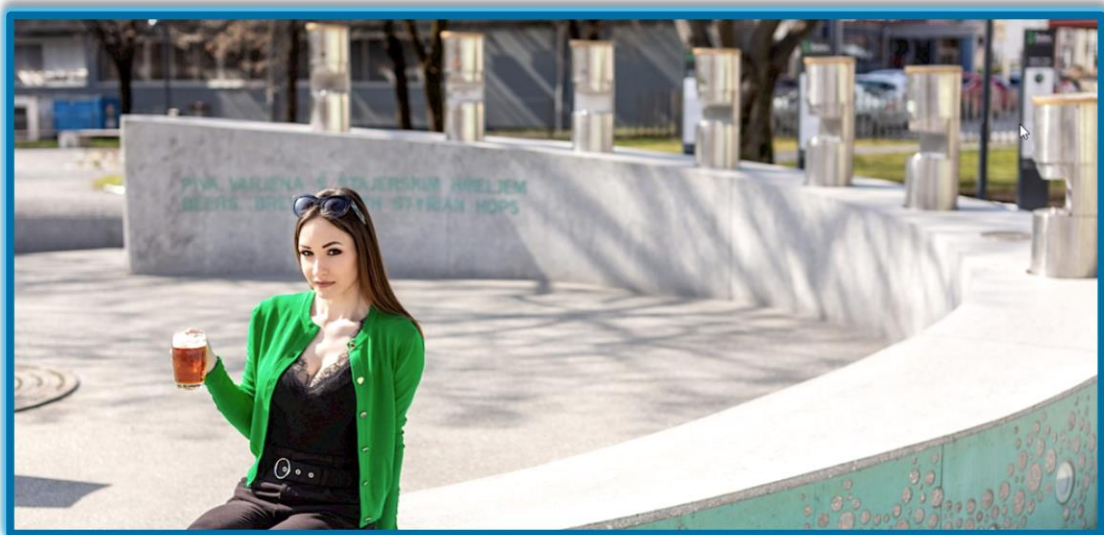


Hibis by HRC: saving money by investing smart

Technobank, Beograd, April 2024

Hrc Location

»»»»»



<https://www.petzvezdic.si/blogi/objavili-smo/5-let-fontane-piv-v-zalcu/>



Our team ...



Hibis

Entire banking system
in one place



Efficient implementation



Comprehensive and constant upgraded solution

Reference Story Challenge



CHALLENGE

Implementation of Hibis core banking solutions (CBS)

SCOPE

The bank with:

- **1.500 employees**
- **52 branches + 330 branches of strategic partner**
- **400.000 transaction accounts**
- **90.000 loans**

TIMEFRAME

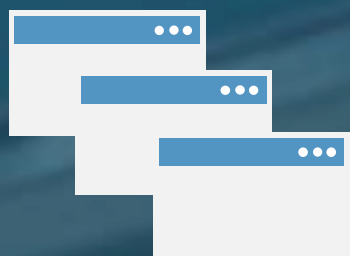
In a one-year time:

- **Go live of Hibis CBS**

Reference Story Outcomes



PROCESS OPTIMISATION



170 → 80

Number of user applications decreased from **170** to **80**.

Source: Annual report 2019 of NKBM:
<https://www.nkbm.si/downloadfile.ashx?fileid=282990>

SUCCESEFULL MIGRATION AND ON-TIME DELIVERY



After successful implementation of CBS, merging with second largest Slovenian bank started and was successfully completed in 8 months.



The implementation of Hibis was the most extensive IT upgrade in the history of Nova KBM. Together with HRC, we carefully studied the business needs of our bank, and ensured that the new core banking system would optimally support our operations, either in dealing with customers or in back-office services. We upgraded and simplified our IT architecture landscape by reducing the number of applications by more than half. We shortened several work processes for our employees and ensured more standardised operations of the bank generally. We have improved data quality, ensured compliance with regulatory requirements, and reduced operational and other types of risk. Thanks to the modern and capable core system the Bank is now able to focus further on more sustainable, paperless operations and digitalization of our services and channels.

Aytac Aydin, Member of Nova KBM's Management Board
January 11th 2022



The implementation of Hibis in 2019 was one of the key steps on our path of transforming Nova KBM from a regional player to a leading bank in Slovenia. With the new core IT system the bank obtained a modern and capable IT backbone which has enabled us to streamline our product portfolio as well as accelerate digitalization of our services and channels.

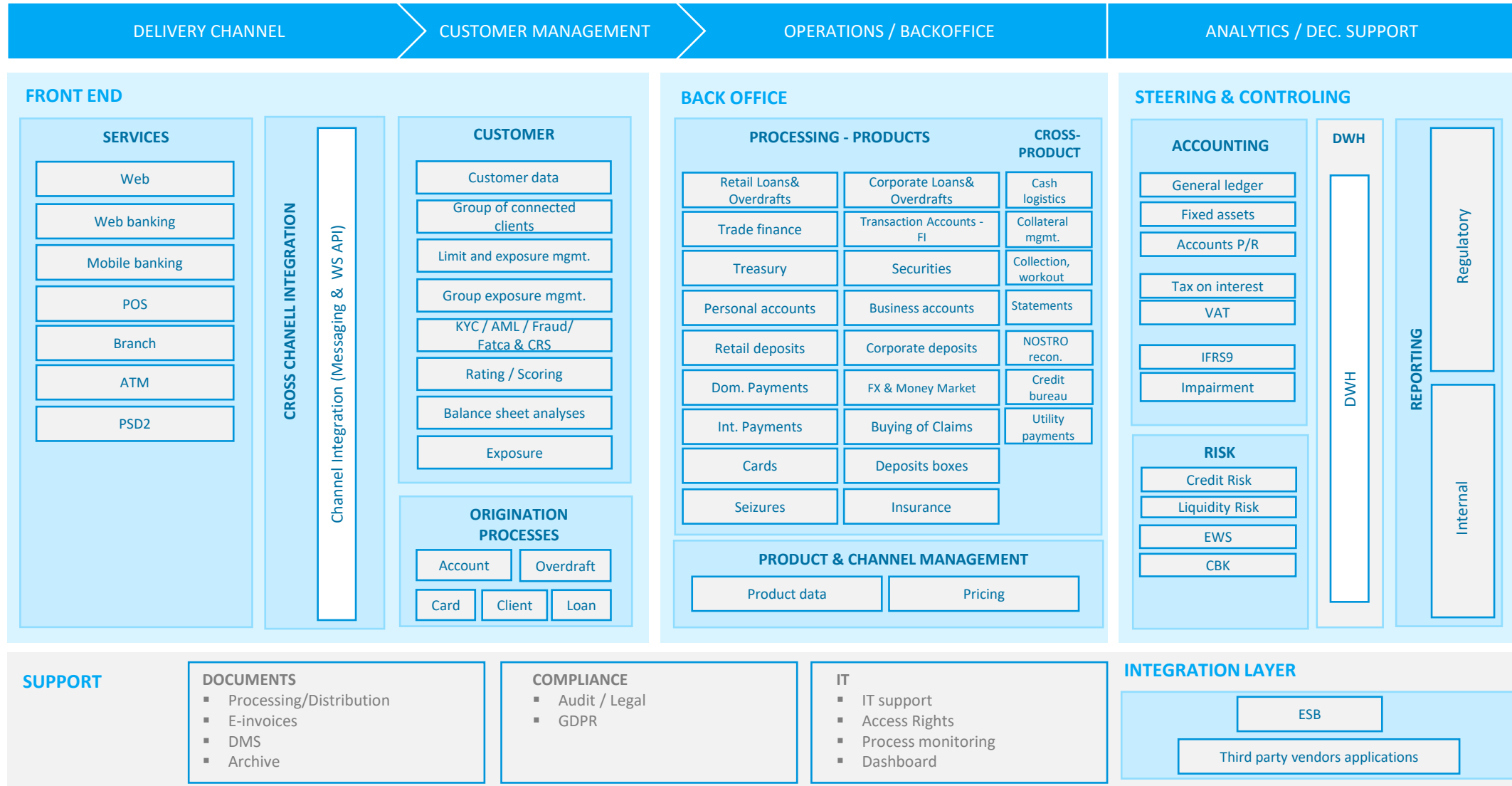
At the same time this supported our transition to paperless branches and fully automated Contact Center platform.

Hibis has proven a solid IT platform also for the enhancements of our digital channels and we are immensely proud to see that our online and mobile bank have been selected the best in the country by E-laborat for two consecutive years.

We have seen both our clients and employees benefit from constantly improved user experience, while enhancing and simplifying several internal work processes.

*John Denhof, President of Nova KBM's Management Board
January 11th 2022*

HIBIS platform



Cost-Income Ratio comparison

Source: Annual reports of banks, scope of HIBIS implementation varies between HIBIS banks

v € 000	TOTAL HIBIS banks			TOTAL Rest of SLO Banks			TOTAL SLO Banks*		
	2020	2021	2022	2020	2021	2022	2020	2021	2022
Total Assets	16.858.742	17.829.089	17.859.088	25.958.365	28.642.161	31.146.379	42.817.107	46.471.250	49.005.467
Total Interest and Fees	396.799	404.708	462.749	540.253	569.115	651.847	937.052	973.823	1.114.596
Net Interest	273.364	258.834	311.750	341.864	344.855	412.164	615.228	603.689	723.914
Net Fees and Commissions	123.435	145.874	150.999	198.389	224.260	239.683	321.824	370.134	390.682
Administrative Costs	260.214	251.158	245.447	339.594	352.502	394.329	599.808	603.660	639.775
Labour Costs	157.193	155.862	152.188	221.916	232.417	256.003	379.109	388.279	408.191
Material and Services Costs	103.021	95.296	93.259	117.678	120.085	138.326	220.699	215.381	231.585
Net Income	247.350	179.820	181.442	192.664	334.161	307.793	440.014	513.981	489.235
Number of Employees	3.520	3.216	3.060	5.505	5.397	5.327	9.025	8.613	8.387
Admin.costs / Interes & Fees (CIR)	65,6%	62,1%	53,0%	62,9%	61,9%	60,5%	64,0%	53,4%	57,3%
Difference in percent. points to HIBIS Banks avg.				2,7%	0,1%	-7,5%	1,6%	8,6%	-4,3%
Labour costs per employee	45	48	50	40	43	48	42	45	49
Net Interest and Fees per employee	113	126	151	98	105	122	104	113	133
Return on Total Assets	1,5%	1,0%	1,0%	0,7%	1,2%	1,0%	1,0%	1,1%	1,0%

* without BKS subsidiary as data not available



HIBIS banks achieved average CIR of 53% in 2022, 7,5% lower than the rest of Slovenian banks

Cost-Income Ratio comparison

Source: Annual reports of banks, scope of HIBIS implementation varies between HIBIS banks

v € 000	TOTAL HIBIS banks			Average Serbian Bank*		
	2020	2021	2022	2020	2021	2022
Total Assets	16.858.742	17.829.089	17.859.088	1.680.259	2.057.531	2.371.110
Total Interest and Fees	396.799	404.708	462.749	63.896	75.195	94.331
Net Interest	273.364	258.834	311.750	46.798	52.596	64.222
Net Fees and Commissions	123.435	145.874	150.999	17.097	22.599	30.109
Administrative Costs	260.214	251.158	245.447	39.805	47.650	51.448
Labour Costs	157.193	155.862	152.188	16.982	18.481	20.797
Material and Services Costs	103.021	95.296	93.259	22.823	29.169	30.651
Net Income	247.350	179.820	181.442	16.453	20.397	38.934
Number of Employees	3.520	3.216	3.060	975	1.067	1.110
Admin.costs / Interes & Fees (CIR)	65,6%	62,1%	53,0%	62,3%	63,4%	54,5%
Difference in percent. points to HIBIS Banks avg.				3,3%	-1,3%	-1,5%
Difference in Costs applying HIBIS Banks avg. CIR				2.097	- 985	- 1.414
Labour costs per employee	45	48	50	17	17	19
Net Interest and Fees per employee	113	126	151	66	70	85
Return on Total Assets	1,5%	1,0%	1,0%	1,0%	1,0%	1,6%

* 19 banks, Mirabank and RBA not included as data not available



HIBIS banks achieved average CIR of 53.0% in 2022, compared to 54,5% of average Serbian bank

Costs of AVERAGE Serbian bank in 2022 would be **1,4 mio EUR lower** at the same CIR ratio as SLO HIBIS banks

Cost-Income Ratio comparison

Source: Annual reports of banks, scope of HIBIS implementation varies between HIBIS banks

v € 000	TOTAL HIBIS banks			Average Serbian Bank*			Average Serbian Bank below 4bn EUR**		
	2020	2021	2022	2020	2021	2022	2020	2021	2022
Total Assets	16.858.742	17.829.089	17.859.088	1.680.259	2.057.531	2.371.110	894.929	1.048.085	1.248.919
Total Interest and Fees	396.799	404.708	462.749	63.896	75.195	94.331	32.124	36.524	45.497
Net Interest	273.364	258.834	311.750	46.798	52.596	64.222	25.416	27.869	32.905
Net Fees and Commissions	123.435	145.874	150.999	17.097	22.599	30.109	6.708	8.655	12.592
Administrative Costs	260.214	251.158	245.447	39.805	47.650	51.448	23.210	26.214	30.161
Labour Costs	157.193	155.862	152.188	16.982	18.481	20.797	9.716	10.514	12.168
Material and Services Costs	103.021	95.296	93.259	22.823	29.169	30.651	13.494	15.700	17.993
Net Income	247.350	179.820	181.442	16.453	20.397	38.934	9.146	7.933	22.443
Number of Employees	3.520	3.216	3.060	975	1.067	1.110	585	660	709
Admin.costs / Interes & Fees (CIR)	65,6%	62,1%	53,0%	62,3%	63,4%	54,5%	72,3%	71,8%	66,3%
Difference in percent. points to HIBIS Banks avg.				3,3%	-1,3%	-1,5%	-6,7%	-9,7%	-13,3%
Difference in Costs applying HIBIS Banks avg. CIR				2.097	- 985	- 1.414	- 3.198	- 3.070	- 5.347
Labour costs per employee	45	48	50	17	17	19	17	16	17
Net Interest and Fees per employee	113	126	151	66	70	85	55	55	64
Return on Total Assets	1,5%	1,0%	1,0%	1,0%	1,0%	1,6%	1,0%	0,8%	1,8%

* 19 banks, Mirabank and RBA not included as data not available

** 14 banks, total assets representing 39% of total Serbian banking sector, excluded banks with Total Assets above 4bn EUR in 2022 (Intesa, NLB, OTP, Raiffeisen, Unicredit)



HIBIS banks achieved average CIR of 53.0% in 2022, compared to 66,3% of average Serbian bank below 4bn EUR

Costs of AVERAGE Serbian bank below 4bn assets in 2022 would be 5,3 mio EUR lower at the same CIR ratio as SLO HIBIS banks

Cost/Benefit of HIBIS implementation



Workload optimization



Optimisation of maintenance costs of system computer infrastructure and licences

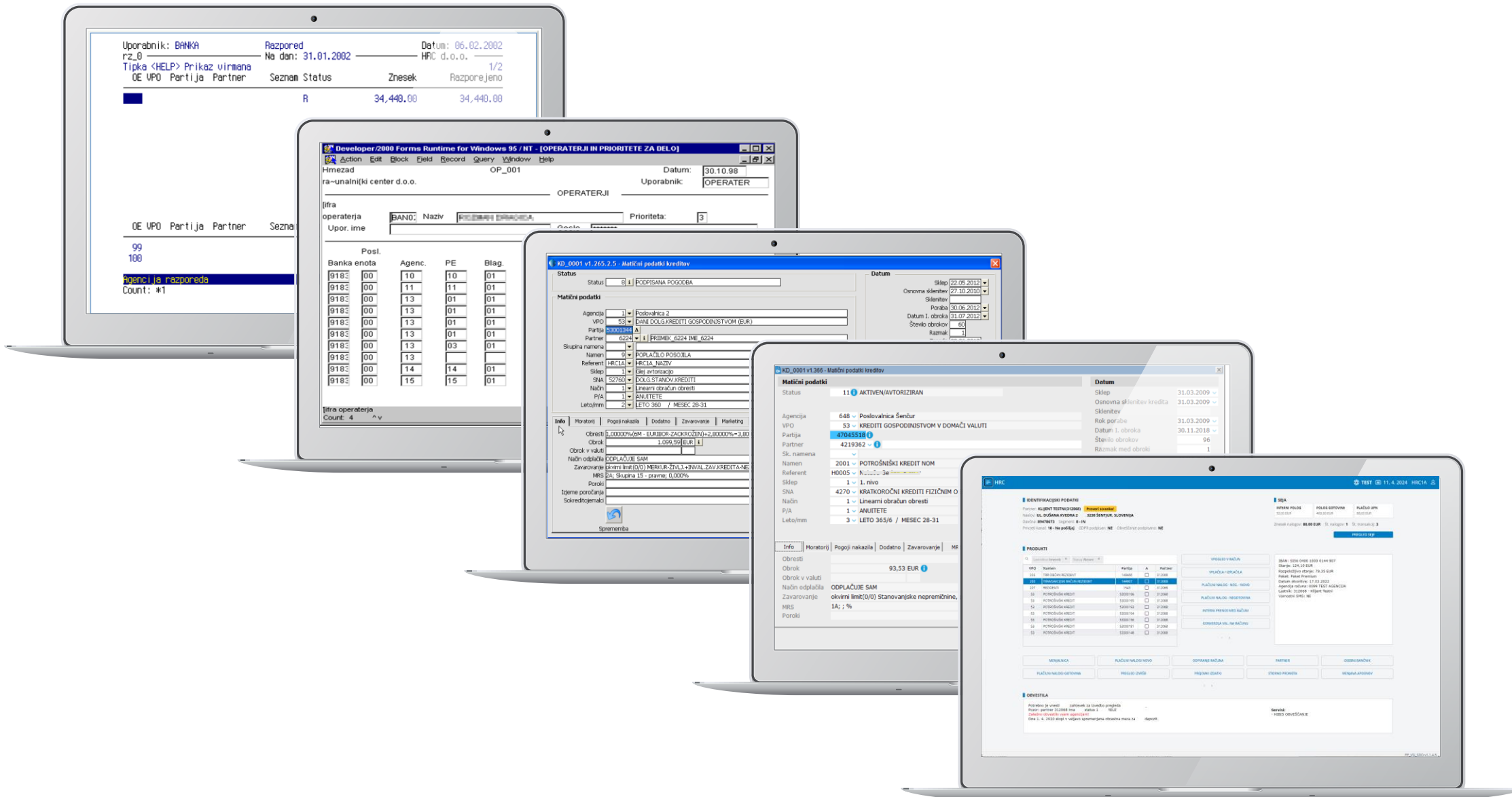


Optimisation of costs of material and services due to digitalization

HIBIS cost/benefit calculator			
Economical impact of HIBIS implementation Assessment Tool			
	Years	Years	Comment
	7	10	
Investment			
HIBIS system purchase price (€)	10,000,000		
Implementation Project costs (€)	1,000,000		Project costs (migration, gap workshops, project management, trainings)
Maintenance cost in period (€) - guarantee period	100,000		
Maintenance cost in period (€) - post-guarantee period	1,000,000	1,000,000	
Maintenance cost in period (€)		1,000,000	
Total cost of HIBIS in period (€)	11,100,000	1,000,000	12,100,000
Cost Savings Estimate from Automation and Optimisation			
Workload optimisation			
Optimisation of No. of employees on all levels after implementation	100		Result of optimisation and automation of processes, unification of systems, less interfaces, less double work, faster processes, shorter customer process times, faster data collection for reports, higher data quality for analysis
Cost of labour per employee per year (€)	100,000		
Cost of infrastructure per FTE per year (rent, computer infrastructure, licences, education, etc.) (€)	100,000		
Total cost of FTE (€)	200,000		
Total released FTE potential in period (€)		10,000,000	10,000,000
Optimisation of maintenance costs of system computer infrastructure and licences			
Decrease of investments into system computer infrastructure per year	1,000,000		Assumptions: System infrastructure represents 50% of the depreciation of computer infrastructure
Decrease of costs of external contractors for maintenance of system computer infrastructure per year (€)	1,000,000		
Decrease of licence costs per year (€)	1,000,000		
Total decrease of costs for maintenance of system computer infrastructure in period (€)	3,000,000		3,000,000
Optimisation of maintenance costs of application computer infrastructure and licences			
Decrease of investments into application computer infrastructure per year	1,000,000		
Decrease of costs of external contractors for maintenance of systemic infrastructure per year (€)	1,000,000		
Decrease of licence costs per year (€)	1,000,000		
Total decrease of maintenance cost of application computer infrastructure in period (€)	3,000,000		3,000,000
Optimisation of costs of material and services due to digitalisation			
Decrease of postal costs (merging of mailings to customers, transfer to digital statements) - accounts	100,000		Decrease of printed copies for archiving and scanning - Example: approval process, cashiers copy, documentation for analysis and regulatory purposes, customer copies (delivered via email, web application etc)
Decrease of printing costs	100,000		
Decrease of postal costs (merging of mailings to customers, transfer to digital statements) - cards	100,000		
Charging of non-usage of digital channels	100,000		
Total decrease in costs due to optimization of material and services	400,000		400,000
Optimisation of Sales			
New sales income (new products, new services, new fees)	100,000		
Total optimisation of Sales	100,000		100,000
Total savings and benefits in period (€)	14,400,000	10,400,000	14,800,000
TOTAL NET COST SAVINGS FOLLOWING HIBIS IMPLEMENTATION			
ROI		146%	173%
NOT Assessed			
Decrease of operational risks in the area of maintenance of system equipment, compliance, AML, etc.			
Decrease of capital requirements due to decreased operational risks			
Stakeholder potential due to better process flow and sales channels			

Breakdown of estimates for workload optimisation	
Total labour costs per year	10,000,000
Total No. Of employees	100
Cost of labour per employee per year (€)	100,000
Rent per m2	100
No. Of months	12
Average m2 per employee	100
Cost of rent per employee per year	1,000
Computer infrastructure per employee	1,000
Training costs per employee per year	1,000
Other cost connected to employees	1,000
Cost of infrastructure per FTE per year	1,000

Breakdown of estimates for services optimisation	
Postage costs (€)	100,000
Decrease of mailings per account per year	100,000
Number of accounts	100,000
Decrease of postage costs	100,000
Cost of print per page (€)	100
Decrease of printed pages per account (m)	100,000
Number of accounts	100,000
Decrease of printing costs per year	100,000
Postage costs (€)	100,000
Decrease of mailings per account per year	100,000
Number of cards	100,000
Decrease of postage costs	100,000
Charging of paper statement (€)	100
% of customers insisting of paper statement	100,000
Number of accounts	100,000
Charge for paper statements	100,000
Charging of paper statement (€)	100
Other potential income per customer per year	100,000
Number of accounts	100,000
Other potential income	100,000
Total new income	100,000



Uporabnik: BANKA Razpored Datum: 06.02.2002
 rz_9 Na dan: 31.01.2002 HRC d.o.o.
 Tipka <HELP> Prikaz virmena 1/2
 OE UPO Partija Partner Seznam Status Znesek Razporejeno

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 Hmezzad OP_001 Datum: 30.10.98
 ra-unalni center d.o.o. Uporabnik: OPERATER

OE UPO Partija Partner Seznam
 99
 100
 Agencija razporeda
 Count: #1

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918E	00	14	14	01
918E	00	15	15	01

KD_0001 v1.265.2.5 - Matični podatki kreditov

Status: 10 PEPISANA POGOJENA Datum: 22.05.2012

Matični podatki

Agencija: 3 Postovalnica 2
 VPO: 53 BANJ DOLGAKREDITI GOSPODINSTVOM (EUR)
 Partner: 6224 FRIMBEX 6224 IME 6224
 Skupna namena: 0 PORPLAČLO POSOJILA
 Referent: HRC1A HRC1A NAZIV
 Sklep: 3 Sliki avtorizacija
 SNA: 52760 DOLG STANOVJSKI KREDITI
 Način: 1 Linearni obratun obresti
 P/A: 1 ANJLETETE
 Leto/mm: 2 LETO 360 / MESEC 28-31

KD_0001 v1.398 - Matični podatki kreditov

Status: 11 AKTIVEN/AVTORIZIRAN Datum: 31.03.2009

Matični podatki

Agencija: 648 Postovalnica Šenčur
 VPO: 53 KREDITI GOSPODINSTVOM V DOMAČI VALUTI
 Partner: 47045518
 Sk. namena: 4219362
 Namen: 2001 POTROŠNIŠKI KREDIT NOM
 Referent: H0005 NALOŽBE
 Sklep: 1 1. nivo
 SNA: 4270 KRATKOROČNI KREDITI FIZIČNI O
 Način: 1 Linearni obratun obresti
 P/A: 1 ANJLETETE
 Leto/mm: 3 LETO 365/6 / MESEC 28-31

HRC TEST 11.4.2014 HRC1A

IDENTIFIKACIJSKI PODATKI
 Partner: KUPJENT TRISTANČIČI Ime: TRISTANČIČI
 Naziv: UL DUŠANA KVERKA 2 1228 ŠENTJURJ, SLOVENIJA
 Osnovni ID: 806257 Razpisni št.: 14

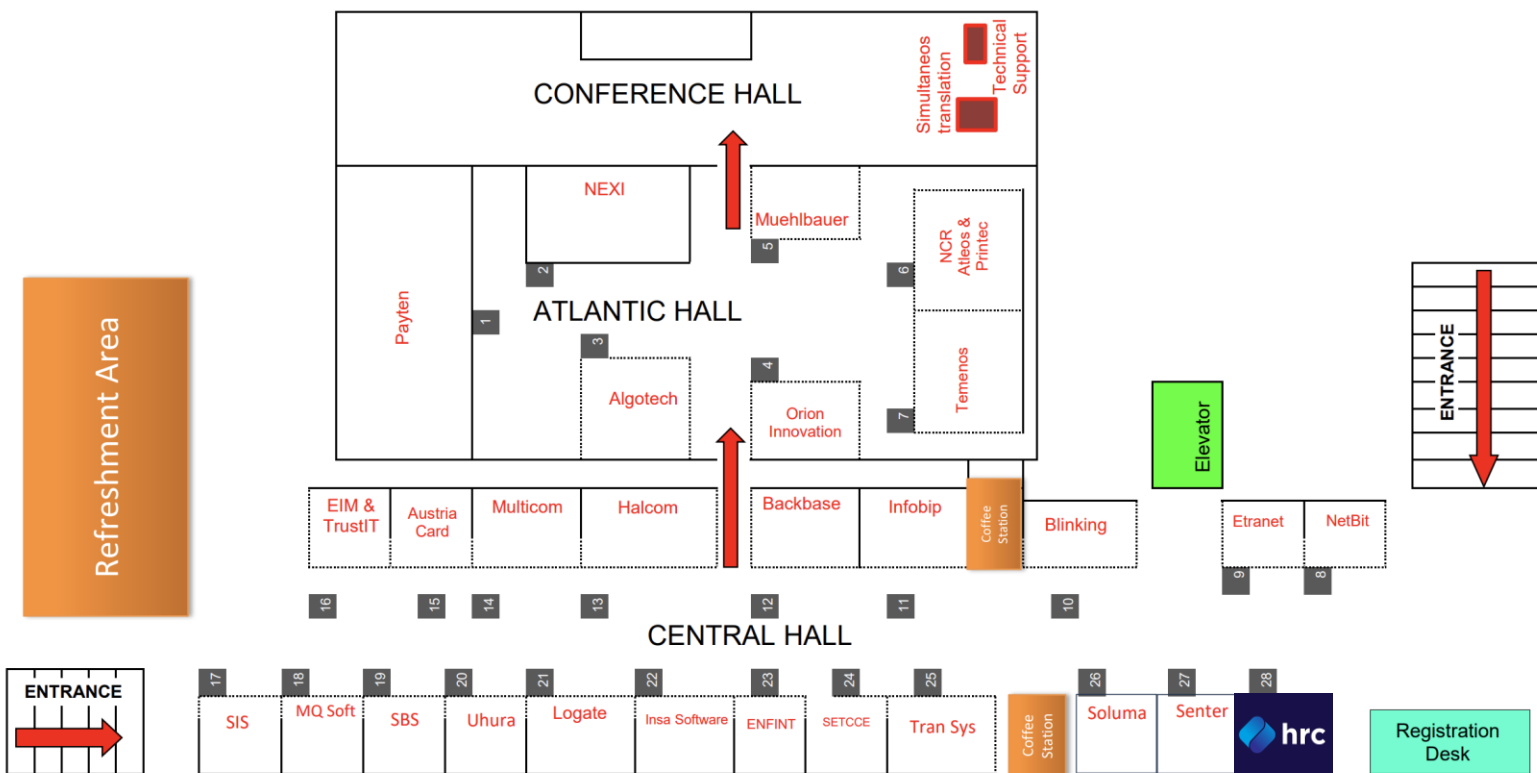
SEJA
 IZBRANI PLOŠI: 44010109
 PLOŠE SPOJINAV: 44010109
 PLOŠLO UPN: 44010109

PROJEKT: 44010109

VPO	Namen	Partija	A	Partner	VPISLEZI V NAČRNU
01	TRISTANČIČI REZULTAT	1	0	1228	VPISLEZI V NAČRNU
02	TRISTANČIČI NAČRNI KREDITI	1	0	1228	VPISLEZI V NAČRNU
03	POTROŠNIŠKI KREDIT	1	0	1228	VPISLEZI V NAČRNU
04	POTROŠNIŠKI KREDIT	1	0	1228	VPISLEZI V NAČRNU
05	POTROŠNIŠKI KREDIT	1	0	1228	VPISLEZI V NAČRNU
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07	POTROŠNIŠKI KREDIT	1	0	1228	VPISLEZI V NAČRNU
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09	POTROŠNIŠKI KREDIT	1	0	1228	VPISLEZI V NAČRNU
10	POTROŠNIŠKI KREDIT	1	0	1228	VPISLEZI V NAČRNU

OBVESTILA
 Poslednja izjava: 01/11/14 za dveletno predplačilo
 Poslednja poročila: 01/11/14 Status: 1 NALOŽBE
 Datum: 11.4.2014 Razpisni št.: 14
 Datum: 11.4.2014 Razpisni št.: 14
 Datum: 11.4.2014 Razpisni št.: 14

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