

F/MIS

FINANCIAL MANAGEMENT
INFORMATION SYSTEM

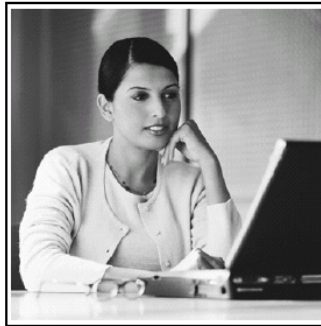


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1. BEARINGPOINT AND ITS MANAGEMENT INFORMATION SYSTEM

What does FiMIS contribute to your bank?

The development of the legal demands, the supervision of the applicable rules, the management and the follow-up of complex risks and, finally, the rough competition between the private bankers are pushing the financial institutions towards the installation of powerful and precise management tools.

BearingPoint has the pleasure to present its new set of reporting tools: F/RE for the legal reporting, F/TAX QI for the fiscal reporting and F/MIS for the controlling and the internal reporting.

With the new reporting solution F/MIS, you are now able to:

- extract the data from your banking system;
- make the necessary calculations by client, by product and by structure ;
- calculate the interest margins;
- follow up your compliance risks, particularly for the money laundering ordinance;
- feed the reporting systems F/TAX QI and F/RE;
- produce your internal reporting based on the balance sheet and the profit and loss;
- produce data cubes (OLAP) for the decisional analysis.

The overall objective of F/MIS is to offer a complete coverage of the bank's needs in information for the management.

BearingPoint develops and maintains F/MIS, adapts it to the needs of its clients and assists them during the implementation phase.

This means:

- a large coverage of the reporting needs in controlling;
- a modular approach perfectly adapted to the information needs;
- a high quality of the delivered information;
- an historic view of the data offering comparison and follow-up;
- integration and standardization of data derived from different sources;
- independence from a banking package;
- an automated production of key-indicators and the desired reports.

2. THE F/MIS USERS

Recent analyses have pointed out that 85% of information necessary to decision makers come from non-structured documents (like tables, presentations, text processing).

The originality of F/MIS consists in covering very different needs and fields of activity within the bank while uniting the information into one unique and coherent source.

Thanks to a solution on the global level of the organization, F/MIS ensures one unique version of the truth.

Through its modular architecture, F/MIS approaches such different fields of activity as :

- Front Office:

F/MIS Profitability offers the asset managers a clear measure of their performance. Thus they can daily follow the evolution of each client's revenue and take the appropriate decisions regarding the analysis provided through pre-calculated reports or structured information sources in form of a cube OLAP through the bank's intranet.

F/MIS Visit Reports permits to carry out a follow-up of customer relations. It offers to those in charge of the customers the possibility to document telephone contacts, visits and travels. It also allows to treat particular client demands and to carry out task reminders in regular intervals.

- Management control:

F/MIS Profitability allows the management control to count, compile and analyze the information in order to get out those key-indicators that allow the different actors of the bank to take the appropriate decisions. As the information is stocked at different detail levels in F/MIS, the management control can dispatch a differentiated information depending on the function of the recipient.

Only what can be managed and measured can be controlled!

- Accounting:

F/MIS Accounting offers the accountant an environment of closure which is flexible and fast. Its multiple functions (complement of information, inventories, budget administration, consolidation, re-evaluation, historic comparison) allow to automate the daily administration. The optional interface with the F/RE software permits to establish a coherence between the figures of the internal reporting and the legal reporting.

- Internal Audit:

F/MIS permits the internal audit to follow the transactions, movements or untypical clients in a systematic and detailed way by the means of a series of pre-defined reports.

- Compliance officer:

F/MIS Compliance offers a solution to the demands of the new ordinance on money laundering. Its functions like the statistical analysis or the treatment of warnings allow the compliance officer to carry out a systematic follow-up of customers, transactions and movements, all within the frame of a workflow which offers the documentation of each step.

- IT service:

F/MIS Core Engine unifies all the important information from the ERP systems of the bank in a data storage. The bank's IT services dispose thus of a data source that allows them to respond to the ad-hoc demands of the other services in a more efficient way.

2. THE F/MIS USERS (CONTINUED)

- Executive Management:

The top management of a bank performs within an environment that changes more and more rapidly. It is essential to have a vision of the evolution and the progress of its strategy at any moment, in order to be able to react and to denominate the persons in charge. The data measures are supported by strategic key indicators provided in index tables that allow a precise and synthetic vision of the activity.

3. GENERAL SURVEY OF F/MIS

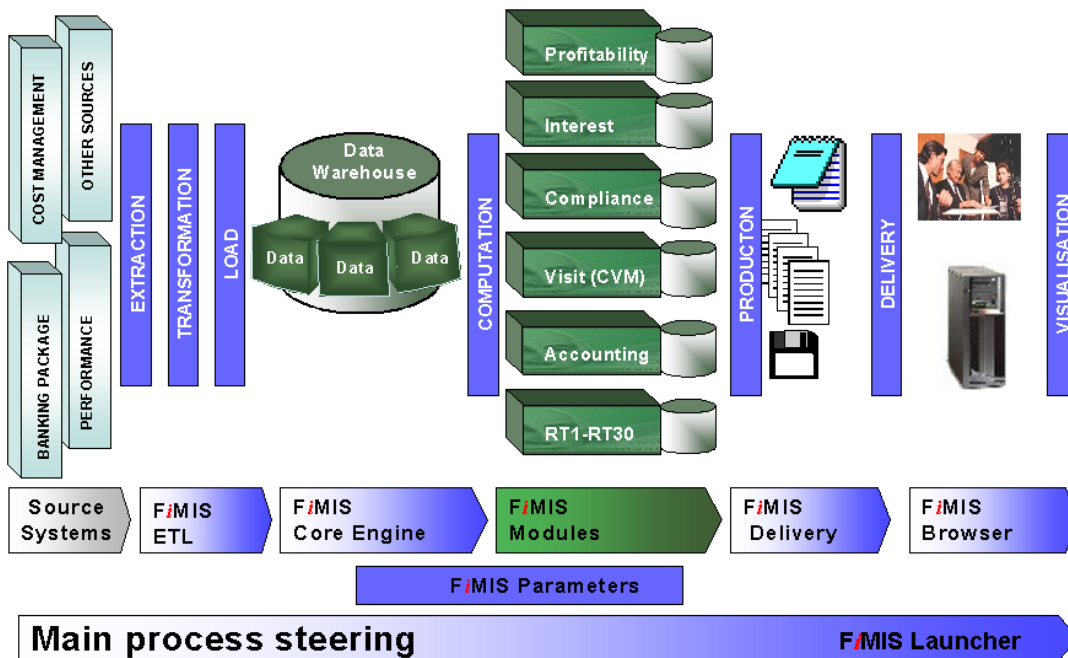
The originality of F/MIS is to offer the private banks a standardized software package for the Management Information System, that is made of numerous optional modules. For an easier integration, F/MIS covers the entire production cycle of index tables, from the extraction of data out of the source systems, to the storage in an historical database and the calculation of the relevant information.

F/MIS offers a complete coverage of MIS needs, including :

- F/MIS ETL (Extraction, Transformation, Loading) serves to extract the data from the source systems, to transform them into the specific structures of each bank and to finally load them into F/MIS Core Engine.

- F/MIS Core Engine is the heart of the system, the warehouse where the raw data are stored according to the most precise granularity level that is available in the source systems.
- F/MIS Profitability, Interest, Compliance, Accounting and Customer Visit Management are different modules conceived to enrich the original data and to calculate, produce and store the results.
- F/MIS Launcher defines and administers the batch jobs that start the production and storage of the report sets in an automatic way.
- F/MIS Browser, is an Intranet system that gives the users an access to predefined portals and to authorized thumbnails.

The tools and modules of F/MIS – general survey



4. THE DIFFERENT MODULES OF F/MIS

F/MIS ETL

F/MIS ETL (extraction, transformation, loading) captures the data from the bank's back office systems. The amount of the data varies according to the chosen modules.

Among the main functionalities :

- The extraction of source data;
- the daily, weekly, or monthly capture depending on the bank's choice;
- the control of the data coming from the banking system;
- a possible filtering to eliminate non-desired data ;
- the loading of the extracted and transformed data from the F/MIS Core Engine following F/MIS own structures in order to keep the independence from the banking packages;

F/MIS ETL has two possibilities for the loading :

- The loading of the generic tables for banks that already have a data extraction system;
- the extraction of the information coming from the Olympic banking package.

ETL uses Microsoft DTS technology.

F/MIS Core Engine

F/MIS Core Engine is the heart of the system and constitutes the effective data warehouse into which F/MIS ETL loads the data. Its function is to keep the data for the future treatment by each of the F/MIS application modules.

Main functions :

- Transform the captured data into simple relational tables that are easily accessible for the users;
- store the information and keep the history of the client data, relations, positions, movements, accounts, contracts, organization, stocks and revenues;
- convert the amounts into the group's or the entity's currency to make the necessary consolidations;
- feed the different F/MIS modules.

The F/MIS Core Engine can store millions of movements from databases of several gigabytes for a number of years.

The structure of the motor allows an easy archiving of historic periods.

4. THE DIFFERENT MODULES OF F/MIS (CONTINUED 1)

F/MIS Profitability

The F/MIS Profitability module is composed of aggregation tables that contain structured information for a quick production of reports and indicators.

The following indicators are available on the Intranet portal :

- revenue analysis;
- asset analysis;
- the ROA (return on asset);
- asset withholding;
- acquisition and development;
- new money;
- internal transfers;
- budget comparison;
- calculation of retrocession contributors;
- evolution of the leverage effect from credits;
- impact of currency movements between the beginning and the end of the analysis period.

The indicators are visible on four organization levels : customer type, market, management group, administrator. Other dimensions are also available like the administration mode, the geographical segmentation or the asset segmentation.

The available report types are the following :

- index tables;
- income and assets;
- Top x, Lowest x (good or less good results on any indicator);
- distribution of the revenues according to the highest organization level to the detail per client;
- Net new money;
- income and asset analysis.

The reports permit to calculate the situation on the fixed date (daily), to follow up the monthly development, to compare it to the objectives, to analyze the source : an audit trail allows to get down to the customer or asset manager level.

Through the Intranet portal, F/MIS Profitability also offers analysis tools using data cubes.

F/MIS Profitability gives the administration controllers as well as the asset managers and the directors, a ready-to-use tool which facilitates the transparency of data and offers possibilities of drill-down.

F/MIS Profitability can be fed on a daily basis.

F/MIS Interest

The F/MIS Interest module permits the calculation of interest margins for futures contracts and current accounts.

This module can be used on it's own or as a complement to the Profitability module.

This new module contains lists, which detail the calculation of the interest margin per contract or per account, per client, per currency and per organizational structure.

The transparency of the module allows the asset manager to measure the development of the attained margin from day to day through the interface Intranet of the bank.

4. THE DIFFERENT MODULES OF F/MIS (CONTINUED 2)

F/MIS Compliance

The new module F/MIS Compliance is the solution by profiling to the new ordinance on money laundering : this means the analysis of transaction cycles for one particular business relation, or for the comparison of analogue business relation groups of clients .

F/MIS Compliance includes a profiling process for the statistical analysis of transactions (volume and frequency) and a scoring system for the identification of those transactions concerning customers with an accrued risk.

F/MIS Compliance also offers a catalogue of rules to the Compliance Officer for the follow-up or the control of the LBA and internal directives. It is possible as well to install a launch and a follow-up of warnings. The asset manager can record complements of information and thus justify customer events.

F/MIS Accounting

For the analysis of balance sheet and income statement details F/MIS Accounting offers an automatic solution which reduces the risks of error and the time of the data treatment.

The module F/MIS Accounting will among other advantages proffer the bank :

- a multi-plans and multi-level presentation of the balance, the off-balance and the income statements;
- a follow-up of the profit and loss according to the established budget or the objectives;
- a follow-up of the inventory per product;
- a portfolio reevaluation following different methods;
- a consolidation of the entities;
- a record of adjustments;
- a multidimensional analysis and the possibility to integrate specific reports.

4. THE DIFFERENT MODULES OF F/MIS (CONTINUED 3)

F/MIS Export towards F/RE

The F/MIS Export towards F/RE allows the generation of the RT01 file which is used by F/RE for the production of :

- the SNB statistics;
- the capital;
- the article 21;
- the ZR using Focus ALM.

The combination with F/MIS Accounting facilitates the coherence between the internal reporting and the legal reporting.

F/MIS Export towards F/TAX

The F/MIS Export towards F/TAX will offer a unique interface for F/TAX particularly for the QI and EU versions.

F/TAX-QI is a reporting solution for Qualified Intermediaries which offers them a means of fulfilling their obligations towards the American fiscal authorities (IRS).

F/TAX-EU is a reporting solution for banks that wish to use the declaration of non-resident European customers, either for the withholding tax, or for the nominal declaration.

F/MIS Cost

The F/MIS Cost module is designed for the integration of detailed information from the cost management package, in order to allow the analysis of all types of costs, like direct costs, costs of the infrastructure, IT costs, etc., in relation with the structure of the cost centers used by the bank.

5. THE AVANTAGES AND REFERENCES OF F/MIS

The advantages of F/MIS

- Large coverage of needs;
- already integrated with various referential banking packages like Olympic;
- easy installation thanks to the Intranet portal of F/MIS;
- within the frame of F/MIS compliance :
 - very flexible parameterization of the scoring rules for the qualification of business relations and transactions that represent an accrued risk;
 - transparent use of statistic rules to allow the identification of abnormal movements regarding a client population.
- On the technical level : advanced use of the Microsoft technology for Internet subjects, dot net;
- through the user seminars organized by BearingPoint and the software updates, the F/MIS users profit from a continuous update.

The references for F/MIS

F/MIS is a new and modern software (created in 2002). 10 banks have acquired F/MIS.

6. TECHNICAL CONFIGURATION OF F/MIS

F/MIS requires a minimal hardware and software configuration in order to function correctly.

Minimal hardware configuration:

- Intel Pentium IV Bi-processor
- 1 GB RAM

The storage space depends on the data volume and can vary according to the size of the bank .

Please contact your BearingPoint consultant for any further information on this matter.

Minimal software configuration :

- Windows 2000/2003
- SQL Server 2000/2005
- .Net Framework 1.1 and 2.0
- Internet Explorer 5.5 or above

F/MIS is based on the Microsoft framework .Net and the database SQL Server. Other languages and RDBMS are not supported.

7. CONTACTS FOR FMIS

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