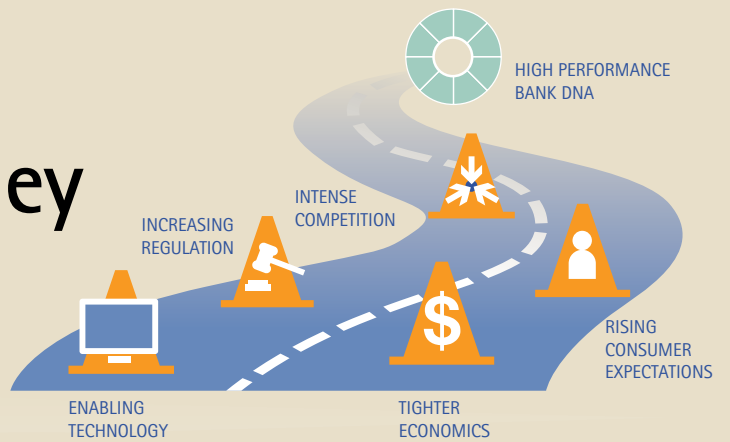


High performance. Delivered.

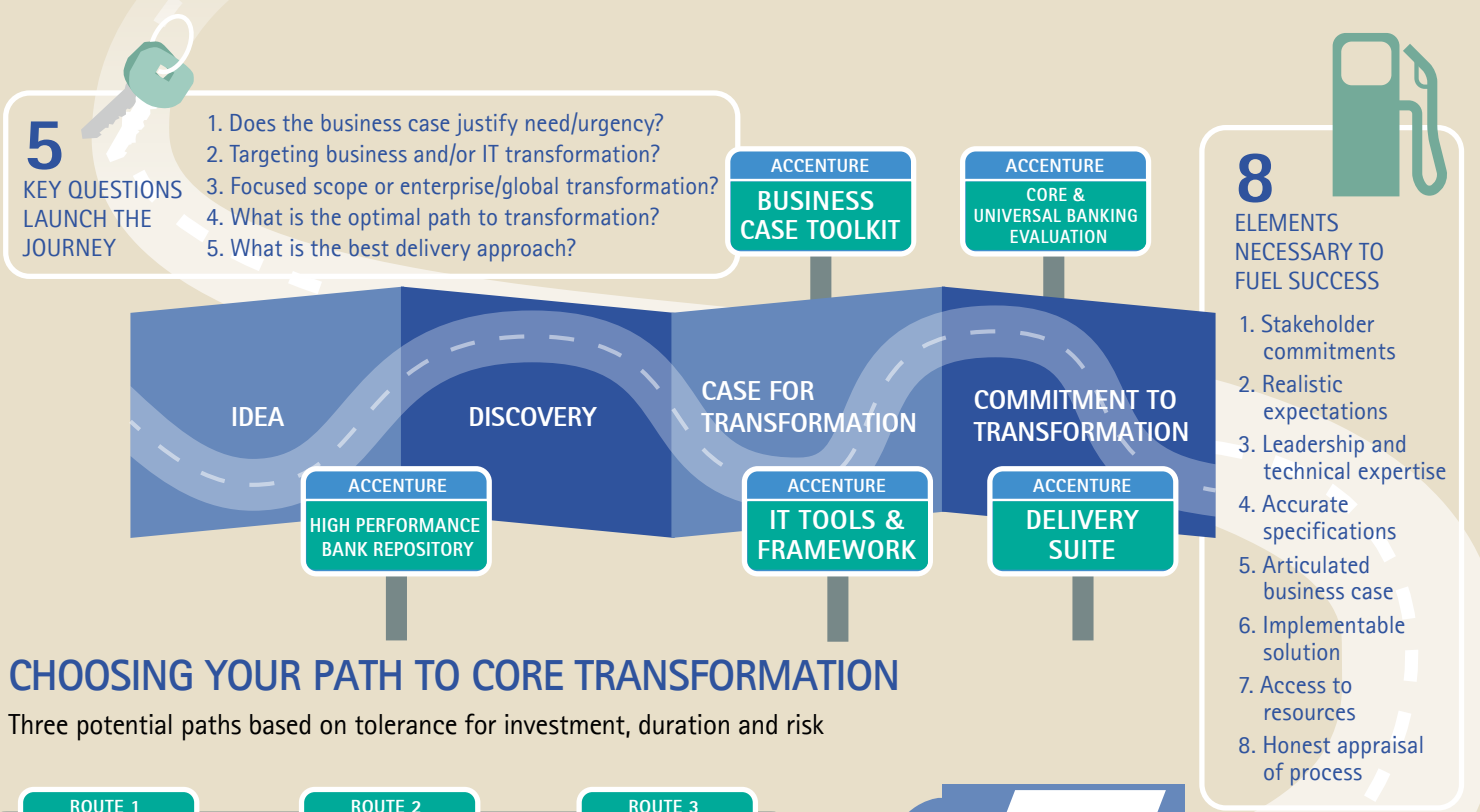
Core Banking Transformation Journey

Business-led, digital enabled change can help banks lower efficiency ratios 10-20 percent through a balance of cost cutting and revenue generation



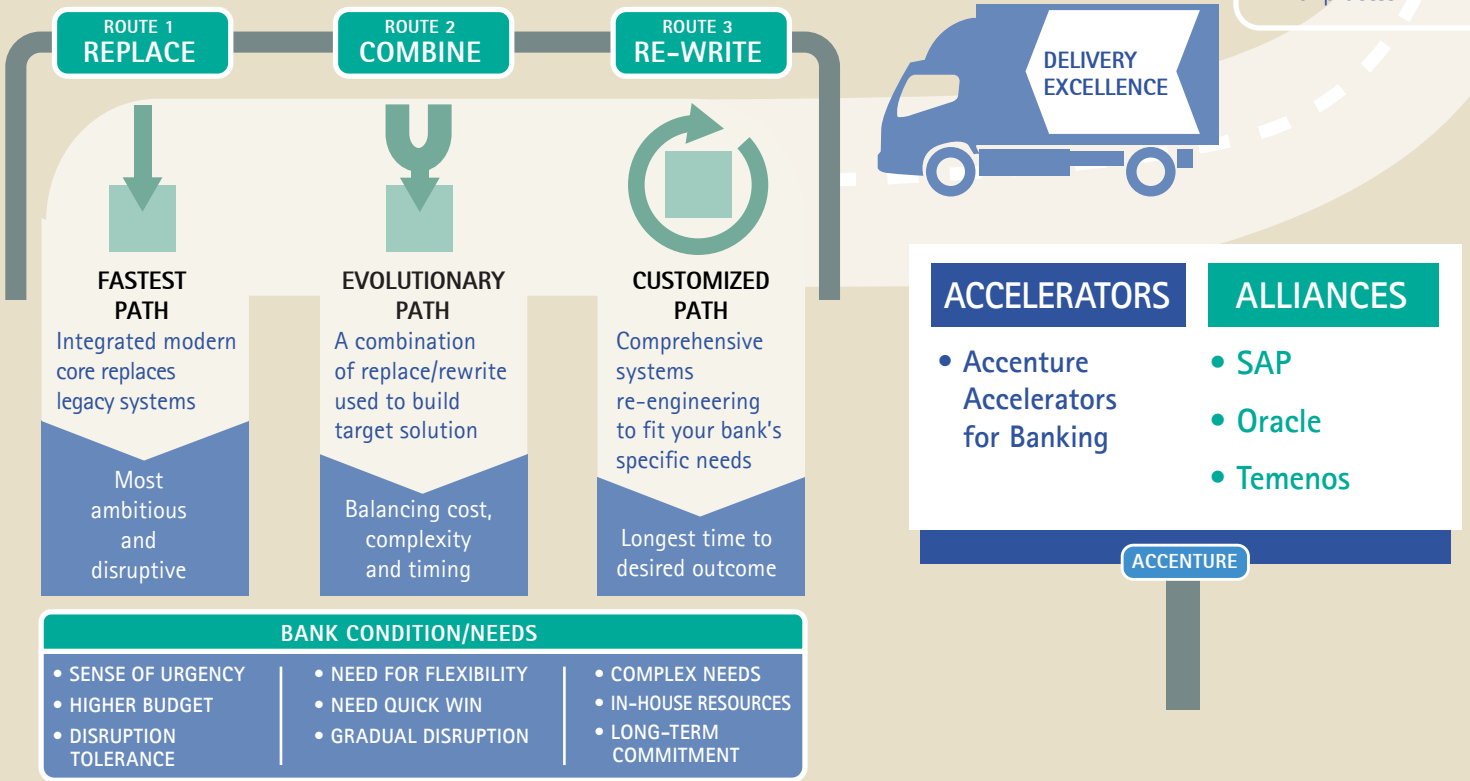
SHAPING THE JOURNEY FOR YOUR BANK

Accenture's full suite of assets can guide Business and Technology executives in defining the best journey for the bank



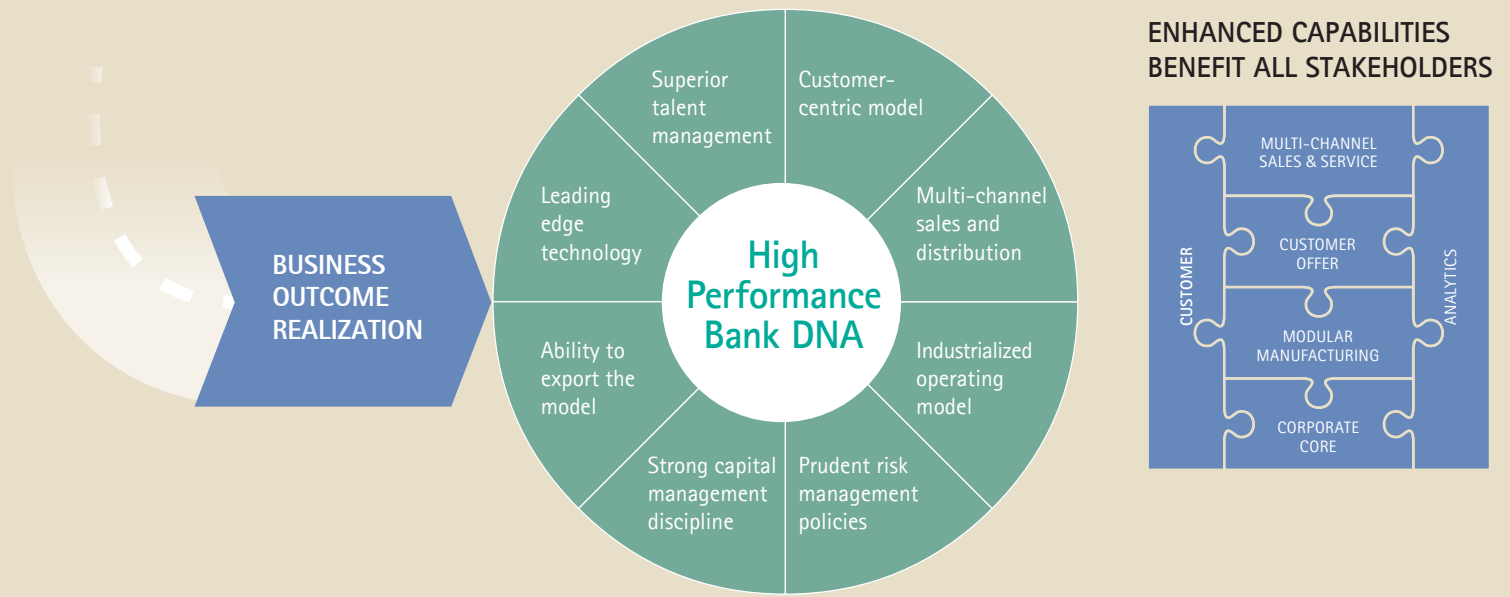
CHOOSING YOUR PATH TO CORE TRANSFORMATION

Three potential paths based on tolerance for investment, duration and risk



DELIVERING HIGH PERFORMANCE BANK DNA

Accenture helps you realize business-led, technology enabled transformation and implement five core competencies key to high performance



THE ACCENTURE ADVANTAGE

Core transformation journeys have yielded significant results

Large Asia-Pacific Bank

Modernization and SAP Banking software made this large scale bank one of the most efficient globally

Achieved most satisfied customers

Reduced cost/income ratio

North American Bank

New Alnova Core Banking Platform enabled key operational efficiencies

Reduced time to open some new accounts

Reduced time to market for new product

Large European Bank

This bank's new IT platform enabled successful global export of its banking model

Increased foreign contribution to net profit

