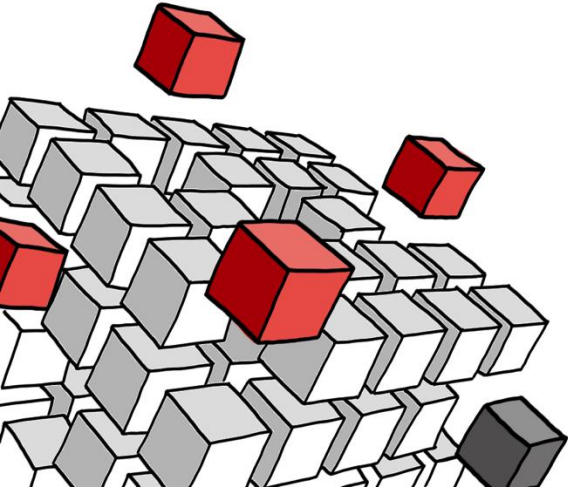


NEXT GENERATION CLIENT REPORTING

URS TANNER . CEO



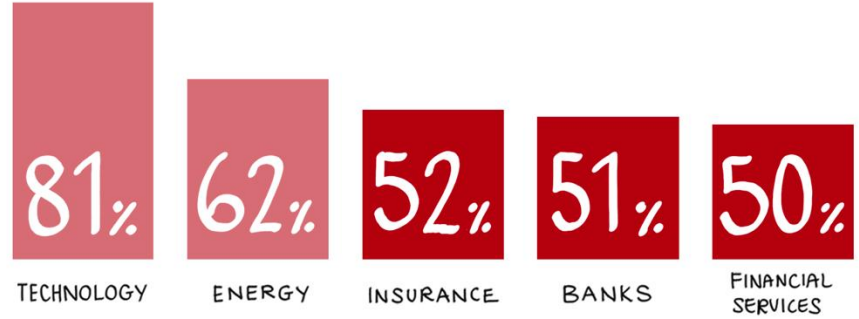
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Perfecting Customer Communication

WHY IS CLIENT COMMUNICATION SO IMPORTANT FOR BANKS ?

TRUST IN INDUSTRIES - GLOBAL

SOURCE : 2011 EDELMAN TRUST BAROMETER



SOME REAL "CLIENT REPORTING" SAMPLES

VERMÖGENSVERZEICHNIS
PER 31.03.2006

ZÜRICH, 31.03.06
SEITE 1-06

REFERENZWÄHRUNG

CHF

BETREUER...
DIREKTWAHL...
KUNDEN-BEZ...
MWST-NR....

LAGER
BRIEF

BESTAND	BEZEICHNUNG	NUMMER TERMIN	HDL-WRG/KURS KURS-DATUM	RISK WRG	KURSWERT IN HDL-WRG	VERM ANTEIL	MARKTWERT MARCHZINS CHF	RENDITE BRANCHE	EINST' KURS/-CHANGE VERAENDERUNG IN %	
	<u>KURZFRISTIGE ANLAGEN</u>									
CHF	1,882.20	KONTOKORRENT	000	CHF	1,882	0.1%	1,882	0.125%		
USD	8,376.02	KONTOKORRENT	000	USD	8,376	0.7%	10,947			
EUR	3,244.03	KONTOKORRENT	000	EUR	3,244	0.3%	5,181			
	<u>FESTVERZINSLICHE WERTE</u>									
USD	40,000	3% NESTLE FINANCE FRANCE SA 02/06 EMTN 11.10.	1491640 11.10.06	98.90%	USD	39.560	3.5%	51,701 736	5.125% 84	99.75% 10.2%
USD	25,000	5% PROCTER & GAMBLE 98/06 21.12.	981097 21.12.06	99.82%	USD	24.955	2.2%	32,614 449	5.223% 71	103.29% 3.2%
USD	45,000	3.5% NEDERLANDSE WATERSCHAPS BK NV 02/06 EMTN 29.12.	1479126 29.12.06	98.75%	USD	44.438	3.9%	58,075 520	5.23% 81	102.16% -1.2%
EUR	65,000	4.625% LANDWIRTSCHAFTLICHE RENTENBANK 01/06 NOTES 19.4.	1219648 19.04.06	100.06%	EUR	65.039	6.9%	102,866 4,507	3.314% 81	100.89% 3.5%
EUR	45,000	4.75% KREDITANSTALT F. WIEDER AUFBAU 01/2006 18.8.	1264451 18.08.06	100.65%	EUR	45.293	4.8%	71,635 2,084	2.964% 81	101.47% 6.5%
EUR	70,000	4.25% LANDESBANK BADEN-WUERTT EMBERG 01/2006 EMTN 19.12.	1336332 19.12.06	100.77%	EUR	70.539	7.5%	111,565 1,315	3.13% 81	100.95% 7.3%

STILL A REALITY IN MANY COMPANIES

RECEVE ESTIMATIF

ARRETE AU : 07.03.12

NUMERO : 010902

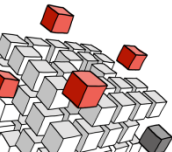
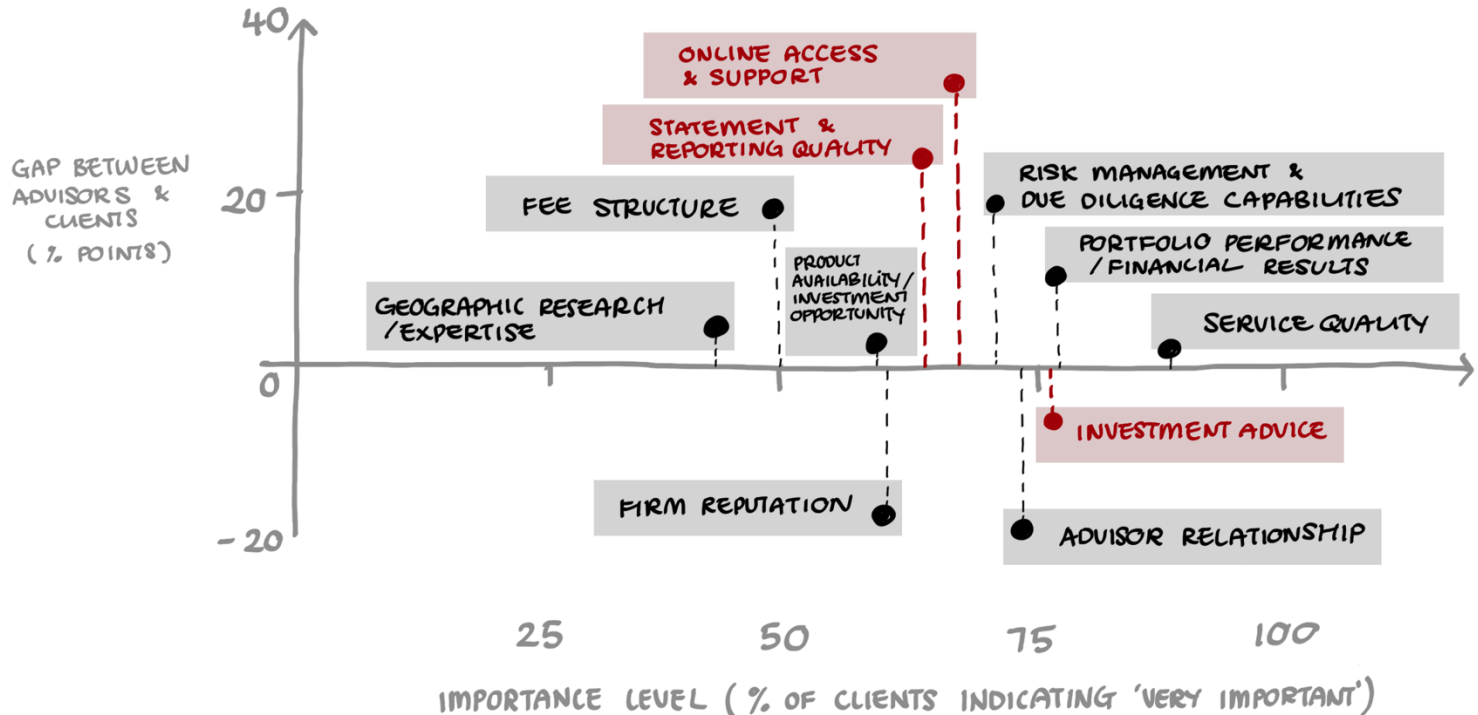
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ETABLI LE : 07.03.12 PAGE 1

STRUCTURE DU PATRIMOINE	EVALUATION	%	REPARTITION MONETAIRE EN %:			
			CHF	USD	JPY	GBP
VOS AVOIRS						
LIQUIDITES	1.344.510,92	12,58	2,76	3,72	3,20	2,90
DEPOTS A TERME FIXE	7.373.900,00	68,96	63,22	5,74		
INV. IMMOBILIERS ET DIVE	1.974.671,05	18,46	5,77	9,64	0,39	2,66
	10.693.081,97	100,00	71,75	19,10	3,59	5,56
VOS ENGAGEMENTS						
LIQUIDITES	92.750,00 -					
DEPOTS A TERME FIXE	872.720,00 -					
INV. IMM BILIERIS ET DIVE	8.330,00 -					
	973.800,00 -					
TOTAL NET	9.719.281,97					
INTERETS COURUS/ TITRES	19.037,90					
INTERETS COURUS / TERMES	3.735,90					
P/P NON REALISES/ CHANGES	18.999,55 -					
	9.723.056,22					

PERCEPTION GAP: THE IMPORTANCE OF CLIENT REPORTING

ANALYTICS:
WHAT RETAINS A CLIENT?



CALL FOR ACTION! CLIENT REPORTING NEEDS IMPROVEMENT

THIS IS A
HOT TOPIC
DISCUSSED IN
THE INDUSTRY



AS SMART PHONES, TABLETS
AND OTHER DIGITAL DEVICES
BECOME MORE COMMON,
RESPONDENTS' UTILISATION
OF **ONLINE & MOBILE**
CHANNELS WILL BECOME
MORE IMPORTANT.

PWC GLOBAL WM SURVEY 2011

WEALTH REPORTING

HUGELY IMPORTANT
FOR WEALTHY CLIENTS,
BUT RARELY DONE WELL

MYPRIVATEBANKING INTERVIEW
WITH CAREY WEALTH REPORTING
IN ZURICH, 2012

A PRIVATE BANK COULD
OFFER A FLEXIBLE &
INTERACTIVE REPORTING
SOLUTION AS AN OPTION
TO THEIR CLIENTS,
POTENTIALLY REQUIRING
THEM TO PAY ON A
PER PORTFOLIO BASIS.
THIS WAY, SUCH A
SERVICE COULD BE A
SOURCE OF REVENUE
FOR PRIVATE BANKS.

INTERVIEW WITH A
CORPORATE DEVELOPMENT
DIRECTOR OF STATPRO GROUP,
MICHEL LEMPICKI, 2011

1

2

3

1ST LEVEL
CLIENT REPORTING
PROVIDES A LOT
OF POTENTIAL...

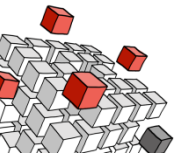
SHALL SERVE AS THE
STARTING POINT FOR
YOUR FULL CLIENT
REPORTING INITIATIVE

1.0 REPORT

WHAT HAPPENED : A VIEW OF THE LAST QUARTER

TRANSACTION JOURNAL

SECURITY ACCOUNT NUMBER	BOOK DATE TRADE DATE	QUANTITY	TYPE OF TRANSACTION	DESCRIPTION	SEC ID CURRENCY	TRADE PRICE FX-RATE
800.595-60	01/02/09	100	PURCHASE	UBS	692106	14.5
	01/01/09				CHF	1.00
800.595-60	01/03/09	200	SELL	HSCB	964347	4.42
	01/02/09				GBP	2.1
800.595-60	01/05/09	50	PURCHASE	CREDIT SUISSE	286564	22.10
	01/04/09				CHF	1.00



CLIENT REPORTING MUST ADDRESS THE CLIENT'S NEEDS

MODULARIZATION IS AN APPROACH TO ADDRESS THIS NEED



NOT JUST THE CONTENT IS RELEVANT...

ALSO CONSIDER THE AREAS LIKE "FUNCTIONALITY" & "DELIVERY / PRESENTATION"

CONTENT

- PERFORMANCE REPORTING
- RISK ANALYTICS, CREDIT RATING
- RESEARCH RELATED TO HOLDINGS
- RM COMMENTS & ANALYSIS
- CASH & SECURITY HOLDINGS
- PORTFOLIO CONCENTRATION
- HISTORICAL COMPARISON
- NON BANKABLE ASSETS
- BENCHMARK COMPARISON
- FUTURE INCOME PROJECTION



FUNCTION



- REAL TIME DATA
- FREQUENCY OF REPORTING
- MULTI - CHANNELING
- CONSOLIDATION

DELIVERY / PRESENTATION



- PACKAGING FORMAT
- GLOBAL REPORT CONSISTENCY
- SORTING, GROUPING
- DIFFERENT CLIENT LAYOUTS
- GRAPHICAL ILLUSTRATION OPTION

1

2

3

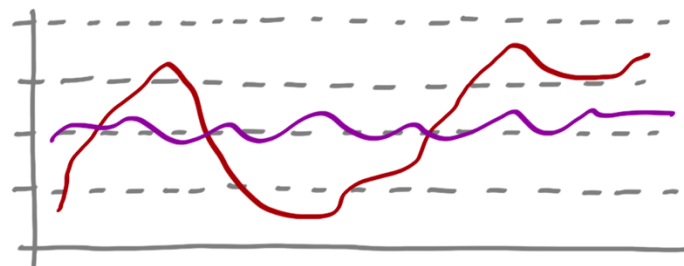
EDUCATE & EXPLAIN

CLIENTS WANT
TO BE EDUCATED
ON REASONS

2.0 EXPLAIN WHY IT HAPPENED

- EXPLANATION
- BACKGROUND INFORMATION
- ACTIVITY JOURNALS

YOUR PORTFOLIO AGAINST BENCHMARK



■ YOUR PORTFOLIO
■ BENCHMARK

Bank of America shares slid 14 per cent to \$3.93, their lowest point since 1984
Shares in Citi were down 13.8 per cent, closing at \$2.51, their lowest since 1991
The KBW banks index fell to its lowest level since 1992. In the debt markets,
Citi's bonds were trading at distressed levels.

WHY IT HAPPENED

BY ADDING BACKGROUND INFORMATION THAT HELP INVESTORS TO READ AND UNDERSTAND BETTER

- WELCOME LETTER
- RESEARCH NOTES
- MARKET INFORMATION
- COMMENTARIES
- ACTIVITY REPORTING
- ...

REPORT ON MARKET DEVELOPMENTS IN THE PRECING QUARTER

High energy and commodity prices should not only benefit companies involved in that sector but mutual funds and certificates that invest, directly or indirectly, in the sector. Moreover, hedge funds should be able to capitalize on the situation on the capital markets to improve their performance.

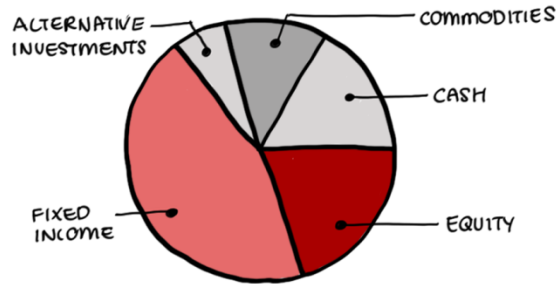
2.3 EQUITY MARKETS

Global equity markets continue to be well supported by fundamentals. A persistent

2.2 BOND MARKETS

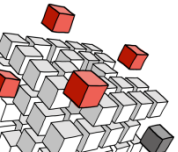
International bond market. In addition to cyclic developments, the at companies, dem and investors' heig to 2003. A slighting market in the short increased competi for a rise in longer Europe, we expect bonds compared atturn in the intere expect interest rate scope of interest Euroland, the ECB. Fundamentally, hig strengthens against exchange rate sho election results in

INFORMATION ON CURRENT REPORTING PERIOD ASSET STRUCTURE OF THE PORTFOLIO



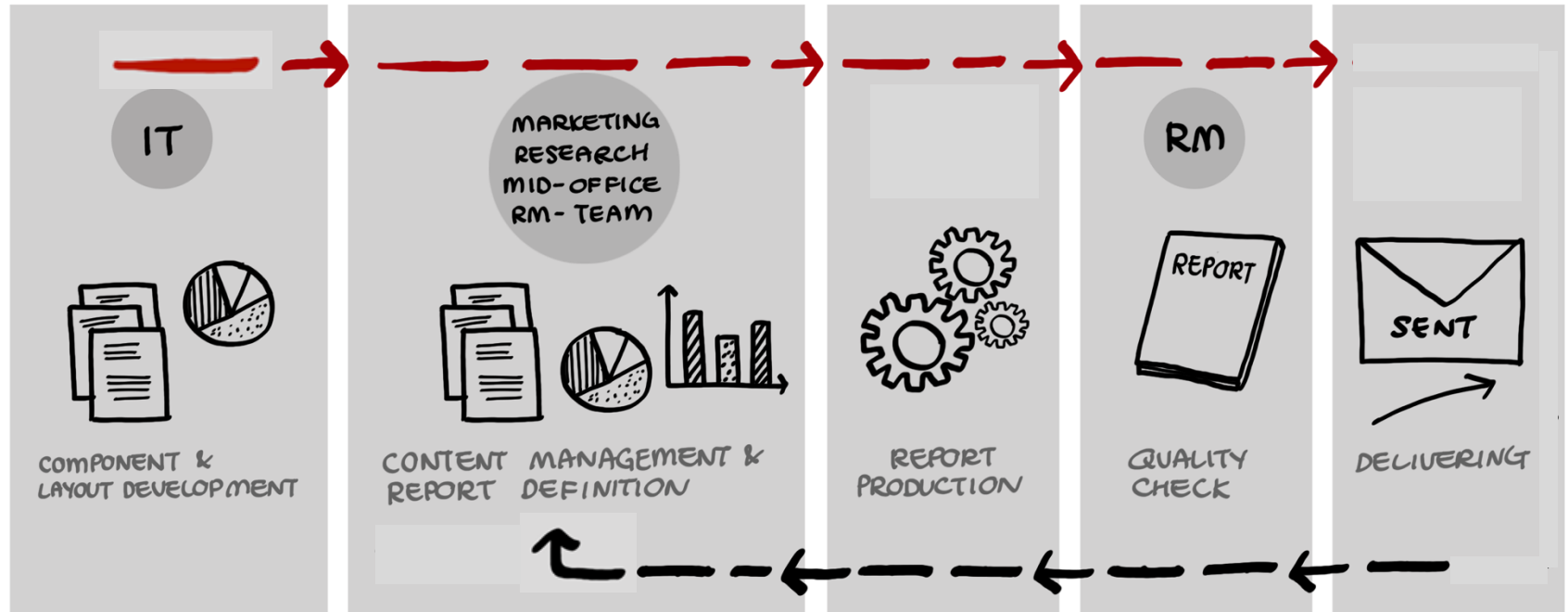
Investors expressed disappointment at the lack of detail on plans for a private-public partnership to buy toxic assets, and the omission of hoped-for guarantees on wider portfolios of assets put under strain by recession.

CATEGORY	VALUE	SHARE
EQUITY	1,923,374.76	19.42
FIXED INCOME	4,459,110.59	45.02
ALTERNATIVE INVEST.	641,786.98	6.48
COMMODITIES	1,254,018.28	12.66
CASH	1,627,249.69	16.43
(TOTAL)	9,905,540.30	100



BUT THIS REQUIRES A "CHANGE OF CONTROL"

BUSINESS NEEDS TO BE SITTING IN THE DRIVERS SEAT



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CLIENT REPORTING AS ADVISORY & SALES TOOL

RECOMMEND NEXT STEPS TO INVESTORS AND BRIDGE THE GAP

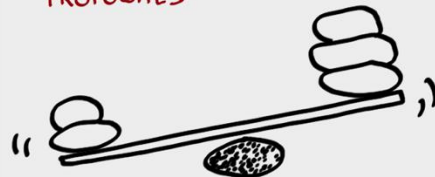
3.0 RECOMMENDATIONS

NEXT STEPS :

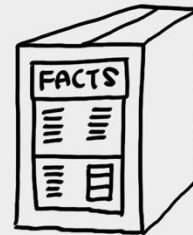
- RECOMMENDATIONS



- INTEGRATED REBALANCING PROPOSALS



- INFORMATION ON PRODUCTS



reform-minded Prime Minister Koizumi strengthened investors, positive market sentiment.

2. OUTLOOK

2.1. GENERAL BACKGROUND

Global economic growth should slow from just under 4 percent in 2005 to 3.4 percent next year due to the dampening effects on global economic growth.

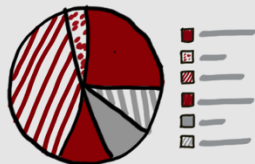
2.3 EQUITY MARKET

Global equity market persistently high results in 2005 500 of 18% in the could prove to be A significant special factors

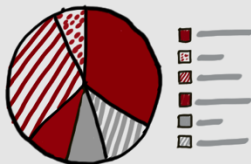
... THIS IS "HIGH VALUE" FOR THE BANK

ESPECIALLY IN ASIA, WHERE THE BUSINESS IS BASED ON "BROKERAGE" & MOTIVATES TRADE

CURRENT ASSET ALLOCATION



TARGET ASSET ALLOCATION



ALERTS

YOUR CURRENT PORTFOLIO DOES NOT REFLECT YOUR INVESTMENT STRATEGY.

ALERTS

- LARGE CAP EQUITY
- INTERNATIONAL EQUITY
- FIXED INCOME

INTEGRATED RECOMMENDATION



- INCLUSION OF MARKETING COLLATERALS
- INFORMATION FOR OTHER PRODUCTS

OUR NEW ETF PRODUCT



assentis
Perfecting Customer Communication

CLIENT REPORTING AS A KEY DIFFERENTIATOR

CONCLUSION

EFFECTIVE



EFFORTS IN
CLIENT REPORTING
ARE HIGHLY
EFFECTIVE

RELEVANT



CONTENT NEEDS
TO BE ALIGNED
& RELEVANT

FAST



ENABLE BUSINESS
TO MANAGE &
RUN "CLIENT
REPORTING",
THIS WILL FASTEN
YOUR TIME TO
MARKET.

EDUCATE



EDUCATE YOUR
CLIENT, IF YOU
DON'T DO IT,
SOMEONE ELSE
WILL

SALES TOOL



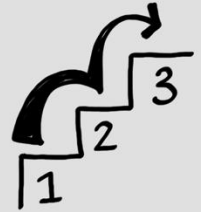
USE CLIENT
REPORTING AS
A SALES TOOL

OUT-OF-THE-BOX



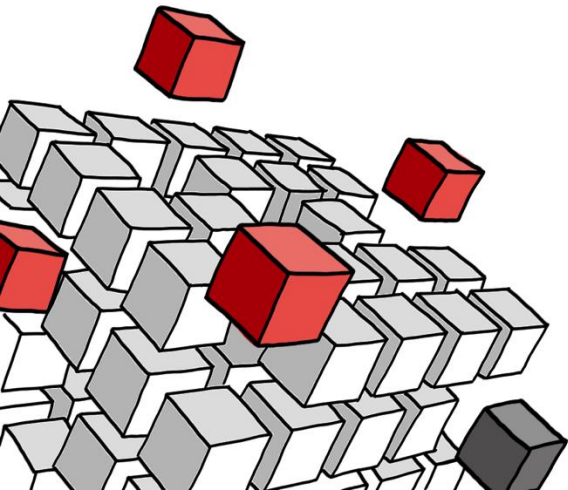
THINK OUT-OF-
THE-BOX WHEN
YOU DESIGN
& IMPLEMENT
YOUR "CLIENT
REPORTING"
STRATEGY

STEPS



IMPLEMENT
YOUR CLIENT
REPORTING
STEP BY STEP

THANK YOU



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■ ■ ■ ■ ■

Perfecting Customer Communication