



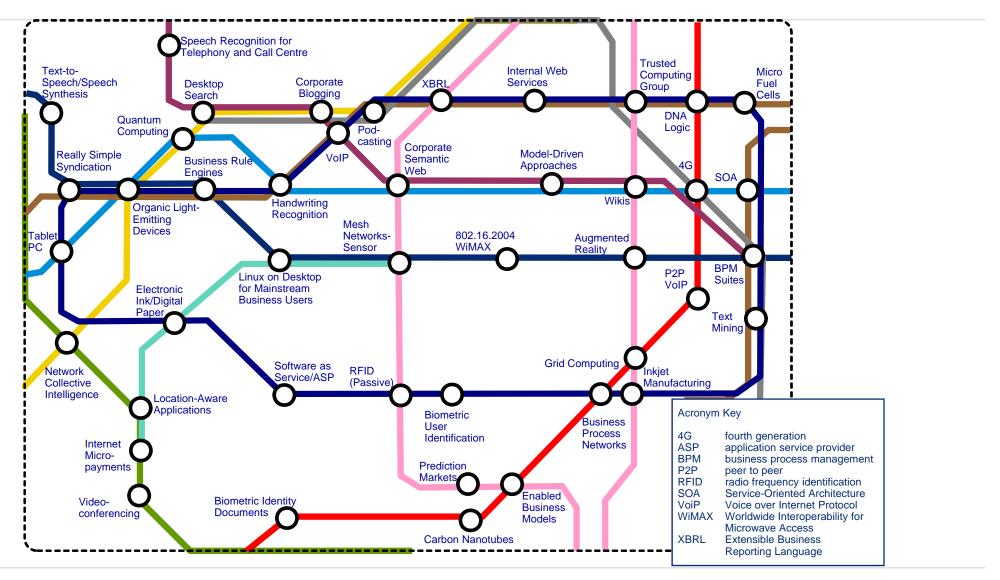


Technology innovations are overwhelming





The significant number of often interrelated innovations may represent something like a metropolitan jungle



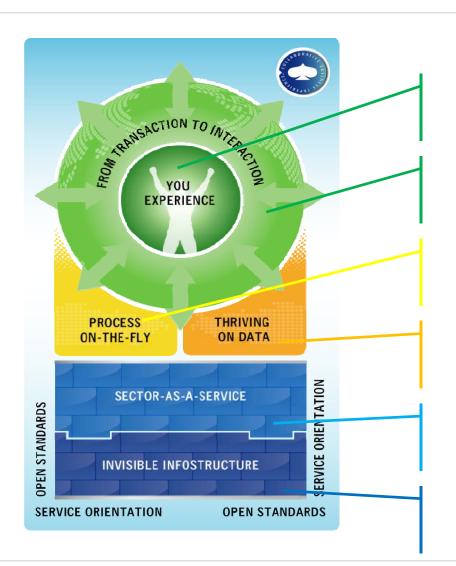


Capgemini's CTO community selected 17 information technology trends





These 17 key technologies are organized in 7 layered technology clusters



Each Cluster represents a major shift

Individual user experience shift from "banking product" to the YOU

Formal and informal collaboration New retail banking business models

Technology that supports fast changes To automated business process

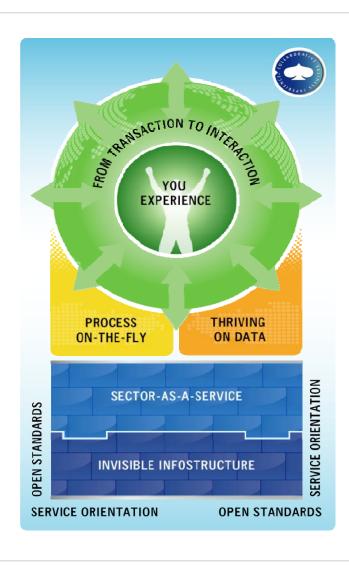
Metadata management, "Google-fication" Efficiency and agility

Standardized core banking software Model Driven Architecture – Enabling layer

Virtualization, platform agnostic software, Cost savings and agility



Key findings of TechnoVision 2012



Marriage of Business and Technology

- 85% of our client's business drivers depend <u>vitally</u> on technology
- <u>'Business Technology':</u> We can no longer look at business and technology separately

Corporations are lagging behind

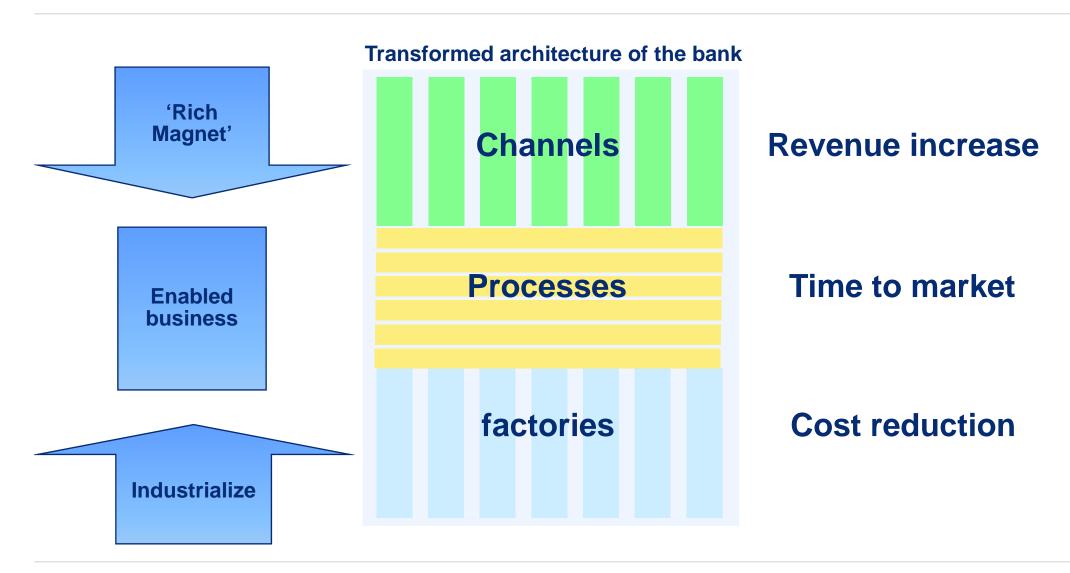
• 'Pent-up demand' of our client's clients - who are used to freedom of technology

Innovation

- Someone, somewhere <u>has already done it</u>
- Re-use early adopters inventions in Banking and Insurance for all of our clients

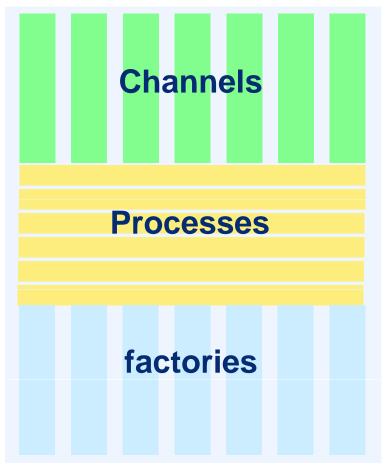


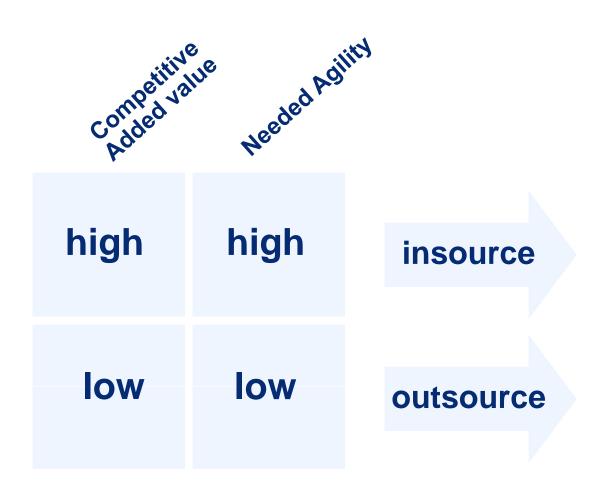
The TechnoVision provides an architected transformation



The new outsourcing map in a transformed architecture for a bank

Transformed architecture of the bank







These innovations are shifting the traditional success anchors of IT for banks

