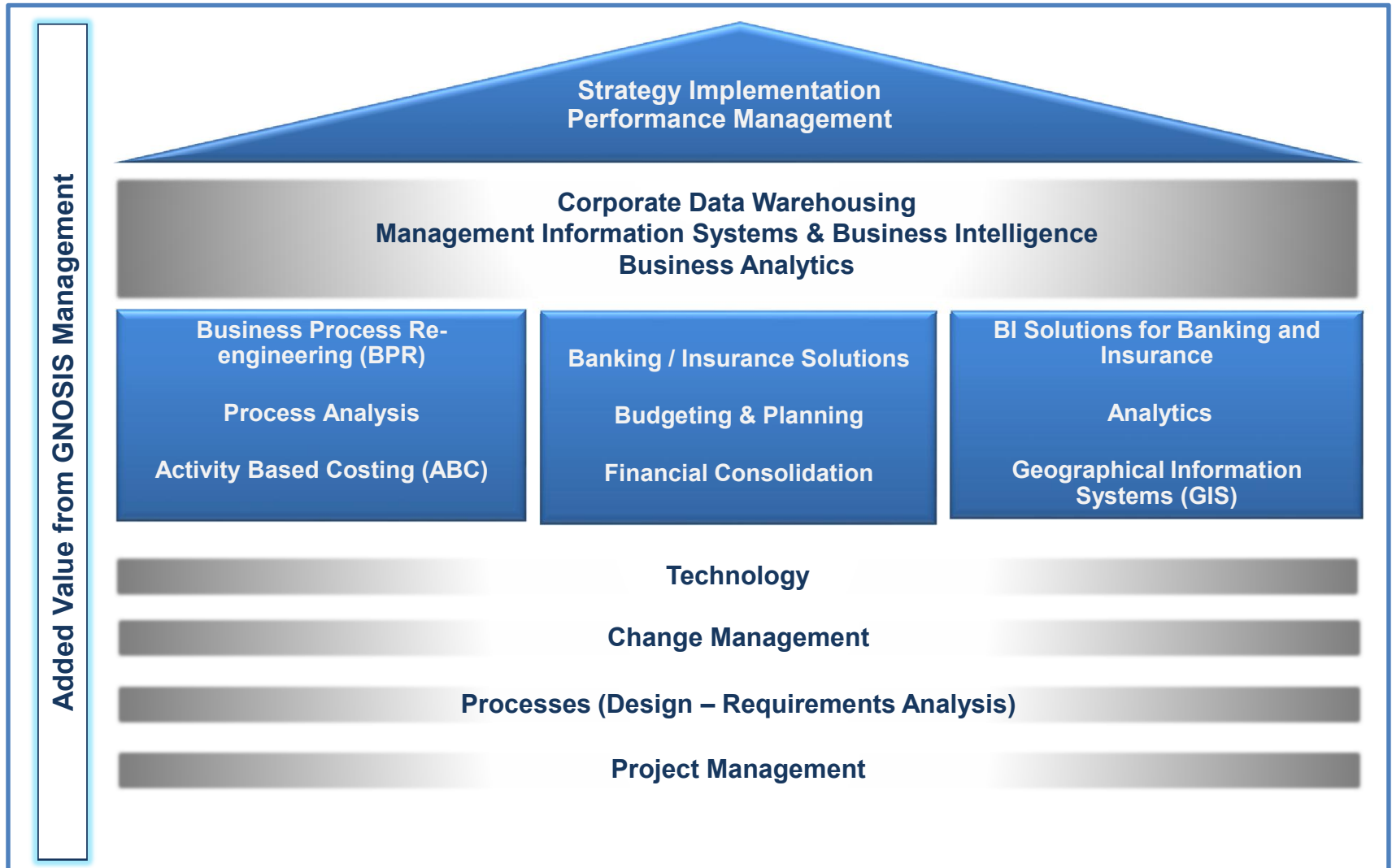


“What’s gets Measured gets Managed”

GNOSIS Management Your Information Technology Partner Corporate Presentation

Petros Psichis
Managing Director

23/2/2016



Consulting Services

- Business Process Re-engineering
- Process Analysis
- Activity Based Costing

IT Solutions & Services

- ✓ Banking Performance Management System (BPMS)
- ✓ Insurance Performance Management System (IPMS)
- ✓ Custom BI & DW Implementations
- ✓ Data Analytics

➤ Asseco Group



➤ Qlik



➤ Microsoft



➤ Dell Software (Statistica)



➤ Athens University of Economics & Business



- **Territory**
 - Greece
 - Cyprus
 - Africa (selected Countries)
- **Primary focus on Financial Sector.**
- **In Africa there will be some e-Government opportunities**

Country	Population	GDP (€)	GDP per capita
Greece	11.10 M	186.54 BL	19.960 €
Cyprus	0.850 M	20.00 BL	22.950 €
AFRICA			
Zambia	14.20 M	55.60 BL	3.700 €
Kenya	45.00 M	121.23 BL	2.824 €
Ethiopia	90.00 M	118.80 BL	1.310 €
Tanzania	47.40 M	77.76 BL	1.632 €
Uganda	37.80 M	45.400 BL	1.272 €
Rwanda	12.00 M	14.731 BL	1.384 €
Malawi	16.40 M	12.968 BL	780 €
Mauritius	1.26 M	21.18 BL	16.105 €

- **Greek Banking Sector**
 - Four (4) Major Banks (Piraeus, National Bank, Alpha Bank, Eurobank)
 - One (1) Medium-sized Bank (Attica)
 - Ten (10) Cooperative Banks, operating under the umbrella of Panelinia Bank
 - Ten (10) offices of foreign Banks
- **Total Number of Branches:** 5,000 (Greece and abroad)
- **Total Number of ATMs:** 6,400 (Greece and abroad)
- **Countries of Presence :** Cyprus, Bulgaria, Romania, Serbia, Albania, Egypt, FYROM, Turkey, Ukraine
- Market protected until end of 2017

- **Cypriot Banking Sector**
 - Four (4) Major Banks (BoC, Hellenic, Cooperative, USB)
 - Presence of Greek Banks (NBG, Piraeus, Alpha, Eurobank)
- **Total Number of Branches: 470**
- **Total Number of ATMs: 610**
- **Countries of Presence: Greece, Serbia, Bulgaria, Russia, UK, Romania, Ukraine**

- Management of their NPLs portfolios
- Achieve economies of scale after the take overs
- Minimize operating costs

- **Number of Companies:** 62
- **Total Value of Premiums (2014):** 3.8 billion €
 - Life: 1.83 bln (+11.4% since 2013)
 - Non-life: 1.97 bln (-9.6% since 2013)
- **Business Issues:** - M&A
 - Restructuring
 - Solvency II

- **Number of Companies:** 28
- **Total Value of Premiums (2014):** 768 million €
 - Life: 319 mil (-10.6% since 2013)
 - Non-life: 448 mil (-6.4% since 2013)
- **Business Issues:** - M&A
 - Restructuring
 - Solvency II

- Five (5) Mobile/Agency Banking projects in Ethiopia
- Three (3) AML projects in Ethiopia
- One (1) Fraud Management project in Kenya
- E-Government project in Uganda by year-end 2015

**Strategic Collaborations :
OMAS Cyprus LTD (Cyprus)**



και

**ICAP GROUP A.E. (Greece)
& ITMC S.A. (Greece)**



**Collaboration with :
Athens University of Economic & Business
Management Sciences Laboratory (MSL)**



Private Sector

Financial Services



ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ
ΤΗΣ ΕΛΛΑΔΟΣ



CAROUZOS



ΠΑΝΕΛΛΑΔΙΚΟΣ ΑΛΛΗΛΟΑΣΦΑΛΙΣΤΙΚΟΣ ΣΥΝΕΤΑΙΡΙΣΜΟΣ
Ιδιοκτητών Αστικών Δεωφορέων & Επαγγελματικών Αυτοκινήτων ΣΥΝ.Π.Ε.





Bank of Cyprus- Development of a Balanced Scorecard System in the Bank



Attica Bank- Redesign of the bonus program using Balanced Scorecard



Εμπορική Τράπεζα – Α)Δημιουργία συστήματος αξιολόγησης απόδοσης βασισμένα σε Ισόρροπη Στοχοθέτηση.
Β)Ανάλυση στρατηγικών παραγόντων που επηρεάζουν τη χρηματοοικονομική απόδοση του Τραπεζικού κλάδου.



Interasco ΑΕΓΑ – Υλοποίηση Συστήματος Solvency II, βασισμένο στο σύστημα SII Engine απο την Asseco.



Piraeus Bank– Piraeus Performance Management System



Πανεπιστήμιο Κύπρου - Προγραμματισμός ανθρώπινου δυναμικού των Διοικητικών Υπηρεσιών μέσα από εφαρμογή της μεθόδου Balanced Scorecard



Interamerican - Καθορισμός Στρατηγικής CRM και Δράσεων με χρήση μεθοδολογίας Balanced Scorecard



ΔΥΝΑΜΙΣ ΑΕΓΑ – Υλοποίηση συστήματος Solvency II, βασισμένο στο σύστημα SII Engine της Asseco.



GAP - Business Intelligence System



Πανελλαδικός Αλληλοασφαλιστικός Συνεταιρισμός Ιδιοκτητών Αστικών Λεωφορείων- Υλοποίηση Συστήματος Solvency βασισμένο στο SII Engine της Asseco.



Κυπριακή Ακαδημία Δημόσιας Διοίκησης- Στρατηγικός Σχεδιασμός με χρήση μεθοδολογίας Balanced Scorecard

“What’s gets Measured gets Managed”

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Your Information Technology Partner
Corporate Presentation

Appendix I:
Our References in Greece & Cyprus

23/2/2016

The Goal

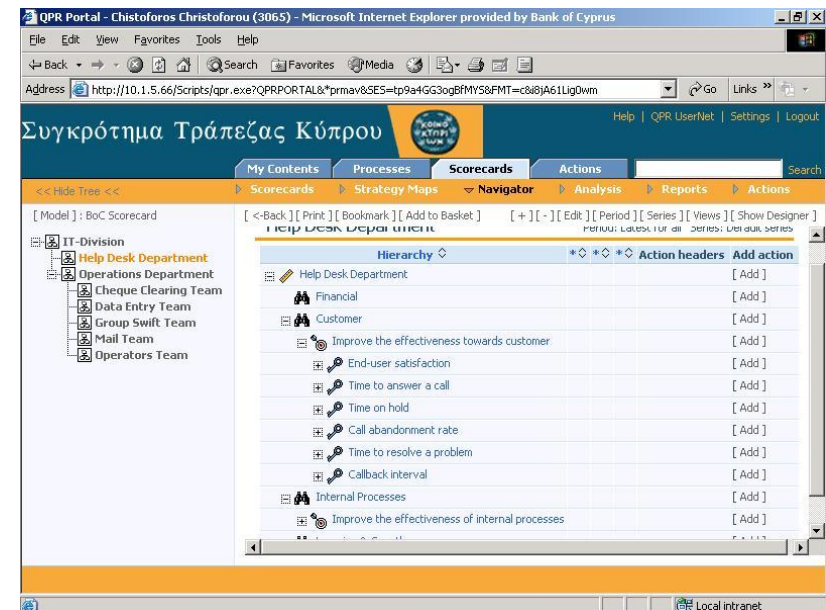


- Confirmation of the key drivers that create corporate value and organizational excellence
- Development of a balanced scorecard for the IT division, taking into consideration key activities and functions and in particular those of the Help Desk section and the Operations department, which will be aligned with the overall corporate strategy in order to manage and monitor IT business performance against the strategic objectives of BOC
- Responsibilities and performance alignment through a balanced and interdependent set of measures, focusing on achieving the strategic objectives
- Implementation of a balanced scorecard IT application in order to monitor and manage the performance of the IT division.

Cyprus Bank success story

The Project

- Corporate & Division Strategy Map
- Market Analysis (BOC)
- SWOT Analysis
- KPI's operation & help desk
- Process Design & Metrics
- Used of Balanced Scorecard methodology
 - Financial
 - Customer
 - Internal Process
 - Learning and Growth



Performance Management System

The Challenges

- Bring Business Analysts back to terrain – get commitment
- A vast Data Warehouse needed to be Utilized - Build quickly new exploitation environment to create ideas
- Available OLAP Solutions were bound to a relative small number of Dimensions - Adding a new dimension is time consuming
- Query performance was very important for the end users Support Different Access Levels.

Piraeus Bank success story

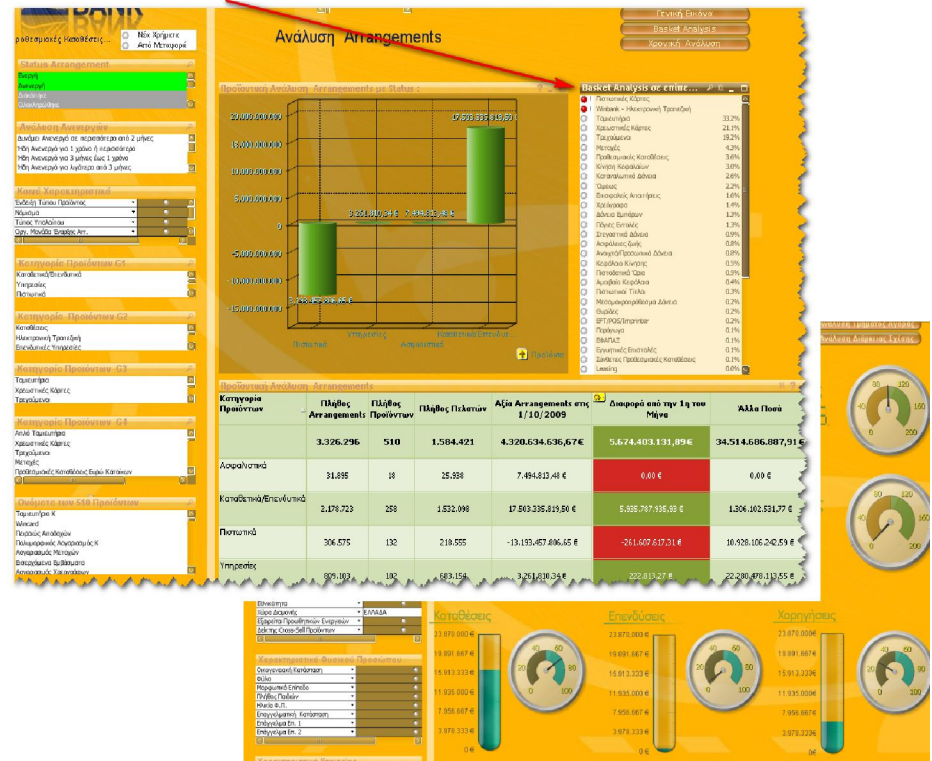
The Application

- 175 Analysts (375 users)
- “Hypercube” of 379 dimensions
- Analyzing 1.100 Scenarios / Day
- Different security levels

Value

- Integrated Information Platform
- Ease of information analysis
- Performance Improvement
- Productivity increase

Sales Opportunities



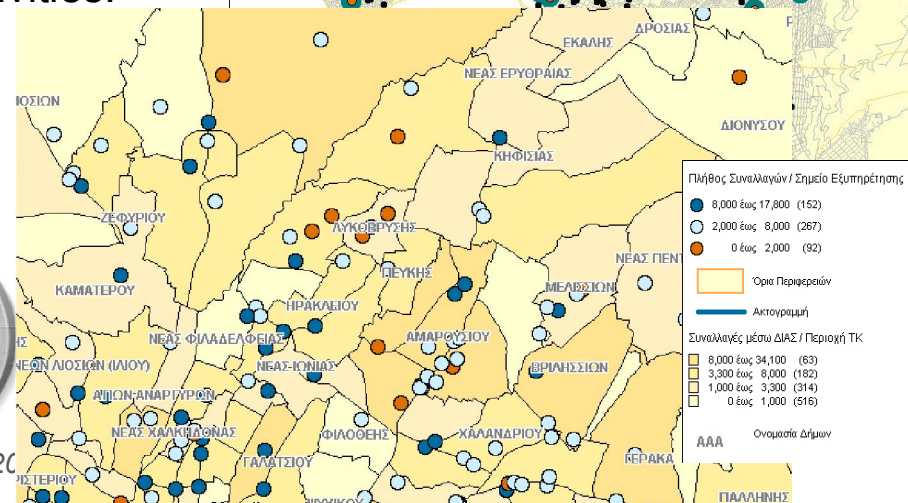
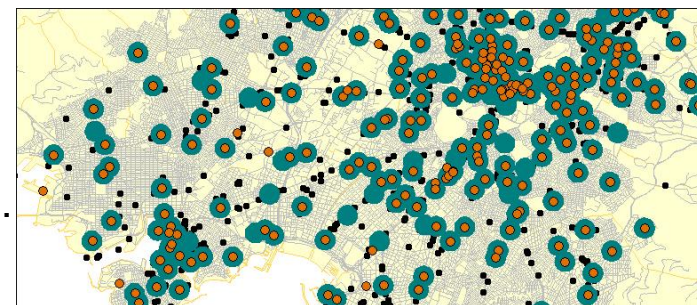
National Bank of Greece success story

Identify areas of coverage, non-coverage or over-coverage of existing and potential customers of the Bank and rationalization of the ATM Network



ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ
ΤΗΣ ΕΛΛΑΔΟΣ

- Site Selection based on measurable criteria.
- Increase ROI by ATM & Reduction of costs.
- Better understanding and serving the bank's customers.
- Optimization of the spatial distribution of activities.



Πλήθος 2009 vs. 2010



Όγκος 2009 vs. 2010



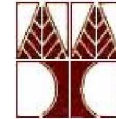
Χρεωστικές ΔΙΑΣ 09 vs. 10



ΔΙΑΣ 2009 vs. 2010



% Μεταβολή Συναλλαγών Α Εξάμηνο 2009 - 2010



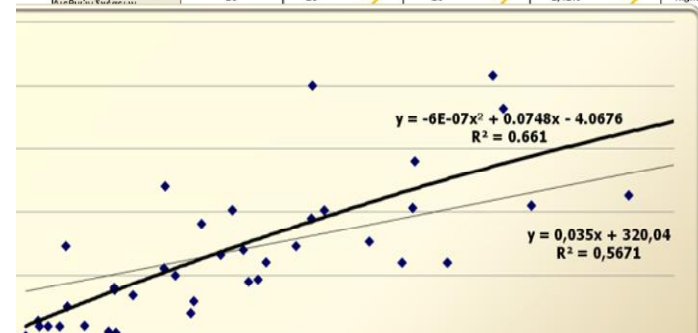
The Project :

- Balanced Scorecard Implementation
- Benchmarking
- Capacity Planning & Human Resources

Final Results :

- Performance management Process in place
- Strategy Clarification
- Strategy implementation & Dissemination to the Organization
- Definition of relative KPIs from Corporate down to the Office Level.

Υπηρεσία/Τομέας	Πραγματικός Αριθμός Προσωπικού 2007	Ατομα Βάσει Δίγλυσης από τις Υπηρεσίες (2007)	Ατομα Βάσει Καταγραφής Υποδραστικοτήτων (2008)	Ποσοστό Υπερπαραγωγής κατά άτομο το 2007	Αποτελέσματα Βάσει Benchmarking
Βιβλιοθήκη	49	47	46	0,45%	Over-Staffed
Γραφείο Δευτερευθής Διοίκησης και Οικονομικών	16	17	17	1,72%	Under-Staffed
Οικονομικές Υπηρεσίες	62	70	66	2,32%	Over-Staffed
Τεχνικές Υπηρεσίες (Μόνο Τομέας Λειτουργίας και Συντήρησης)	24	25	26	0,23%	Right-Staffed
Τομέας Εσωτερικού Ελέγχου	3	3	3	0,09%	Over-Staffed
Τομέας Προώθησης και Προβολής	9	9	10	0,00%	Right-Staffed
Υπηρεσία Ανθρωπίνου Δυναμικού	22	30	25	3,91%	Right-Staffed
Υπηρεσία Έρευνας και Ανάπτυξης	20	20	20	1,42%	Right-Staffed



Existing problem :

- Diverse Data Sources.
- Fast changes in Financial Environment .
- OLAP Systems could not be flexible enough
- Easy of use for the End-User.

The Target :

- Definition of the Metrics & Relative KPIs
- On Time & Dynamic information delivery.
- Quick Response to the changing environment
- Competitive Advantages

The project :

- Integration of diverse databases, (SAP/POS/Excel...)
- Development of the Single version of the Truth
- Dynamic Reports (Stock Analysis, Inbound Report, Material Management, Sales reports, Gross Margin Analysis, Promos reports, Velocity Report etc.

