

zeb/

zeb//**control** profit

Precise profitability management

profit

zeb//control –

Increasing earnings, managing risks

An efficient management of financial service providers requires flexible information, planning and analysis tools. The zeb//control product range provides the technical support for managing a multitude of financial controlling, risk measurement and monitoring, accounting and value management tasks.

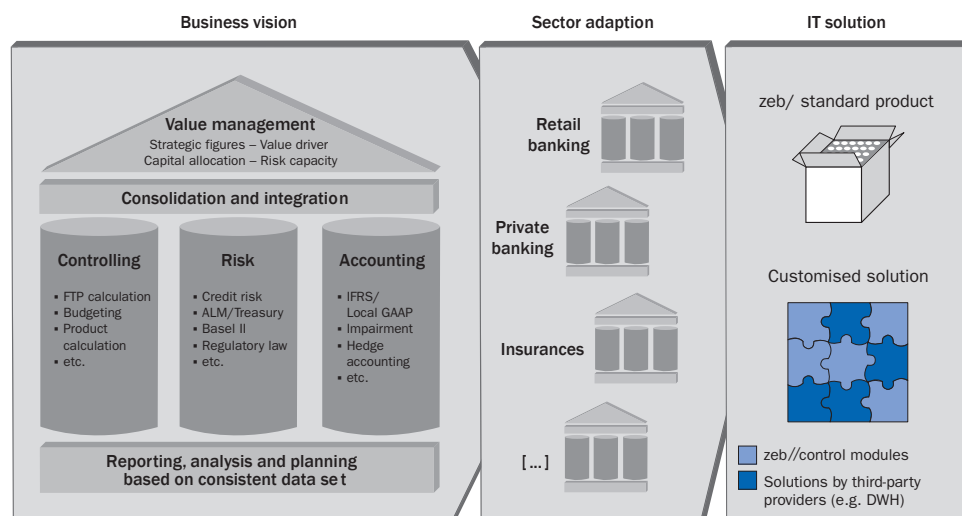


Fig. 1: Functional and technical zeb//control framework

Today the functional challenge – in addition to the required methodological excellence in sub-areas – consists of the consolidation of financial figures across functional areas and strategic business segments. The requirements resulting from various business models are covered by industry-specific adaptations.

In order to ensure flexible and sustainable applicability in this complex context, the technical realisation of zeb//control is based on the SOA principle. The user can define the product range configuration and the standardisation of individual modules freely, which equally enables a fast integration in existing IT architectures.

The various zeb//control configurations prove to be efficient in daily applications in a multitude of innovative national and foreign banks. The close interaction of functional and technical expertise is a key success factor for all implementation projects.

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A substantiated, targeted return management requires a structured preparation of management-relevant information. In today's banks, a large number of various reports that have not been prepared according to addressee or management requirements and therefore are hardly suitable for a sound cause analysis are available. In addition, the heterogeneous IT environment results in numerous interfaces between individual tools, incomplete data and significant manual intervention efforts. This leads to increased error sensitivity, complex and inflexible processes and increased manual effort. In particular, the required regular adaptations of organisational and/or bank structures lead to cumbersome change procedures time and again.

Meeting these challenges requires a transparent return presentation as a basis for any analysis. zeb//control profit is the most powerful and precise management instrument for a targeted profitability management and substantiated budget control.

Transparency through a standardised reporting system

zeb/ has put its long-term proven project experience into an extensive report library that is especially tailored to the requirements of executives. Therefore, this standard already covers a significant part of the sales and controlling information requirements. The system allows for an immediate productive use. The reporting system includes specific analyses as well as time and benchmark comparisons of profit centres, products, customer segments, or individual customers and accounts and also indicates achieved targets via symbols such as traffic lights and trend arrows.

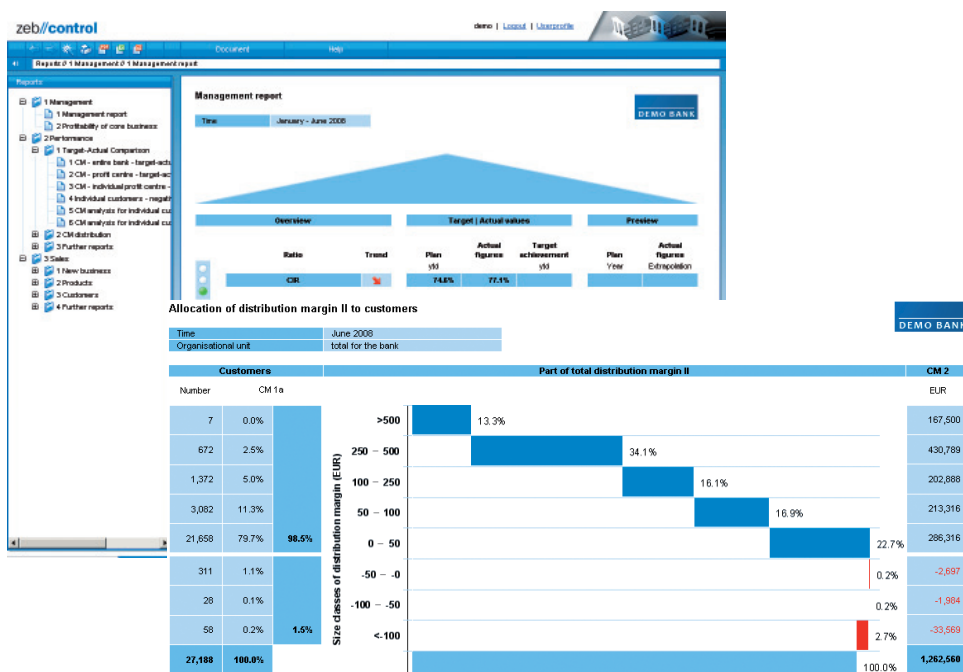


Fig. 2: Selected management reports

A report designer enables the end-user to create individual reports and complement the latter in the library. The target-group-oriented and web based report provision allows for an optimised process support.

Flexible analyses in all dimensions

Specific return analyses are supported by an intuitive ad-hoc analysis in all three dimensions of market returns (e.g. products, customer segments, profit centres), both with standardised and freely definable figures. A drill-down to individual accounts and transactions provides an overview of all details in this context. Individual value destroyers/generators are revealed, providing the basis for the identification of the need for action and in turn enabling quick responses to special questions and analysis requests.

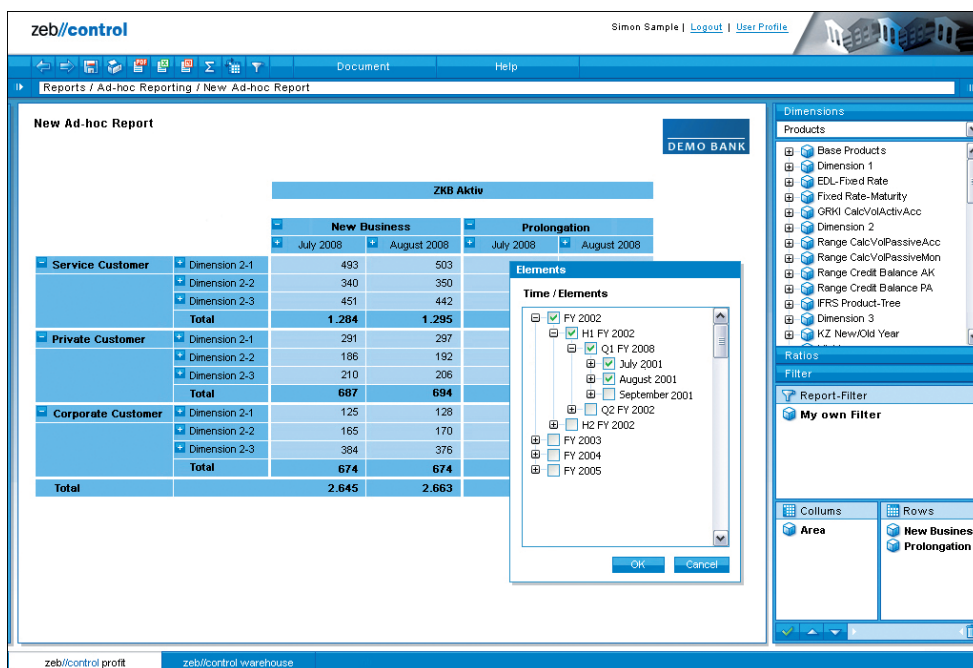


Fig. 3: Ad-hoc analysis

Customisation options and handling

zeb//control profit's simple management of bank structures (e.g. changes of the product or organisational structure) eliminates costly and time-consuming adjustments. Customer-specific configurations can be performed flexibly and with little effort. All changes can be viewed in real-time and allow for detailed analyses. This simple handling gives you more time for the actual analysis of the profitability situation.

Modular extension system

The modular structure of the zeb//control product range enables the customer to extend the benefits of the solution by way of adding additional modules:

- The cash flow calculation engine EGK enables a present-value and periodical calculation of all transactions. This module can calculate all contribution margin levels, including solvency-dependent risk costs and cash flows for individual accounts.
- zeb/risk.adjusted-pricing complements the ex post cost calculation with a method-consistent ex ante cost calculation, also under a present-value and periodical perspective.
- zeb/integrated.bank-planner in an integrated top-down as well as decentralised bottom-up planning. The systematic process support provides a significant assistance to all users.
- The cost allocation module offers a semi- or fully-automated distribution or allocation of existing cost information, using any available key and various allocation steps.

Technical basis

zeb//control uses a platform-independent and scalable J2EE architecture that easily integrates into existing processes and system environments. The package includes an extensive authorisation system. An advanced web front-end system enables users to work timely and efficiently and provides for a safe and distribution free operation for administrators.

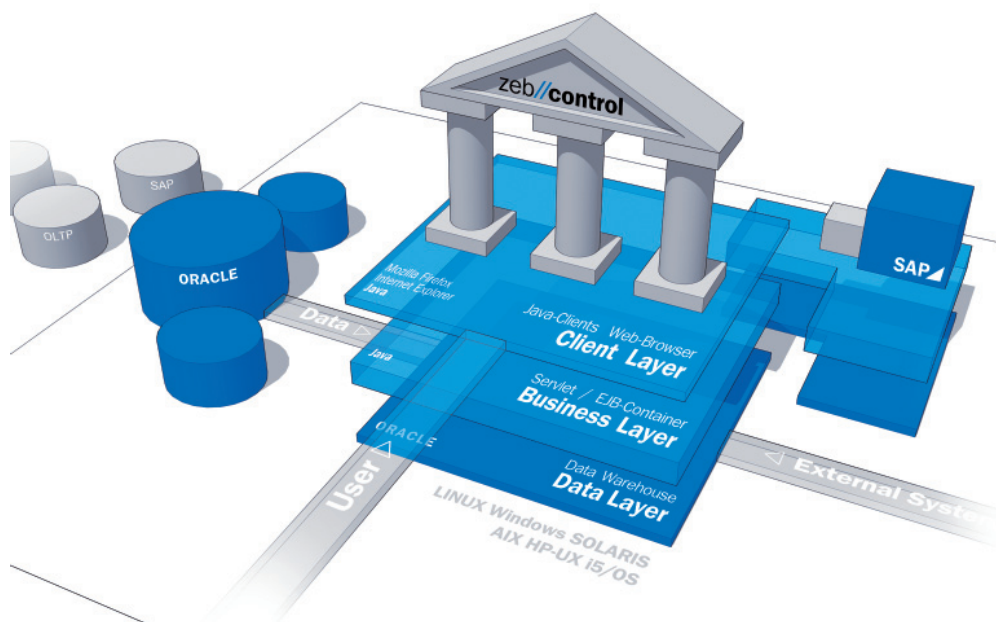


Fig. 4: Technical architecture of zeb//control

Our methodology

The introduction of zeb//control is based on our proven customising approach model that includes all administrative and operative project management issues. In addition, our project committees ensure that our clients are always perfectly informed about the project status. The overall introduction process includes our independent and certified quality management. The competent zeb/ support staff is of course available for further questions even after the completion of the project.

Your benefits at a glance

- With zeb//control, you use a controlling system based on uniform and consistent data that supports you in all bank-wide risk management, Basel II and IFRS issues.
- zeb//control profit consolidates the large variety of information and figures in meaningful reports. zeb/ has put its long-term practical experience in a comprehensive report library.
- The flexibility of zeb//control enables you to easily adapt reports as well as structures according to your individual requirements and to existing concepts.
- The modular zeb//control structure allows for an optimised alignment to specific conditions and the integration into existing processes and IT system environments.
- You use tailor-made software solutions offering a holistic solution through the combination of state-of-the-art technologies with cutting-edge know-how.
- You benefit from competent consulting based on long-term experience in developing and implementing business-critical applications for financial service providers.

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zeb//control compass – Optimising strategy, increasing business success

- Value-oriented top management reporting across all functional areas
- Value-driver simulations and planning incl. cause analysis
- Focus on strategic figures (e.g. RORAC, TSR, etc.)

zeb//control profit – Precise profitability management

- Transparent and customisable return presentation
- Extensive and practically proven standard reporting
- Ex ante and ex post calculation of all contribution margin levels

zeb/integrated.bank-planner – Centralised and decentralised planning

- Integration of market division and central planning
- Comfortable support of top-down and bottom-up processes
- Automated proposal and allocation of plan values

zeb/credit.risk-manager – Identifying risks, optimising profit

- Analysis of the portfolio structure
- Optimisation of the risk structure
- Flexible scenario analyses

zeb/integrated.treasury-manager – Improving net interest income, planning actions

- Integrated present-value- and period-oriented ALM
- Comprehensive action simulation
- Structural liquidity planning

zeb/portfolio.risk-manager – Actively managing and assessing risks

- Compliance with legal trading requirements
- Position keeping and VaR measurement
- Integrated real-time limit system

zeb/basel.II – Ensuring regulatory requirements

- Coverage of standard and IRB approaches
- Loss data base with default management
- Interface to common reporting systems

zeb/operational.risk-manager – Managing and monitoring operational risks

- Systematic capturing of loss data
- Risk measurement by self-assessment
- Risk indicators as an early-warning system

zeb/ifrs – Meeting regulations confidently

- Assessment of all single transactions according to IAS 39
- Cash flow und fair-value hedge accounting
- Automatic posting creation

zeb//control warehouse – Creating an uniform database

- Uniform and consistent database
- Open architecture for flexible extension and integration
- Automatic identification of faulty data in plausibilisator

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