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The Largest Regional Banking Conference

New Banking Vision⁵

25th - 28th May 2010, Hotel Sol Coral, Umag, Croatia



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"New Banking Vision" – participate at the largest regional banking conference!



We cordially invite you to participate in one of the biggest regional FSI conferences in South Eastern Europe – "New Banking Vision" from 25th – 28th May in Umag (Croatia) organized by Asseco SEE group.

Asseco SEE is delighted to announce that the fifth in a row NBV conference will be organized under the auspices of Polish Deputy Prime Minister, Minister of Economy, Mr. Waldemar Pawlak. This conference will bring together members of SEE Governments and Central Banks, the highest level of banking executives, as well as leading ICT experts to debate trends and challenges of modern banking and the latest generation of ICT technologies.

Sessions on NBV5 will be aligned around several themes:

- Transformation of banking industry is a path from sometime conservative, banking organizations to modern sales and customer centric organizations. In several sessions, bankers and analysts will explain challenges which banks are facing on that journey.
- What we learned from the crises? What is cooking in the Basel committee, IMF and World Bank? How today's

initiatives from leading global institutions and most important governments will effect tomorrows banking industry?

- Servers and networks breakdowns, software errors, viruses, earthquakes, fires, human factor - all this could have disastrous consequences for the operation of the system. Recovery after unanticipated events is slow, and profitability and customer confidence is difficult to achieve again. The NBV conference will present IT solutions for these situations: "Business Continuity" – ensuring the availability of applications and data during planned and unplanned outcomes.

ICT leaders will give exclusive overview on biggest global repositioning in IT industry in last 10 years:

- Oracle Strategic shift after Sun acquisition
- Challenge by new player in Data Center arena (Cisco+EMC+VMWare)
- Microsoft Wave 14
- IBM response to changes

In order to book your presence, as well as for more information about the conference, please visit:

www.asseco-see.com/nbv5

Internet Banking System in Eximbank Romania

Asseco SEE (Probass), and Eximbank concluded implementation agreement for the abSolut Internet Banking System. The contract was signed in July 2009 and was executed in Romania.

Eximbank is one of the ten Romanian banks using abSolut core-banking system. In order to improve functionality and to reduce the administration cost, the bank decided to replace the existing electronic banking system with IBS from Asseco SEE (Probass).

The implementation was realized from July - Dec 2009. Then a "special monitoring" period started and from February 1st 2010, the system came under maintenance and support agreement.

For the bank, some of the most important benefits of the project are: Reduced updating time to visualize information and better administration tools and costs decrease.





Statuary Reporting System



Alpha Bank and Probass (member of Asseco SEE) jointly developed a system dedicated to statutory reporting. The project run between February and October 2009, with go-live on Nov 1st 2009, followed by a "special monitoring" stage, closed on February 1st 2010.

With abSolut MIS system, the bank has a powerful tool, designed and developed on Oracle platform and integrated with the iFlex core-banking system, to manage mandatory reports to the National Bank and other

institutions. The main challenge of this project was the parallel implementation of the core banking system and the MIS system. Probass team collaborated with international iFlex team in a large-scale project, with many interdependencies.

After achieving this project, abSolut MIS from Probass has a recommendation as the best reporting solution available in the Romanian market at this time.

The Next Generation Service Delivery Network

The latest project in networking domain for telecom provider in Macedonia, Maktel, is implementation of the Next Generation Service Delivery. Asseco SEE in Macedonia will provide smooth migration of the present Maktel networks and services to a common converged platform that will reduce the overall complexity and capital and operational costs of running the services. The result will be a lower transport cost of each bit of information per kilometer.



The Next Generation Service Delivery Platform will provide the following benefits for Maktel:

- Converged Universal Transport Platform
- Open Access Architecture
- Improved QoS
- Improved customer experience
- New revenue generating opportunities
- Reduced complexity
- Reduced manpower

Declaring Taxes from Your Place

Asseco SEE in Kosovo, commenced with the development of an E-filing system to meet the needs of the Kosovo Tax Administration (ATK) for the computerization of its tax declaration procedures.

The project will enable all tax payers in Kosovo to declare their taxes and proceed with payments using web browsers and the internet as a platform. The project is being developed completely with local resources and in close cooperation with the ATK. Once finalized, the system aims to allow for gradual replacement of all manual and physical actions performed by tax payers to be done electronically. This, among other features, includes income tax declarations. While playing a role of an interface between ATK and the

taxpayers, the system is also interlinked with the IT infrastructure of the ATK. The data entered by the tax payers through internet are updated automatically in the existing central system and further processed as required by the system and ATK employees.

Special attention is dedicated to security features and measures given the sensibility of the data transferred and processed. To accomplish this, digital certificate technology is used together with tokens.

The system will be administered by competent ATK staff which includes administration of the database, baseline system data, operational data and procedural events. The office of Asseco SEE in Pristine will be providing

support and maintenance services for an initially agreed period of two years upon full installation of the system and training of ATK staff.





Asseco SEE (Romania) implemented IT projects at National Romanian Bank and Alpha Bank

Asseco SEE (Romania) delivered, installed and integrated IT equipment and services in National Bank of Romania and also concluded operational leasing contract for:



- Servers for Microsoft Windows Server 2003/2008 for network services, application servers with 2 and 4 processors virtualization software;
- Upgrade components for existing servers (memory modules, hard disks, memory kits).

Along this, Asseco SEE (Romania) implemented an automation project in Alpha bank in order to establish a high recovery of the bank's systems in case of disasters.

Project included installation of hardware equipment (Risk Servers; Storage; Tape Libraries) and software application (IBM Tivoli System Management). Also, the contract included a 3 years of maintenance and service.

Core upgrade in Crédit Agricole Serbia



At the beginning of 2010, Asseco SEE (Serbia) and Crédit Agricole bank have signed a contract for upgrade of ASEBA PUB2000 core-banking system and transfer to the version "Release 2009". The upgrade includes applications for Domestic and International payment operations and Card Management System (CMS).

The new version was created as a result of two-year development and improvement regarding performance optimization, customizing the system to work with large amounts of data, to

work with newer version of the database, automation of certain processes, as well as some new functionalities.

The new version is based on Microsoft SQL Server 2005 platform which enables better use of hardware resources, advanced analysis and tools for database, table partitioning on multiple file groups, etc.

Total time spent in development of large number of these new functionalities is estimated to 15 man-years.

IT Infrastructure Upgrade in Société Générale

In cooperation with EMC², Asseco SEE (Serbia) started a large IT infrastructure project in Societe Generale bank in Belgrade. The solution that will be delivered comprehends implementation of a new storage system, as well as, technologies that will provide unique data replication.

In that way, availability of bank's services and data security will be upgraded. The platform will rely on EMC CLARiiON CX4 generation of storage systems and EMC RecoverPoint. These are some of the

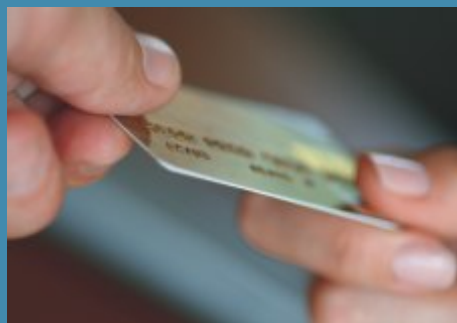
most advanced technologies that bring innovations like fully automated

storage tiering, UltraFlex™ technology, and Flash drives.





The Biggest Market Share of EFT POS in Montenegro



At the end of last year, Asseco SEE (Serbia) signed a contract with AtlasMont Bank from Montenegro for development of POS terminal network. Besides EFT POS terminals, Asseco SEE provided complete infrastructure for implementation and integration of payment terminals. AtlasMont Bank was a new client in terms of POS terminals and in 2010 year we continued with support of

spreading of the Bank's POS network. Hipotekarna bank, as a joined member of AtlasMont group also decided to extend their POS network. Asseco SEE signed a full maintenance contract with both clients. This project is positioning Asseco SEE as a company with the biggest market share of EFT POS terminals in Montenegro.

Billing system in HT – Hrvatski Telekom (Deutsche Telecom AG)

Asseco SEE (Croatia) expertise and experience in „Billing“ resulted with another new contract with HT – Hrvatski Telekom (Croatian telecom), the largest telecom operator for fixed telephony in Croatia. The new contract is regarding development,

upgrade and implementation of software solutions for “Billing system”.

Asseco SEE Croatia and HT have a long history of co-operation, since 1995, in terms of delivery of various

solutions for “Billing” area of business. Currently, Asseco SEE is engaged in development and maintenance of current billing solution (Geneva) and in development and maintenance of own developed invoicing system.

Project in NLB Ljubljana Continues

In March 2010, Asseco SEE Serbia has finished development and implementation of General Ledger module (part of core banking system ASEBA Pub 2000) in the biggest bank in Slovenia – NLB Ljubljana. The project started in May last year and the production was scheduled for 1st of March 2010. The GL application is developed according to the specific needs of the Bank and it is replacing the concept of the old “chart of accounts” with the new “chart of accounts” defined through dimensions.



After successful production of this application, Asseco SEE continued with implementation of two more modules from ASEBA PUB2000 – Fixed Assets and Accounts Payable and Receivable which will also be defined through dimensions.

Asseco SEE is already working with other members of NLB Group in the Region, so the project in Slovenia is another confirmation of this great cooperation.

Penetration tests for clients in BH

Pexim Solutions from Bosnia and Herzegovina (member of Asseco SEE group) is offering safety consulting services for banks and corporate users with proven excellent results in that area. In these days, particularly interesting is penetration testing service where our certified experts

assume the role of “hacker” and attempt to break the established rules, procedures and safety systems in order to evaluate the security. Testing includes external test (blackbox), internal tests (whitebox) and control in the field of social engineering.

The need for this kind of security testing is growing along with increased security standards in banks and PCI SDD standards for card business which require regular penetration testing.



ASEBA Banking Intranet in Vakufska Banka

ASEBA Banking Intranet core system was successfully put in production in Vakufska banka Sarajevo (BH) in March 2010. The project started in June last year with scheduled 30-days time off in August/September because of Ramadan – Islamic holy month. The implementation of ASEBA Banking Intranet improves bank's technology by the operating procedures and knowledge which has been accumulated in many banks where it

was previously operational. Being integral is one of the most important features of ASEBA Banking Intranet system. The same data are available to all modules and all functions. Modules that have been implemented in Vakufska banka are: Corporate Loans and Deposits, Domestic Payment operations, International Payment operations, Accounting – General Ledger, Retail operations, Payment Cards, e-Banking for

Corporate clients, Fixed assets and Inventory, Credit bureau, Standing order, Reporting – internal and for Central bank, Invoice book, Core & Administration, Anti money Laundering. With ASEBA Banking Intranet, Vakufska banka will benefit from the core banking system well known for its security, flexibility and modularity.

Polish Deputy Prime Minister Waldemar Pawlak Visiting Asseco SEE Serbia



Polish Deputy Prime Minister, Minister of Economy Waldemar Pawlak visited company Asseco SEE in Belgrade during his official visit to Serbia with business and political delegation.

During this one-day visit, Pawlak had meetings with Serbian Deputy Prime Minister Mirko Cvetkovic, Deputy Prime Minister for EU integration Bozidar Djelic, Minister for Foreign

Affairs Vuk Jeremic and other high officials.

"I am very pleased with the results of this visit to Belgrade, we have opened new possibilities of bilateral cooperation, especially in the field of economy and investments" stated Pawlak in his addressing to ASEE employees and journalists. He added that *"special support should be given*



to the further progress of the IT industry, which is one of the fastest growing industries and Asseco SEE is a good example for all future investments of Polish companies in Serbia."

Miodrag Mircetic, President of Management Board (ASEE Serbia) stated that visit of Mr. Pawlak is great motivation for further development and confirmation of our previous successful operations.

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