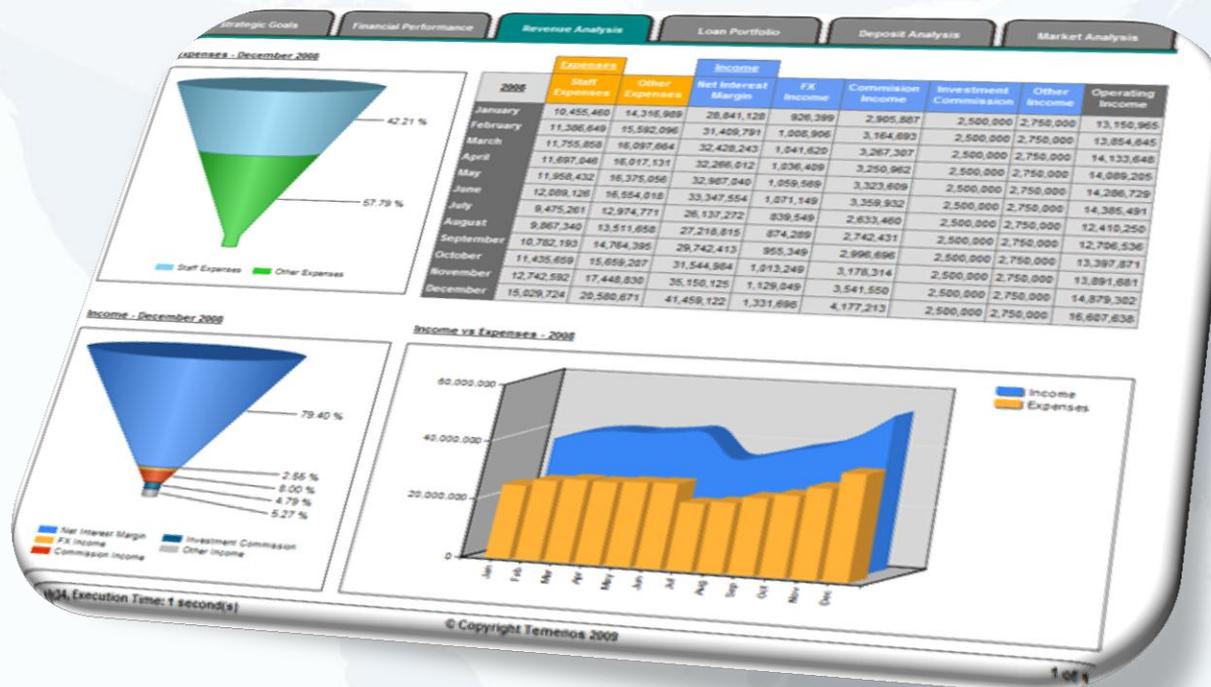




## Corporate KPIs



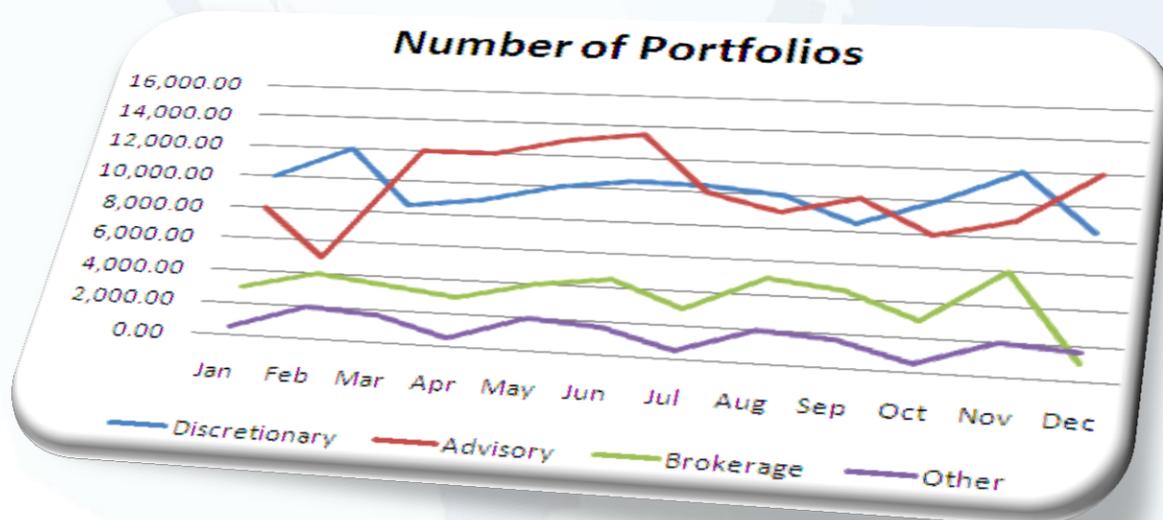
# Measure Past Performance



# Client and Portfolio Metrics

Number of clients	January	February	March
Clients at start of period	8,000.00	8,400.00	8,350.00
New clients	450.00	100.00	150.00
Clients who left	50.00	150.00	300.00
<b>Clients at end of period</b>	<b>8,400.00</b>	<b>8,350.00</b>	<b>8,200.00</b>

Number of Portfolios by Managed Account Type	January	February	March
Number of discretionary managed portfolios	10,000.00	12,000.00	8,500.00
Number of advisory portfolios	8,000.00	5,000.00	12,000.00
Number of brokerage and custody portfolios	3,000.00	6,000.00	1,000.00
Number of other portfolio managed account types	500.00	2,000.00	1,600.00
<b>Total number of portfolios</b>	<b>21,500.00</b>	<b>25,000.00</b>	<b>23,100.00</b>



# Monitor Transactions

The screenshot displays a banking software interface for monitoring transactions. A central map shows several branches with data pop-ups. A large blue arrow points from the 'MELVILLE' pop-up on the map to a larger, detailed view of the same branch's data shown in a separate window above the map.

**Navigation Menu (Left Sidebar):**

- Site Actions
- Financial Scorecard
  - Balance Sheet
  - Income Statement
  - Income vs Expense
  - Market Analysis
- Branches Scorecard
  - Branch Balance Sheet
  - Branch Income Statement
  - Branch Analysis
- FA Scorecard
  - Financial Adviser Analysis
- Customer Profitability
  - Customer Profitability Analysis
- Transaction Scorecard
  - Transaction Analysis

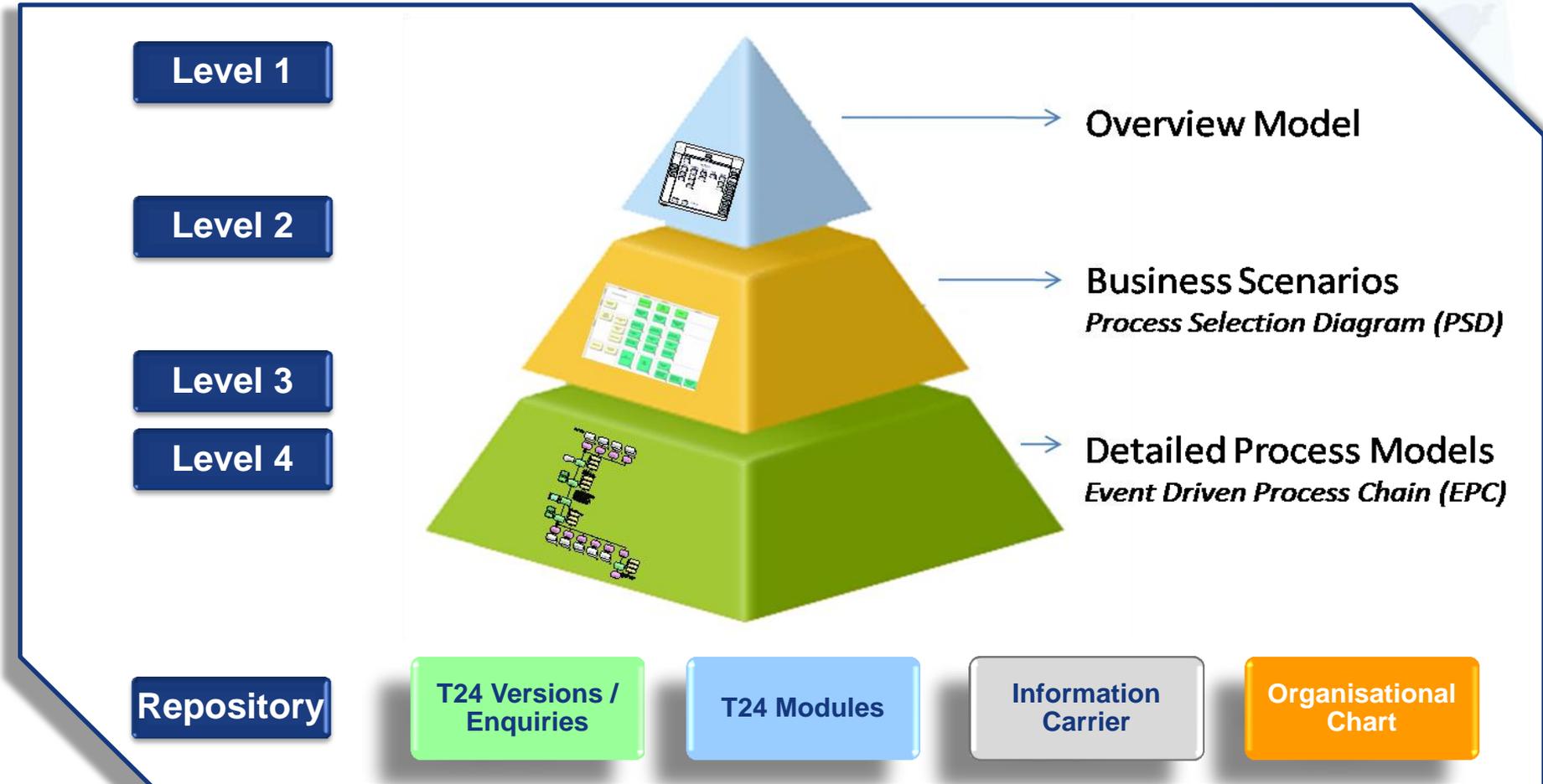
**Transaction Data Pop-ups:**

Branch Name	Total Transactions	ATM	Loan Repayments	Back Office	Teller
MELVILLE	26,392	93	1,235	21,768	3,296
MARINE	46,285	-	-	-	-
LONSDALE	129,609	498	3,696	108,163	17,252
PARKGATE	65,274	215	1,656	57,033	6,370
CALL CENTRE	2,132	8	106	1,893	125

**System Status (Bottom Right):**

- Local intranet
- 100%

# Process Led Implementation: Reference Process Architecture

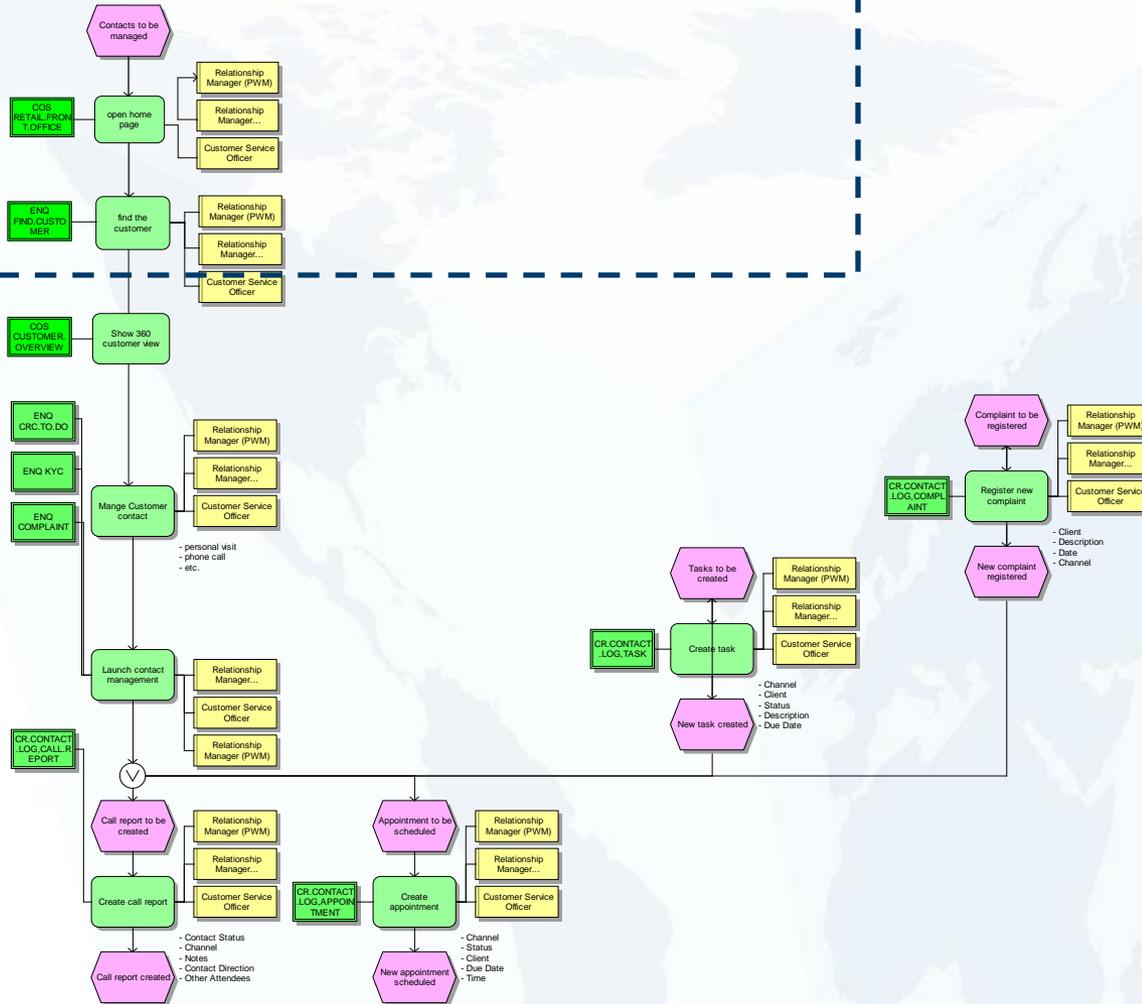


# Manage Customer - Detail

## TEMENOS Banking Reference Processes

Manage Contacts

Last change: 12/12/08 2:12:31 AM  
Type: EPC



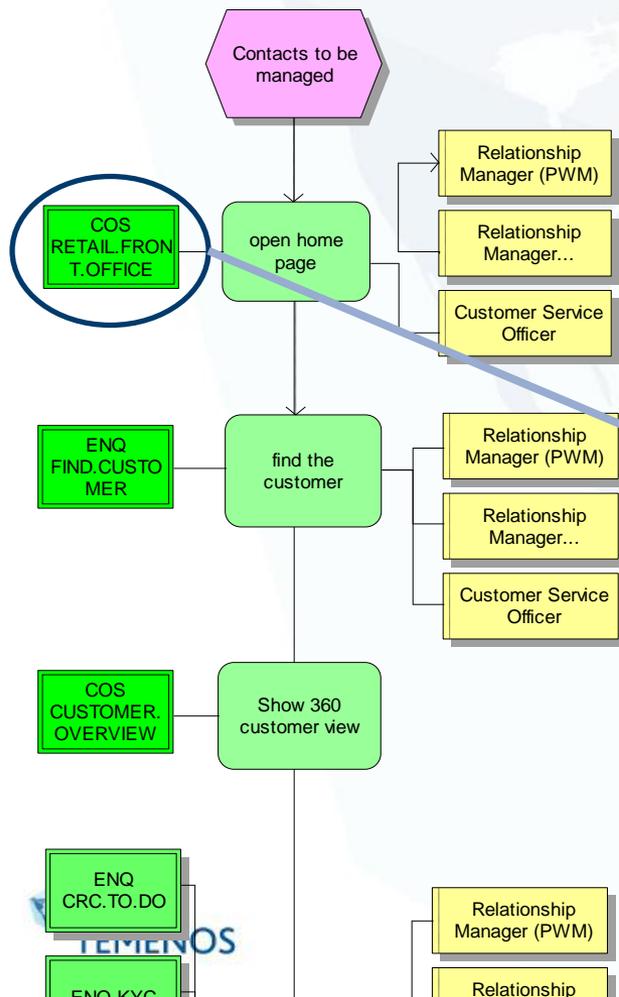
# Manage Customer – Detail Zoom

## TEMENOS Banking Reference Processes

### Manage Contacts

Last change: 12/12/08 2:12:31 AM

Type: EPC



The screenshot shows the TEMENOS banking software interface. The main content area displays a 'Work List' with the following data:

Due Date	Type	Client Name	Description	Ref	Status
10 JAN 2008	PW0800900118		INITIATE.CREDIT.APPLICATI	PA0800989879	
10 JAN 2008	PW0800900119		INITIATE.CREDIT.APPLICATI	PA0800977036	
10 JAN 2008	PW0800900120		INITIATE.CREDIT.APPLICATI	PA0800977010	

Below the Work List, there are two other sections:

- Fixed Deposit Interest Rates as on 09 JAN 2008**

Term	Tiered Amount	Intt Rates
1M	0.00	3.2
2M	100,000.00	3.3
	0.00	3.50
3M	1,000,000.00	4.00
	0.00	4.50
6M	1,000,000.00	5.00
	0.00	5.50
12M	2,000,000.00	6.00
	0.00	6.50
24M	2,000,000.00	7.00
	0.00	7.50
- Messages From Customers**

From	Customer Name	Subject
111321	Director1 of Abc Private Limited	Request For Loan Details
111315	Cfo of Abc Private Limited	Request for Loan Details
111313	Stanley	Request for Loan Details
111319	Clerk1 of Abc Private Limited	Request for Loan Details
111320	Clerk2 of Abc Private Limited	Request for Loan Details
111365	Director2 of Abc Private Limited	REQ for Loan details

Welcome To Retail Banking - 200812.001 MODEL BANK - Microsoft Internet Explorer provided by TEMENOS

http://127.0.0.1:8080/BrowserWeb/Servlet/BrowserServlet

Dashboard | Top 10 Retail Customers | Search Customers | Products | Opportunities | Worklist

Results 1 - 3 of 42

### Work List

Due Date	Type	Client Name	Description	Ref	Status
10 JAN 2008	PW0800900118		INITIATE.CREDIT.APPLICATI	PA0800989879	
10 JAN 2008	PW0800900119		INITIATE.CREDIT.APPLICATI	PA0800977036	
10 JAN 2008	PW0800900120		INITIATE.CREDIT.APPLICATI	PA0800977010	

Results 1 - 1 of 1

### Fixed Deposit Interest Rates as on 09 JAN 2008

Term	Tiered Amount	Intt Rates
1M	0.00	3.2
2M	100,000.00	3.3
	0.00	3.50
3M	1,000,000.00	4.00
	0.00	4.50
6M	1,000,000.00	5.00
	0.00	5.50
12M	2,000,000.00	6.00
	0.00	6.50
24M	2,000,000.00	7.00
	0.00	7.50

Results 1 - 6 of 6

### Messages From Customers

From	Customer Name	Subject
111321	Director1 of Abc Private Limited	Request For Loan Details
111315	Cfo of Abc Private Limited	Request for Loan Details
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111365	Director2 of Abc Private Limited	REQ for Loan details

Customer

- CRM
- Contact Management
- One Stop Account Opening
- Account
- Account Sweep
- Deposits
- Debit Card
- Cheques
- Cheques For Collection
- Loan Origination
- Arrangement Activity
- Product Builder
- US Regulatory Compliance

One Stop Account

GBS - Hauptseite - GBS Pre sales - Windows Internet Explorer  
 http://10.93.5.54:1454/presales/servlet/BrowserServlet

KLAUS 1 Last signed on 25 OCT 2010 at 12:11  
[Help](#) [Tools](#) [Sign Off](#)

Übersicht | Top Kunden | Kundensuche | Konto suchen

Results 1 - 2 of 2

### Aufgabenliste

Fällig	Typ	Kunde	Beschreibung	Ref	Status
25 AUG 2010	APPOINTMENT	Alfred Maier	Beratungsgespräch mit H. Müller	CR1024243884	
02 SEP 2010	COMPLAINT	Andreas Kluge	Beschwerde H. Kluge (via KB Filiale)	CR1024291871	

Results 1 - 5 of 5

### Kontoüberziehungen/Limit Überschreitung

Konto / Limit	Letzte Buchung	Aktuell Ausstehend	Überziehung Text
10658	17 AUG 2010	-60.00	UNAUTHORISED OVERDRAFT
10747	17 AUG 2010	-2,134.00	UNAUTHORISED OVERDRAFT
100264.0000100.01		-620.00	
1452655	16 AUG 2010	-120.00	UNAUTHORISED OVERDRAFT
1452663	16 AUG 2010	-120.00	UNAUTHORISED OVERDRAFT

Results 1 - 1 of 1

### Nachrichten von Kunden

Absender	Name	Betreff
100176	Sigmar Schubert	Kontovollmacht

ID=8: PREVIOUS USERS WORK WILL BE LOST

<input type="text" value="MR"/>	التوصيف
<input type="text" value="ZEYAD"/>	الاسم الاول
<input type="text" value="SSSS"/>	اسم العائلة
<input type="text" value="MR ZEYAD. SSSS"/>	+ GB الاسم الكامل 1
<input type="text"/>	+ GB الاسم الكامل 2
<input type="text" value="Zeyad Mostafa"/>	* - + GB الاسم المختصر
<input type="text" value="زياد مصطفى مصطفى"/>	* - + AR الاسم المختصر
<input type="text" value="ZEYAD"/>	* اسم الشهره
Male <input checked="" type="radio"/> Female <input type="radio"/> [None] <input type="radio"/>	النوع
<input type="text" value="Married"/>	الحاله الاجتماعيه
Customer Services Manager-Banks <input type="text" value="27"/>	فرع العميل
Unincorporated Businesses <input type="text" value="2002"/>	* 🚒 القطاع
Transport - Sea <input type="text" value="2840"/>	الصناعه

JACKY.01  
Last signed on 11 SEP 2008 at 11:18 with 0 attempt(s)

对公业务

- 核心
  - 客户信息维护
  - 客户授权交易
  - 查询客户资料
    - 查询客户关系
    - 根据证件号码查询客户信息
    - 根据回访频率查询客户信息
    - 根据客户名称查询客户信息
    - 查询T24黑名单客户信息
    - 查询非T24黑名单客户信息
    - 查询VIP客户信息
    - 查询客户经理管理信息
    - 查询单一客户业务信息
- 主要维护信息
- 税相关维护信息
- 用户维护信息
- 系统表维护
- 头寸管理
- 基本配置表查询
- 查询黑名单帐户

柜员业务

- 公司负债业务
- 公司资产业务
- 国内资金业务
- 非接口类中间业务
- 接口类中间业务
- 贸易融资业务
- 外币票据业务
- 国际资金业务
- 国际收支申报
- 凭证数据文件生成
- 报表相关

零售业务

CUST.RELATION - Windows Internet Explorer

http://10.86.1.2:8080/mbcptest/servlet/BrowserServlet

Results 1 - 8 of 8

350884 恒基达鑫

关系代码	关联关系	关联客户号	关联客户姓名	关联客户帐号
10	分公司	350932	云空	03000495092
				03000495149
10	分公司	350945	本田汽车	51000017314

LIAB - Windows Internet Explorer

http://10.86.1.2:8080/mbcptest/servlet/BrowserServlet

Results 1 - 10 of 10

额度汇总 LIMITS SUMMARY 01 JAN 2009

集团客户 客户名 350884 WINBASE 恒基达鑫 额度币别单位：千元

额度产品	币别	额度金额	已用额度	可用额度	到期日 F.
循环综合授信	USD	10,000	-924	9,076	01 JAN 2010

C.BOS.LIM.TRADE - Windows Internet Explorer

http://10.86.1.2:8080/mbcptest/servlet/BrowserServlet

Jump to: C.BOS.LIAB\*CN0010001 >

Results 1 - 4 of 3

额度交易汇总 01 JAN 2009

集团客户 350884 WINBASE 恒基达鑫 千000'S

额度类型	序号	币种	额度	已用额度	可用额度	到期日	合同号	额度编号	合同金额	合同已用金额
循环综合授信	01	USD	10,000	-924	9,076	01 JAN 2010		350884.0003000.01	0	0
循环综授-流贷	01	USD	220	0	220	01 JAN 2010	1234	350884.0003010.01	2200000	0
循环综授-开证	01	USD	4,000	-924	3,076	01 JAN 2010	123	350884.0003025.01	2300000.00	0
			4,000	-924	3,076		ABC001	350884.0003025.01	1000.00	0

Favourites

C.BOS.LIM.TRADE

more options  
clear selection

Find

额度号 equals 350884.0003000.01

客户号 equals \*

C.BOS.LIM.TRADE

# ARC Internet Banking

M
ETRO  
BANK

LOVE YOUR BANK at LAST

**Home** | **Account Menu**

**Accounts** | [Overview](#) | [Financial](#) | [More](#)

**Messages** | [Quick Transfer](#)

**Statements**

**Letters**

**Preferences**

**Current Accounts**

Account Name	Account No	Product Type	Current Balance	Available Balance
My Salary Account	10000017	Current Account	£99,900.00	£99,900.00 <a href="#">View</a>
My Other Account	10000025	Current Account	£100,000.00	£100,000.00 <a href="#">View</a>
My House Account	10000076	Current Account	£100,000.00	£100,000.00 <a href="#">View</a>
My Overdraft Account	10000588	Cash Account Over 16	£-10,000.00	£-10,000.00 <a href="#">View</a>

**Savings Accounts**

Account Name	Account No	Product Type	Current Balance	Available Balance
My Savings Account	10000033	Instant Access Account	£101,000.00	£101,000.00 <a href="#">View</a>
My Savings Account	10000041	Instant Access Account	£100,000.00	£100,000.00 <a href="#">View</a>

**Fixed Savings Accounts**

Account Name	Account No	Product Type	Maturity Date	Interest Rate	Account Balance
My Deposit Account	1000500059	Fixed Term Savings Account Gross	05 JAN 2011	0.00	£10000.00

**Credit Card Accounts**

Account Name	Account No	Product Type	Card Holder Name	Balance	Credit Limit	Available Credit
My Card Account	10000637	Retail Credit	Oscar Fox	£-1000	£0.00	£-1000 <a href="#">View</a>

**Loan Accounts**

Account Name	Account No	Product Type	Next Pay Date	Next Pay Amt	Account Balance
My Personal Loan	10000651	Personal Loans	12 JAN 2010	£10,012.18	£0.00 <a href="#">View</a>

**Mortgage Accounts**

Account Name	Account No	Product Type	Next Pay Date	Next Pay Amt	Account Balance
My Mortgage Loan	10000677	Mortgages	05 FEB 2010	£100,000.00	£0.00 <a href="#">View</a>

**METRO BANK PROMISE**

- ✓ SURPRISE & DELIGHT EVERY CUSTOMER
- ✓ DELIVER UNLIMITED CONFIDENCE 7 DAY BRANCH BANKING GREAT ONLINE BANKING
- ✓ NO STOPPED BANK RULES
- ✓ SATISFACTION GUARANTEED

**SAFE DEPOSIT BOX**

7 DAY ACCESS

**FREE COIN COUNTING**

Home | PVM Home | DB Global Markets | DB Atlas | A Passion to Perform.

Internet Explorer

Address: https://www.commercialbankofafrica.com/InternetExplorer/Default.aspx?ID=...

COMMERCIAL BANK OF AFRICA

What stress-free banking is all about.

**More Time.** To experience the better things in life.

Account Information | Payments | Customer Services | Mail Services | Card Services | Contacts | Quick Links

Home | [Transfer Between Accounts](#) | [Product Transfer](#) | [Branches/ATMs](#) | [Deposit Certificates](#) | [View Accounts](#)

**Exchange Rates**

Code	Currency Name	City Market	Buy Rate	Sell Rate
USD	United Arab Emirates Dirham	Currency Market	16.50	16.20
	TravelersCheque		17.00	16.70
	Cash		17.00	16.70
AUD	Australian Dollar	Currency Market	14.16	14.07
	TravelersCheque		14.26	14.07
	Cash		14.26	14.07
CAD	Canadian Dollar	Currency Market	61.92	60.60
	TravelersCheque		62.05	60.30
	Cash		62.05	60.30
CHF	Swiss Franc	Currency Market	52.46	52.46
	TravelersCheque		53.05	52.46
	Cash		53.05	52.46
KRW	Danish Krone	Currency Market	11.70	13.35
	TravelersCheque		11.84	13.05
	Cash		11.84	13.05
EUR	Euro	Currency Market	87.68	87.30
	TravelersCheque		88.72	87.30
	Cash		88.72	87.30
GBP	Pound Sterling	Currency Market	115.56	127.60
	TravelersCheque		128.54	139.20
	Cash		128.54	139.20
HKD	Hong Kong Dollar	Currency Market	7.88	8.80
	TravelersCheque		8.07	8.80
	Cash		8.07	8.80
INR	Indian Rupee	Currency Market	1.58	1.75
	TravelersCheque		15.18	16.23
	Cash		15.00	16.23
JPY	Japanese Yen	Currency Market	10.84	12.94
	TravelersCheque		10.84	12.94
	Cash		10.84	12.94

**CBA Mortgages**

**Stress-free**

So stress free, it's almost automatic!

200712.003 - 2.11071205 | ARCUSER | CBA - DEVELOPMENT | 22-FEB-2008 | 104-D-404-D-0

KCB | Making the Difference

Home | Messages | Accounts | Beneficiaries | Payments | Settings

- Account Balances
- Standing Orders
- Direct Debits
- Loans

http://localhost:9095/t24monitor/T24Monitor.html - Windows Internet Explorer

http://localhost:9095/t24monitor/T24Monitor.html

12 MAI 2010 09:52 \*

Month Day Hour Minute RealTime

T24 Monitor Sessions Locking Agent Logger Profiling I/O Enquiries Files

READ.SIZE (Bytes)

T24 Collector CPU Usage

READ.SIZE 12 MAI 2010 09:50

TimeStamp	Host	Count	Date	K_Application	K_Record	K_Table	K_Txn_Ref	MachineNa	Process	Time	Value (Bytes)
12 MAI 2010 09:50	127.0.0.1	1	12 MAY 2010	ENQUIRY.SELECT	STMT.ENTRY	F.STANDARD.SELECTION		GVAL09120	0	09:50:48	6229
12 MAI 2010 09:50	127.0.0.1	1	12 MAY 2010	ENQUIRY.SELECT	SECURITY.MASTER	F.STANDARD.SELECTION		GVAL09120	0	09:50:34	8805
12 MAI 2010 09:50	127.0.0.1	1	12 MAY 2010	ENQUIRY.SELECT	SEC.ACC.MASTER	F.STANDARD.SELECTION		GVAL09120	0	09:50:49	10479
12 MAI 2010 09:50	127.0.0.1	1	12 MAY 2010		CUSTOMER.POSITION.SUM.SCV	F.ENQUIRY		GVAL09120	0	09:50:54	5107
12 MAI 2010 09:50	127.0.0.1	1	12 MAY 2010		ENQUIRY	F.STANDARD.SELECTION		GVAL09120	0	09:50:34	5038
12 MAI 2010 09:50	127.0.0.1	1	12 MAY 2010	ENQUIRY.SELECT	CUSTOMER.POSITION.SUM.SCV	F.ENQUIRY		GVAL09120	0	09:50:54	5107
12 MAI 2010 09:50	127.0.0.1	1	12 MAY 2010	ENQUIRY.SELECT	CUSTOMER	F.STANDARD.SELECTION		GVAL09120	0	09:50:34	10834
12 MAI 2010 09:50	127.0.0.1	1	12 MAY 2010	ENQUIRY.SELECT	CUSTOMER.POSITION.SUM.SCV	F.ENQUIRY		GVAL09120	0	09:50:49	5107
12 MAI 2010 09:50	127.0.0.1	1	12 MAY 2010	ENQUIRY.SELECT	ACCOUNT	F.STANDARD.SELECTION		GVAL09120	0	09:50:48	13989
12 MAI 2010 09:50	127.0.0.1	2	12 MAY 2010		SECURITY.MASTER	F.STANDARD.SELECTION		GVAL09120	0	09:50:34	8805
12 MAI 2010 09:50	127.0.0.1	2	12 MAY 2010		CUSTOMER.POSITION.SUM.SCV	F.ENQUIRY		GVAL09120	0	09:50:49	5107
12 MAI 2010 09:50	127.0.0.1	2	12 MAY 2010		SEC.ACC.MASTER	F.STANDARD.SELECTION		GVAL09120	0	09:50:49	10479

Done Local intranet | Protected Mode: Off 100%

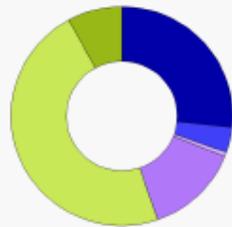
# High quality customer experience

## Client Summary



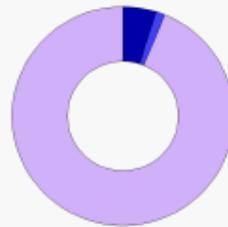
Client Summary				Client Performance vs Benchmark														
Start Value		End Value		MTD	QTD	3 mth	6 mth	9 mth	1 yr	2 yr	3 yr	4 yr	5 yr	Q1	Q2	Q3	Q4	
8,219,016.37		7,657,161.10		Portfolio	-4.84	-9.07	-9.07	-13.71	-13.98	-12.66	-8.76	-	-	-	-9.07	-	-	-
Change	-561,855.27	Inception Date	01/01/06	Benchmark	0.00	0.01	0.01	-3.06	-7.09	-7.13	-5.31	-	-	-	0.01	-	-	-

### Assets by Geographic Area



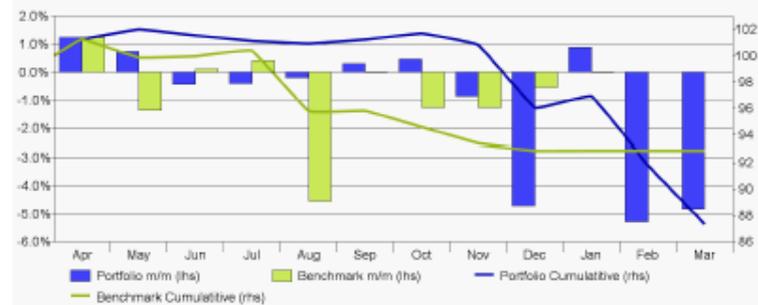
- 26.7% Equities
- 3.7% Cash
- 0.7% Unlisted Funds
- 13.7% Others
- 47.3% Property
- 7.0% Fixed Interest

### Assets by Underlying Asset Allocation



- 4.8% North America
- 1.3% Europe Ex. UK
- 93.8% UK Only

### Client Performance vs Benchmark - 12 Months Rolling



### Top Ten Holdings

Instrument	Sector	Value	%
Grosvenor Square No. 1, London	Property	3,632,915.00	47.3%
HSBC Holdings Ordinary 50p	Banks	1,035,426.66	13.5%
Sunseeker Manhattan 74	Boats	895,000.00	11.6%
TESCO ORD GBP0.05	Food & Drug Retailers	210,643.98	2.7%
TREASURY 2.5% I/L STK 2013 GBP	Government Stocks	175,762.30	2.3%
Ferrari 612 Scaglietti	Cars	160,000.00	2.1%
TREASURY 5 3/4% STK 2009	Government Stocks	157,254.77	2.0%
MORRISON(W/S)UPRMKT ORD GBP0.10	Food & Drug Retailers	157,140.27	2.0%
TREASURY 7 1/4% STK 2009 GBP	Government Stocks	143,811.48	1.9%
Xstrata PLC Common Stock	Diversified Minerals	142,225.00	1.9%
		8,710,179.48	87.3%

### Last Ten Transactions

Instrument	Buy/Sell	Value	Gain Loss
AT&T Common Stock	Buy	44,074.80	0.00
JOHNSON&JOHNSON Common Stock	Buy	57,123.00	0.00
Lloyds TSB Group Ordinary 25p	Sell	74,037.04	-12,976.47
HSBC Holdings Ordinary 50p	Buy	218,097.90	0.00
HSBC Holdings Nil Paid Rights	Sell	0.00	0.00
HSBC Holdings Ordinary 50p	Buy	121,709.18	0.00
Xstrata PLC Common Stock	Sell	136,900.00	-280,650.80
HSBC Holdings Nil Paid Rights	Buy	0.00	0.00
HSBC Holdings Ordinary 50p	Buy	1,022,350.00	0.00
Xstrata PLC Common Stock	Buy	830,000.00	0.00

# Selected Clients

## Corporate Banking and Cash Management



## Private Banking and Wealth Management



## Payments and Compliance



## Central Banking



## Microfinance & Community Banking



## Retail Banking



NATIONAL BANK OF GREECE



## Direct Banking



## Brokerage



## Islamic Banking



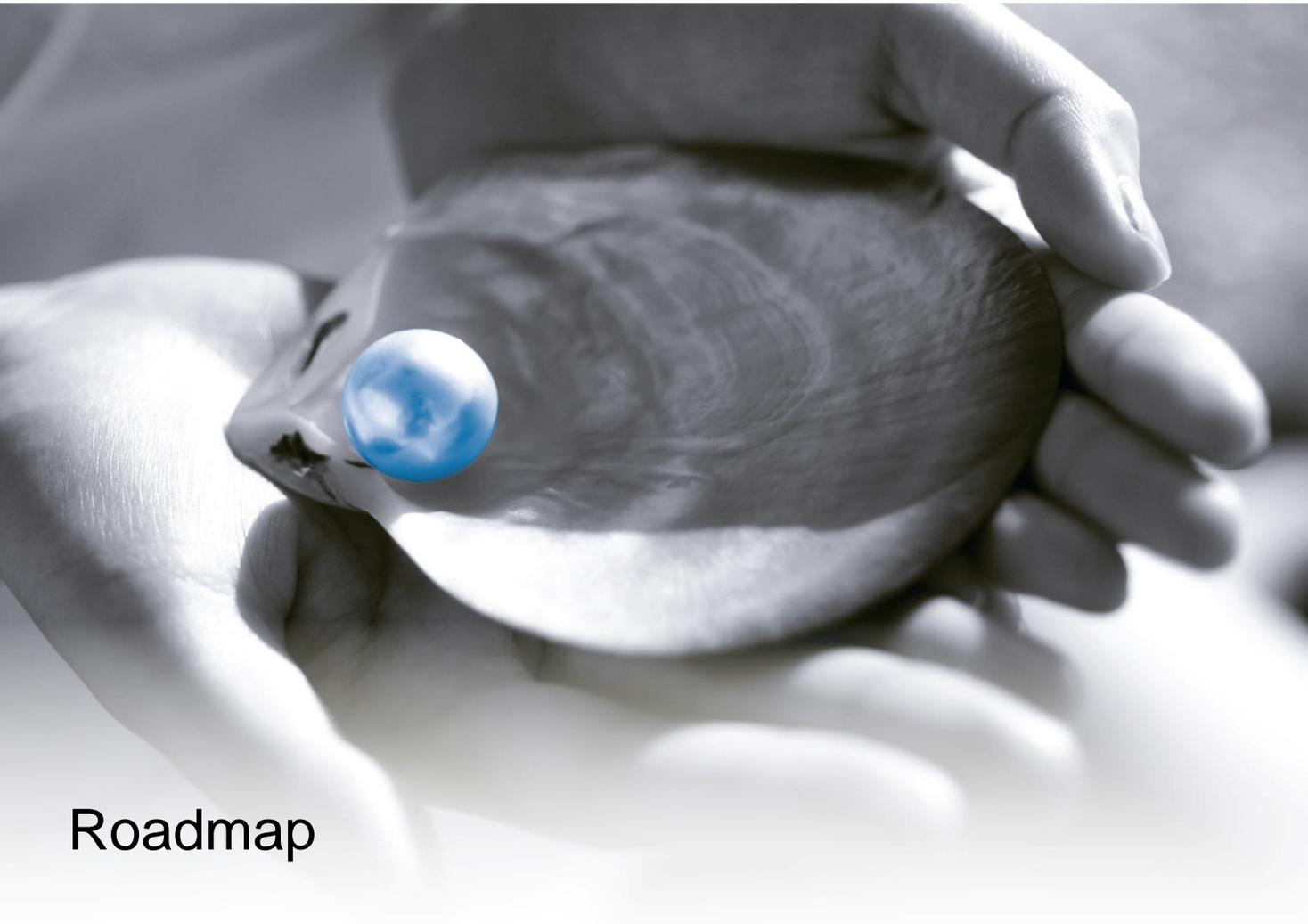
## Captive Finance





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Roadmap

## Temenos: the \$500 million plan

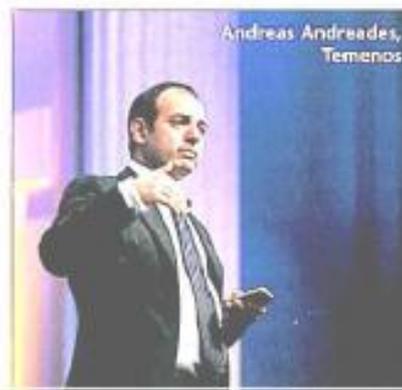
The strategy includes Java version of T24 core banking system and full componentisation

At Temenos' recent user group meeting in Berlin, the supplier set out a number of notable product plans, including full componentisation of its core banking system, T24, and work with IBM on a full Java version of this. Based on a system derived from Financial Objects, Temenos is also adding a treasury front-end for T24 and is significantly fleshing out its CRM and channel offerings. The company is promising to spend \$500 million on R&D in the next five years. On the corporate side, it has added Capgemini to its list of partners and has gone through a restructuring that is intend-

ed to strengthen its professional services.

The Java version of T24 will be initially released for IBM's z Series platform with DB2. Benchmarks will be carried out this summer in IBM's labs in Montpellier. Early results show throughput of more than 4000 transactions per second, said Temenos' global director, banking services, Mark Gunning. The work has been under way for some time, he said, 'and it plays very neatly with IBM's strategy with the z Series'. At present, T24 can run on this mainframe platform but only via a Linux partition.

*continued on page 47*



### • Java version of T24

- New option on IBM and Oracle stacks
- Same code base so development efficiency not compromised
- Initial benchmark tests completed; performance targets met
- Beta client identified (Swissquote) and implementation begun

### • T24 SOA and Componentisation

- Major re-architecting of T24 into separately deployable components progressing well
- Main target is larger banks who seek
  - Best of breed components
  - Lower risk phased implementations
- First components available before end 2010

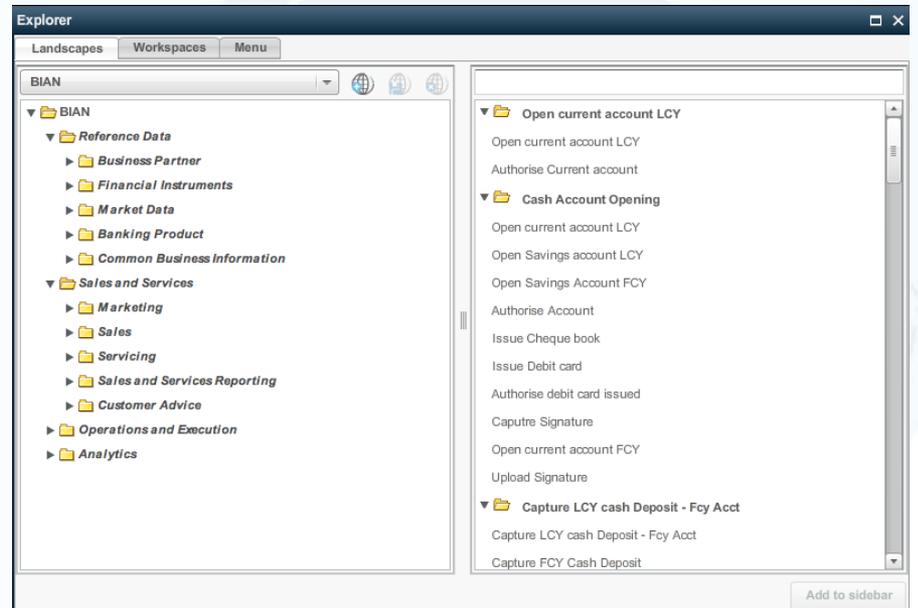
# Landscapes

- Landscapes are views of services
- A service may well be in multiple landscapes
- As part of model bank, Temenos will publish its service catalog as a number of industry standard landscapes, i.e. BIAN, AIA, IFW etc.
- Neo has a tool to create, view and use service landscapes

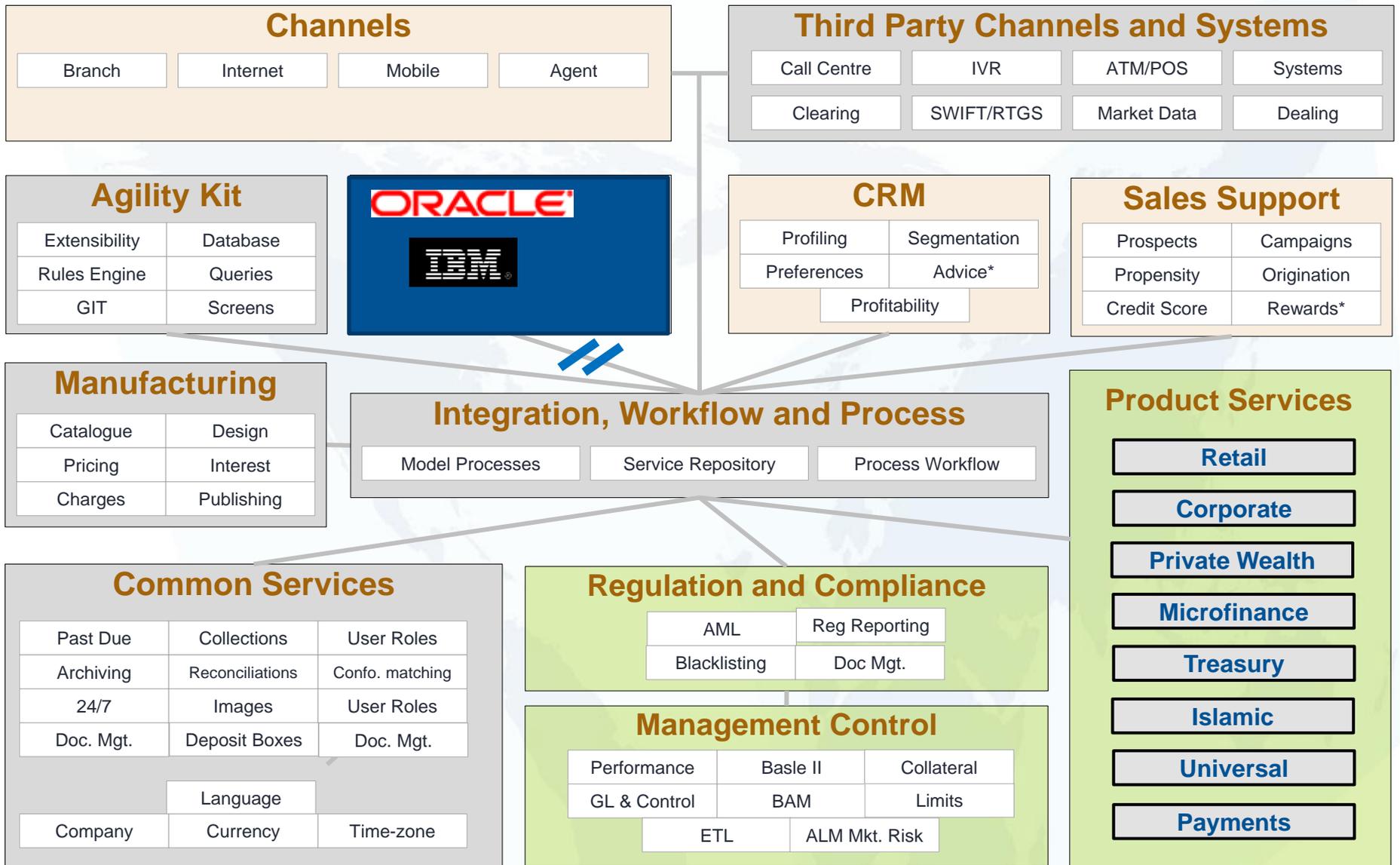
## Banking Business Service Landscape Version 4.2



Version 4.2 - Nov. 28, 2007



# Breadth Of Solution Portfolio



# Process Workflow Architect - Today

Library of Model Bank Reference Processes

Service Repository

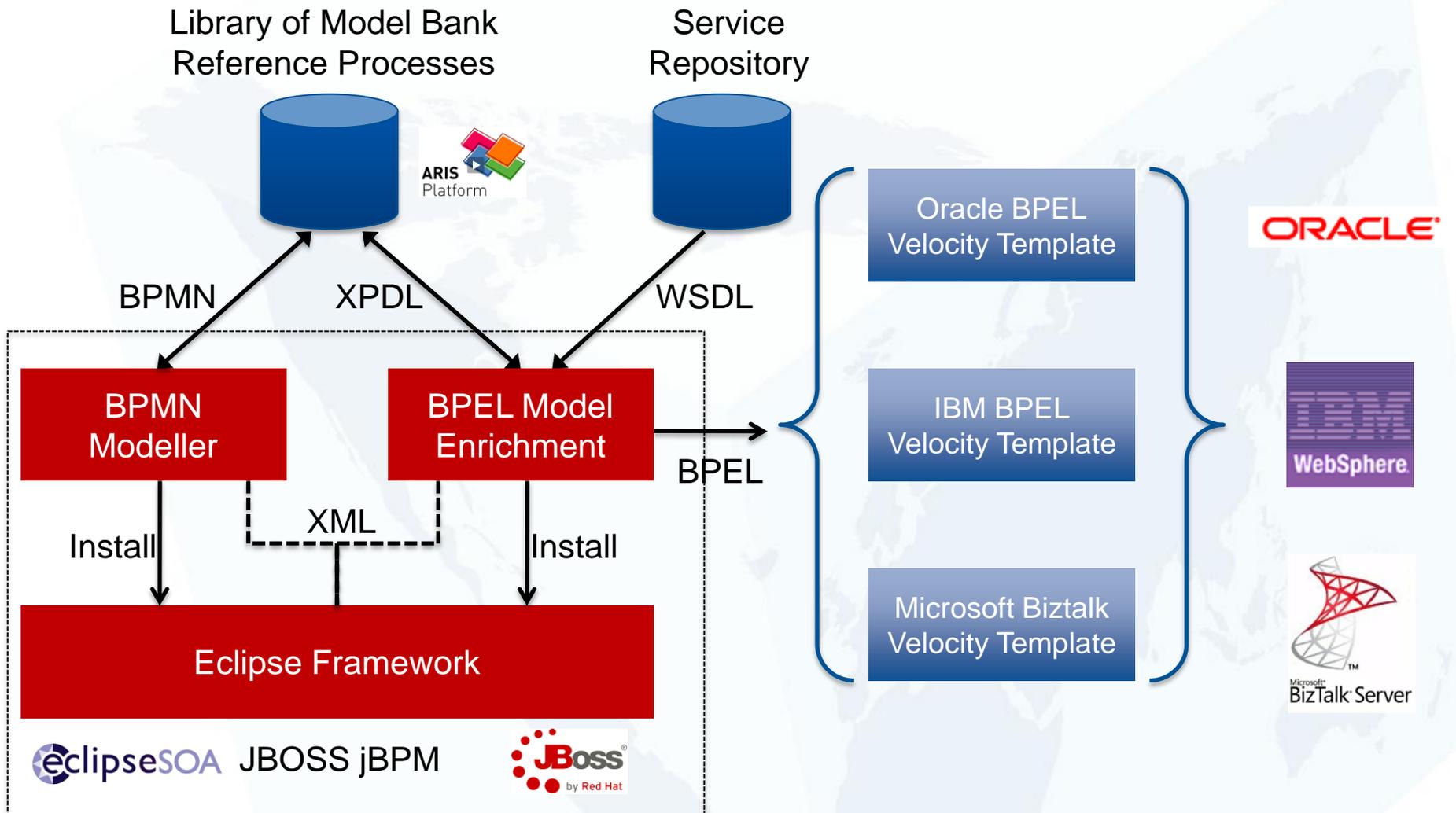


Manual

WSDL



# Process Workflow Architect - Vision



# Process Workflow Architect – Product Development

PW T24Basic - TempT24BasicIDEProj/dfd.bpmn\_diagram - Rational Team Concert

File Edit Diagram Navigate Search Project Run Window Help

sample.bpmn\_diagram

```

    graph LR
      Pool[Pool] --> Customer[Customer]
      Customer --> Account[Account]
      Account --> End(( ))
  
```

Properties

Annotations

Appearance

Advanced

**PW Properties**

PW Assignment

Expiration hours

Expiration minutes

Activity type

Target

Loop Maximum

Loop Test Before

Status Codes

Status rules

Complete status

Owner

Default Status Code

OFS Source ID

AssignmentView

Assignment Mapping

Source Activity: Customer Target Activity: Account

Source Table: CUSTOMER Target Table: ACCOUNT

Source Field: NAME Target Field: CUST\_NAME

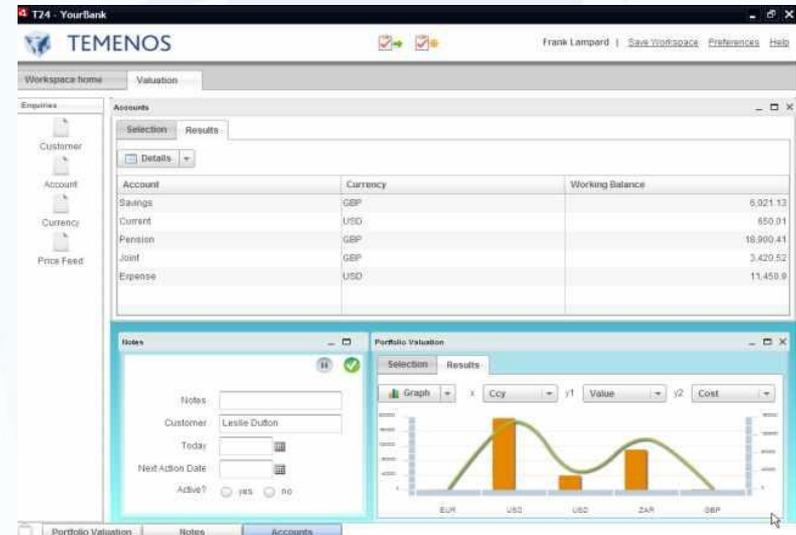
Map Edit Delete

Source Activity	Source Table	Source Field	Target Activity	Target Table
Customer	CUSTOMER	CUST_ID	Account	ACCOUNT
Customer	CUSTOMER	NAME	Account	ACCOUNT

Eclipse plug ins <No Current Work>

# T24 User Interface for R11 - Neo

- A new RIA User Interface for T24 available with R11
- TEMENOS continue supporting Browser.
- Remains a stateless architecture...
- ... and Rich Internet Application technology offers us more !





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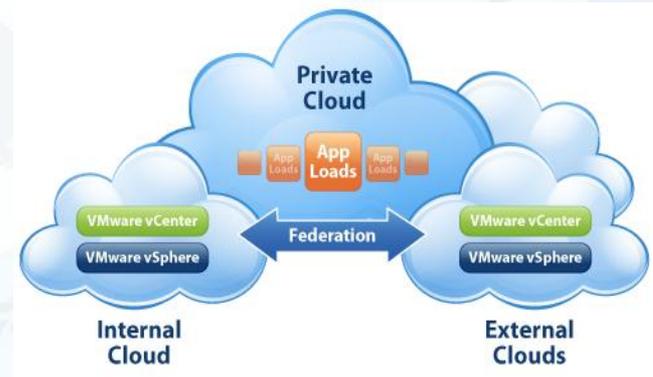


T24 in the Cloud

# Definition of cloud

## ■ Characteristics

- On demand
- Self service
- Pooled resource
- Elastic provisioning



## ■ T24 in the “Cloud”

- Rubik – Australian Credit Unions
- AIB – Hosted investment vehicles
- Metrobank – hosted, rental model retail
- PSCubed – Irish Credit Unions
- Synchronet – Mexican rural banks

Rubik



PSCubed



## T24 is 'cloud ready'



- Temenos T24 is uniquely architected to be the core solution in the cloud:
  - Database independence – means we can point to logical or physically different data stores depending on customer preference
  - 24/7 Non Stop – so our customers do not have to juggle processing windows and allows simple mirroring of services
  - Massively Scalable – we are currently set up for 2m accounts with ability to scale with demand to 10m +
  - Multi entity allows configurable products, relationships, workflows
  - SOA and web services – provide easy interfaces and consumable services



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4



- Move T24 into the Microsoft Azure cloud *properly*
- Migrate Synchronet clients into the cloud
- Application management provided by Temenos Chennai
- Cloud provided by Microsoft
- Two objectives
  - Proof of Concept for all banks
  - Direct market for microfinance institutions



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## Odyssey Product Roadmap

### Triple'A Plus™

- A best of breed **standalone front and middle office Portfolio Management System**, offering sophisticated portfolio management and modelling functionality, such as performance attribution and portfolio risk to high net worth and ultra high net worth clients

### T24 Private Wealth

- A **fully integrated front to back office Private Wealth System**, covering all products and processes offered by a private bank. CRM and portfolio management, full middle and back office support and wide product coverage.
- T24 can be offered with an interface to Triple'A Plus for the most sophisticated portfolio management capability

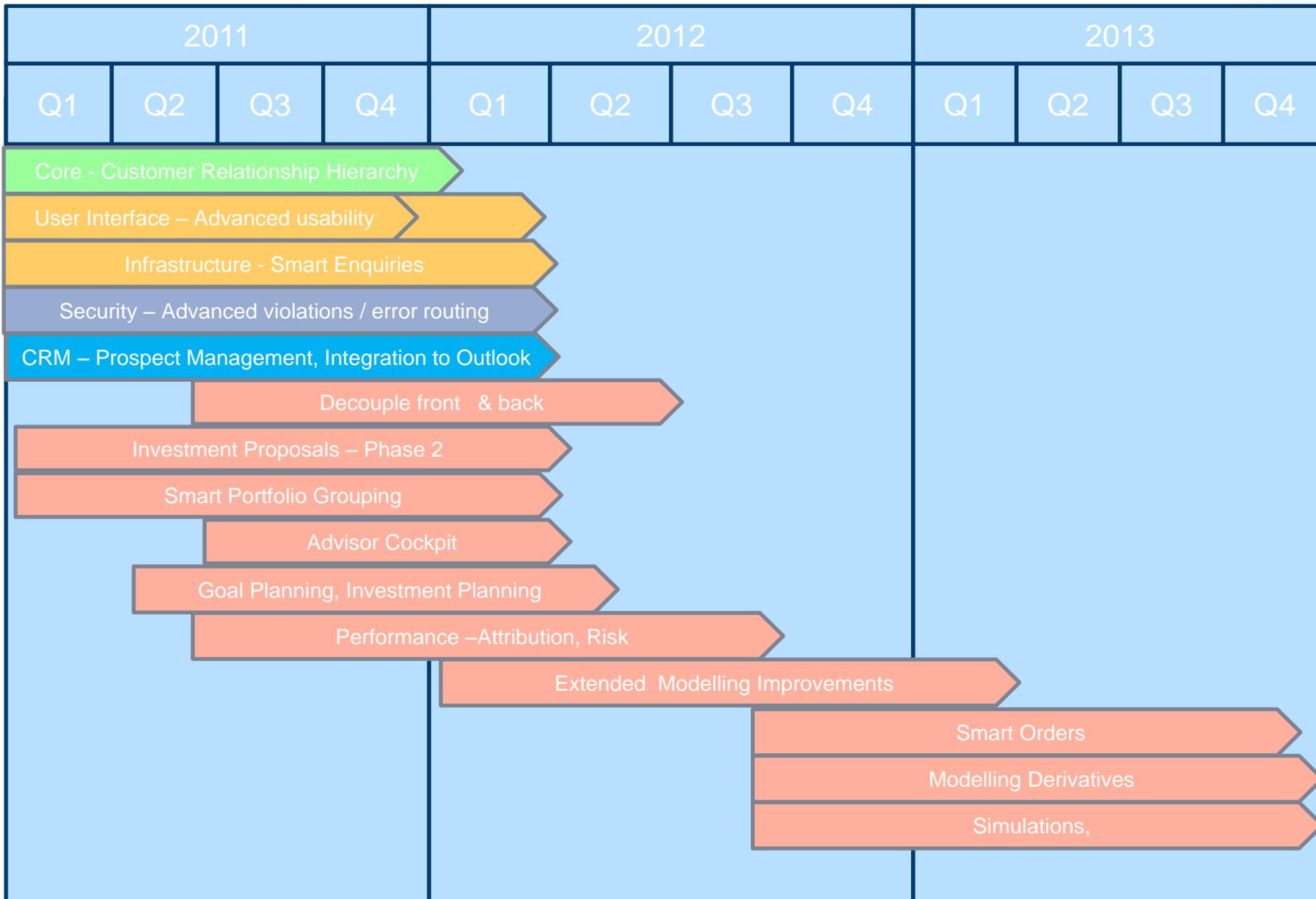
### WealthManager™

- A comprehensive **front end client-centric Wealth Management Desktop** offering client management and portfolio management functionality to mass affluent and high net worth clients. WealthManager addresses the requirements of the North American market

## **Temenos will continue to invest in, market and support all 3 products and demonstrate a comprehensive roadmap for each product**

- Short term 2011
  - Interface between T24 and Triple'A
- Medium term 2012
  - Extract best of breed components from all three systems into new component architecture e.g:
    - Advanced performance including attribution
    - Advanced modelling including tactical tilts
    - Portfolio risk
    - Front office 'use-ability' from WM
    - Settlement and custody
    - Enterprise information management (ProDB)
- Long term 2013+
  - Products converge
  - 'best of breed' component architecture based on Enterprise SOA principals
  - Full upgrade path provided for all clients

# Provisional roadmap





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Thank You