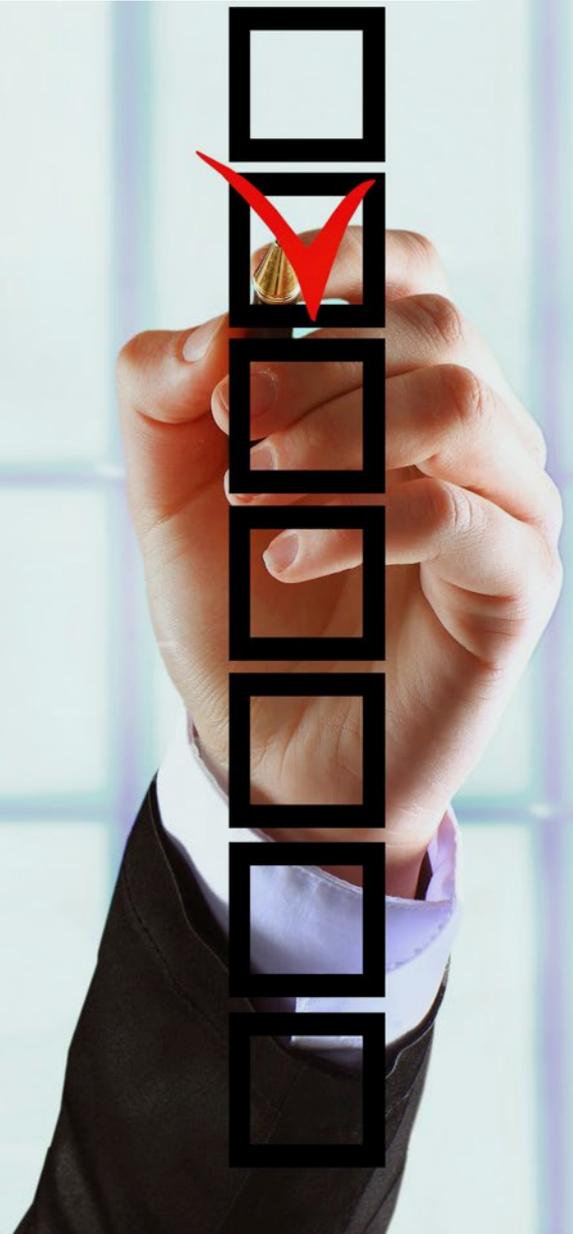


Freedom to Lead in Financial Services



People matter, results count.

Capgemini Financial Services

The Leader for Leaders

In the current financial services market, dramatic continuous change is the norm. Leadership is no longer about following the rules or applying traditional solutions to new challenges. The push for top-line growth, the expectation to create high-powered efficiencies and the need to seize opportunity—here and now—require innovative thinking to transform enterprises for the next level of performance.

Leveraging in-depth experience in Financial Services (FS), Capgemini helps clients realize powerful transformative growth through a unique collaborative process that rewrites the rules of engagement and delivery—for the better.

A Global Financial Services Powerhouse

Through a global network of 25,000 professionals, we deliver deep domain expertise, enhanced service offerings, and superior next generation delivery to some of the world's top financial services institutions. Companies trust us to move their businesses forward with leading consulting, technology, and outsourcing solutions.

Recognized for delivering enterprisewide transformation, we collaborate with our clients to help achieve tangible business results. As partners we work side-by-side with you to navigate through the transformation process. We pride ourselves on working with our clients to analyze, design and implement real business change, sharing risks and transferring knowledge and skills throughout the project. With our Accelerated Solutions Environment (ASE), tailored frameworks and tools, we can speedup the transformation process and accelerate your time to market.

We're one of the top five consultancies in the world with capabilities, resources and knowledge that keeps us in a leadership position. From banking and insurance to capital markets, we help companies leverage their own best assets so they can lead in their industry and shape its future with their success.

Unsurpassed Domain Experience in Financial Services

Capgemini maintains long-standing client-partner relationships with many of today's premiere FS companies. Serving over 900 clients in the community for over 40 years has provided us with a level of domain experience that is in a word—unsurpassed. Our highly specialized staff—composed of practice consultants, onsite industry and functional experts, and technology developers—share a depth and breadth of experience with a singular focus—financial services. In an era when knowledge and information truly are power, Capgemini is positioned to help you address the forces driving today's marketplace.

Industry Best Practices. Our comprehensive understanding of industry trends, challenges, and regulatory issues extends to the technologies and applications unique to banking, insurance and capital markets. We have access to a wealth of best practices from hundreds of clients in more than 40 countries.

Deep Technical Knowledge. With a global network of over 100 centers, over 35% of our workforce is dedicated to providing technology services from the most basic applications to the most advanced technology solutions.

Serving Today's Leaders in Financial Services

Capgemini's more than 900 financial services clients worldwide include:

- 8 of the top 15 banks*
- 13 of the top 15 insurance companies*
- 6 of the top 10 consumer finance companies*
- 13 of the top 15 asset finance companies**
- 10 of the 15 largest investment banks***

Source:

* Ranked by revenue, Forbes 'The Global 2000' largest public companies for 2014.

** Ranked by the Leasing Monitor 100.

*** List of top investment banks from Wikipedia, accessed Feb 2015.

Industry Leading Partnerships. Our collaborative alliances include:

- HP AllianceOne Partner of the Year Mission-Critical Computing Award 2013.
- Oracle Diamond Level Partner; positioned in the “Leaders” Quadrant in Gartner’s 2014 Magic Quadrant for Oracle Implementation Services, Worldwide.
- SAP Pinnacle Award 2014 Winner for SAP HANA Adoption Partner of the Year, 2014 SAP Award of Excellence, Capgemini Brazil; and 2014 SAP Award for Best Partner Platform in the Netherlands.
- Teradata EPIC Award 2014 for Collaborative Demand, given to system integrators.
- VMware Consulting and Integration Partner of the Year 2014.

We also maintain financial services partnerships with companies that provide innovative solutions for banks, capital markets firms and insurers:

- Winner of multiple Pegasystems Partner Excellence Awards annually since 2007; 2014 awards for thought leadership, champion of change and innovation.
- Guidewire Innovation Award 2013, implementation category, with AXA France.

Practical Thought Leadership. Where’s the FS market headed? Not just now but in six months or two years? Turn to us for insightful market intelligence. We not only track trends but conduct a continuous dialogue with our clients so you can stay in touch with best practices from FS leaders. Capgemini brings the latest in innovation and insights with four global reports to help organizations be more competitive and responsive to market demands. Find our annually published World Retail Banking, World Wealth, World Payments and World Insurance Reports at www.capgemini.com/worldreports.

Leading with Next Generation Global Delivery

Forget about traditional offshore outsourcing. How do you gain real value that transcends technology lifecycles and goes beyond typical cost savings? Capgemini’s next generation global delivery model is the answer. Capgemini adds value to your business by delivering innovative solutions and significant process improvements that can improve, scale or advance your business for growth. We help clients benefit from:



High-value transformational solutions resulting in business agility, appropriate total cost of ownership (TCO), superior return on investment (ROI) and sustainable competitive advantage.

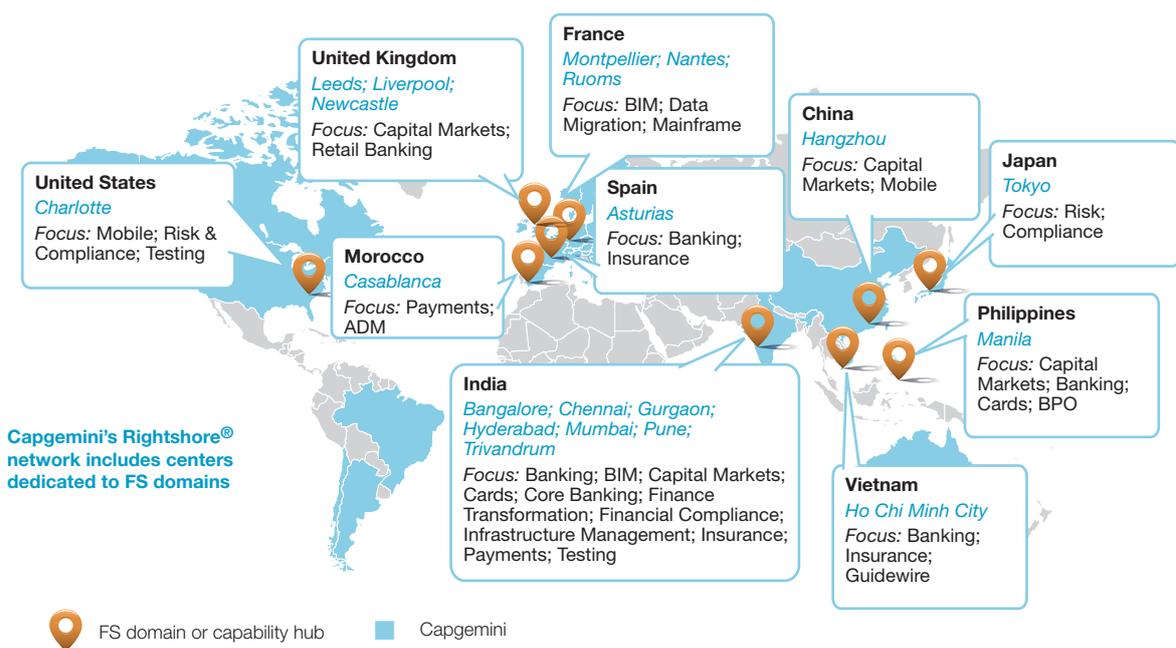
Rapid deployment of highly effective, seamlessly integrated teams that minimize time to market and cost while increasing efficiency and accessing global resources including industry, technology and outsourcing Centers of Excellence (CoEs).

High-touch customer engagements where we share risk, are responsive, flexible and results oriented.

Rightshore® capabilities using onsite, onshore, offshore or a combination. Capgemini has an extensive network of global delivery centers in almost 20 countries including Argentina, Brazil, Canada, Chile, China, Guatemala, India, Morocco, Philippines, Poland, Romania and Vietnam. Our network includes over 15 centers focused on financial services including facilities that support our banking, insurance and capital markets solutions.

A formal governance framework enabling Capgemini and our clients to mutually manage relationships, expectations, and services.

Global Network Dedicated to Financial Services



Your Industry Source for End-to-End Solutions

In dealing with complex industry challenges, competitive and regulatory pressures, Capgemini Financial Services brings a complete range of services to help our clients capture sustainable business results. In Banking, Capital Markets and Insurance our solutions are developed with deep domain experience and professionals that average 15 to 20 years of in-market experience. We maintain industry, technology and outsourcing Centers of Excellence (CoEs) that are dedicated to developing and refining solutions with customer input.

To cover the full spectrum of industry solutions, we offer a highly integrated suite of consulting, technology and outsourcing solutions that meet the end-to-end requirements of any project.

Consulting Services

From the front to the back office aspects of Financial Services, leading technology and delivery experience enables Capgemini to collaborate with our clients from strategy through implementation for complex transformations that impact every aspect of an organization. From finance and accounting, to IT, and the experiences delivered to customers, Capgemini's Consulting Services organization is the partner of choice to create sustainable business value from process and IT investments. We offer a complete range of consulting services specifically tailored to Financial Services clients in four areas: Transformation Consulting, Customer Relationship Management, Finance and Employee Transformation and IT Strategy.

Technology Services

For over 40 years, Capgemini has built and maintained applications for some of the largest banks, insurers and capital markets firms in the world. Our teams are globally assessed at CMM Level 5 and ISO 9001/2000 to confirm our delivery from multiple locations, not just a single offshore delivery center. We consistently rank as a top-ten systems integrator by leading analysts due in part to our successful Application Delivery Centers (ADCs). Our ADC projects produce a reduction in effort up to 30% and up to 20% fewer defects compared to other models. We provide leadership on industry-defining technology advances and challenges to ensure lasting business value in three main areas that span business intelligence, testing and technology.

Outsourcing Services

Our outsourcing portfolio extends beyond technology to deep process expertise in applications and infrastructure management, business process outsourcing and transformational outsourcing, to align to your business goals.

We offer flexible and scalable solutions through over 100 integrated global delivery centers. Our value-added solutions are transformational in nature and provide deeper, broader changes within organizations, as well as lower cost. Capgemini delivers these savings and improvements by reengineering processes to eliminate the inefficiencies, redundancies and errors in the processes taken over from most companies. Our Business Process Outsourcing (BPO) Service Center in Krakow, Poland has sophisticated expertise in F&A BPO. Results from this center give CFOs greater control over processes, substantial efficiency gains, lower costs and increased transparency into meaningful information and metrics.



Banking

- Named Top 25 Enterprise Technology Vendor by American Banker's Financial Insights every year since 2005.
- Client solution winner since 2006 in The Banker Technology annual awards.

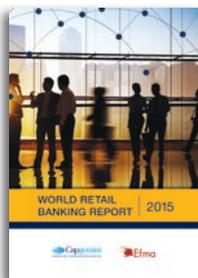
Changing customer demographics. New market opportunities. Declining mortgage revenue. Flat credit card use. Today's competitive environment is presenting banks with some of their toughest challenges as they look to improve growth and update or replace core systems. What matters most is innovation with positive impact. Achieving it will not only lead to differentiation but the ability to capture customers' mindshare and execute faster and better than your competition.

Capgemini's banking and consumer finance professionals are uniquely qualified to be your strategic partner in the creation of high-value, sustainable strategies for growth and even transformation. What separates our banking practice from the competition:

- Ability to deliver truly end-to-end solutions via an integrated global delivery model.
- Power to transform value-generating ideas into breakthrough technology solutions, which are both cost-effective and innovative.
- Dedicated network of consultants, industry and functional experts, and solutions developers exclusively focused on financial services.
- Expertise in extending your technology operations beyond the borders of your institution, seamlessly.
- High-touch, long-term relationship building.

Banking solutions include:

- Core banking
- Sales & service innovation
- Mortgages & loan
- Corporate banking
- Cards
- Payments
- Leasing & asset management
- Transactional services



Spotlight On: Retail Banking

The *World Retail Banking Report* from Capgemini and Efma provides insights into the relationship between customers and their primary bank. Based on a "voice of the customer" survey from over 18,000 customers, in-depth discussions with bank executives and case studies, the Report draws insights from 35 countries across Asia-Pacific, Europe, North and Latin America.





Client Success Story **Harnessing Value Through A Single Customer View**

Challenge: In recent years, a large U.S. bank-based financial services company's revenues and net income had stagnated—costs were high and the bank was losing market share. The bank needed to become more client-focused if it was going to improve its competitive profile.

Solution: With Capgemini's help, the bank selected and deployed a single enterprisewide CRM solution that enabled a single view of the client across three different lines of business with disparate data and unique requirements to view client information.

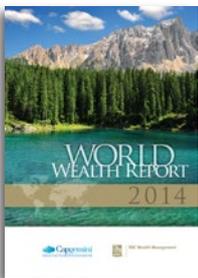
Results:

- Follow-up on leads have improved by more than 500%.
- Sales representatives have access to richer, more timely information about clients, including third-party data and a holistic view of their clients' relationships with the company.
- Cross-selling opportunities for the bank have nearly doubled.

Capital Markets

Firms in the Capital Markets industry are faced with an explosive demand to continuously improve their processes and technologies to address major market trends primarily caused by investor desire for greater ROI and the need to maintain pace with changing regulatory and compliance requirements. The global proliferation of hedge funds and the movement into more alpha-based trading strategies has incrementally added to increased market demand for alternative investment vehicles, which include credit derivatives, algorithmic trading and structured financial products. These conditions have all contributed to the pressure for a wider product offering, increased trading volumes, increased speed of execution and lower transaction costs. As a result, most capital markets firms are now focusing on initiatives to accelerate technological solutions, simplify operational complexity, improve workflow inefficiencies, increase functional capabilities and take greater advantage of enabling technologies.

Capgemini is uniquely qualified to be your long-term strategic partner supporting mission critical projects that will transform your business.



Spotlight On: Wealth Management

The *World Wealth Report* from Capgemini and RBC Global Wealth Management has built a strong and lasting reputation as the industry benchmark for tracking High Net Worth Individuals (HNWIs) at a global, regional and country level. It covers 71 countries in the market-sizing model, accounting for more than 98% of global gross national income and 99% of world stock market capitalization.

Our key differentiators as your partner are our relentless focus on positive business results, our collaborative approach, our global reach, the domain knowledge of our people and our world class proven technology delivery expertise including:

- IT strategy, architecture, process flow and integration with existing systems.
- Business analysis and business case development (i.e. requirements gathering through definition).
- Quality assurance and testing.
- Production support for front, middle and back-office systems.
- Legacy support and modernization.
- Business process outsourcing (e.g. reference data management).
- Business intelligence.

Capital Markets solutions include:

- Trading and order management
- Securities data services
- Risk management
- Asset administration
- Exchanges and execution services
- Investment banking
- Wealth management

Client Success Story

Evolving with the Market: A Trading Systems Implementation

Challenge: Suffering from an overburdened trading system and unable to increase trading volumes a major financial institution needed to scale adequately across a joint credit derivatives and interest rate derivatives trading platform.

Solution: Capgemini guided our client through a continuous series of upgrades, custom implementations and product build-outs to ensure the client could grow their existing trading operations and innovate new products and services.

Results:

- Increased interest rate and credit-based products trading volume.
- Provided new asset class extensions and pricing functionality.
- Integrated back-office application with general ledger.
- Provided 24x7 managed support for trading operations.

Insurance

The market share of traditional insurers has been under attack in recent years by a variety of forces: Internet disintermediation, new competition from untraditional sources, deregulation, compliance pressures and customer empowerment. These marketplace dynamics are ushering in new opportunities, but successfully capturing them requires a well-defined and proactive business response.

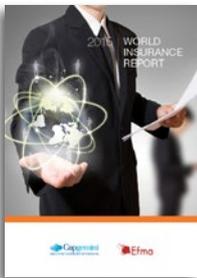
Serving 13 of the world's 15 largest insurers, Capgemini's insurance practice has taken the lead in transforming traditional players into innovative, customer-centric insurers of the future with a range of next generation solutions, including: front-office optimization, policy administration, claims and IT systems architecture, application development, implementation, integration, testing and outsourcing.

- Proven experience as an end-to-end solutions provider. Partner of choice for a large insurers policy administration program. Strategic partner for 4 of the top 5 Property and Casualty insurers.
- Ability to leverage alliances with best-in-class providers of the latest technologies.

- Next generation delivery model complemented by CMM Level 5 and ISO 9001/2000 certified processes.
- Access to industry-defining best practices, methodologies and standards through the Insurance Center of Excellence (CoE).

Insurance solutions include:

- Policy administration
- Underwriting
- Billing
- Claims transformation



Spotlight On: Insurance

Produced by Capgemini and Efma, the *World Insurance Report* is based on research from more than 71 interviews with senior insurance executives, and features insights in both non-life and life segments covering 19 markets. The report examines key challenges insurers face and how to define an operational roadmap for success.

Client Success Story Creating an E-agent in Real-time

Challenge: A leading insurer with more than 200,000 agents wanted to increase revenue while streamlining the sales process.

Solution: Capgemini and its client co-developed a web application that functions as a real-time agent sales tool to create quotes, submit applications, and seamlessly communicate with underwriting.

Results:

- Coverage is granted to customers in less than 48 hours.
- Data is entered only once in the system.
- Underwriters now make offers of coverage within 10 minutes of receiving the customer's application
- 75% of applications are now submitted electronically

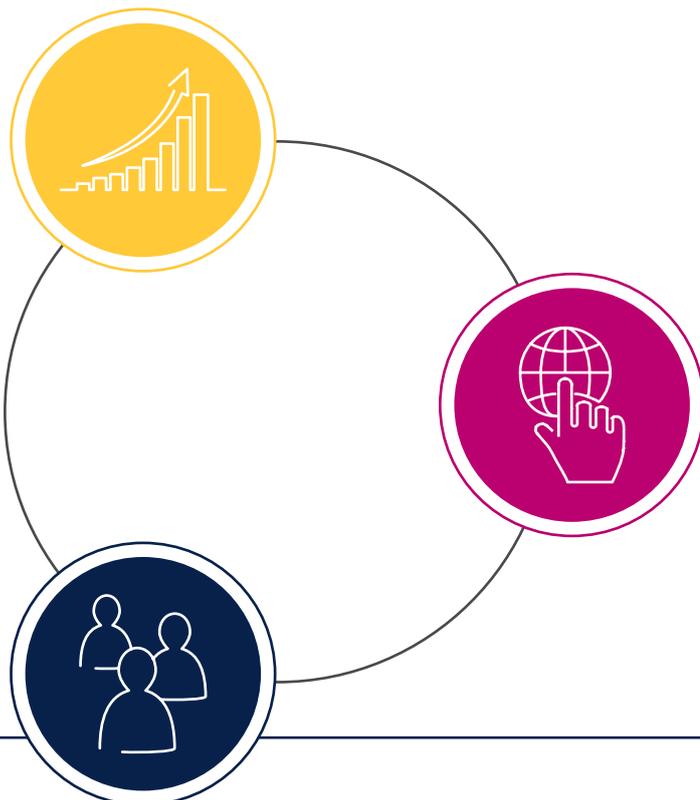


Creating Customer Intimacy

At the heart of every Capgemini project is our relationship with you—the client. We work with you seamlessly and successfully to achieve understanding, trust and transparent accountability. At Capgemini, we get it right through a proven process of collaboration. Our high-touch engagement model ensures deep integration within your organization. By working side-by-side with your teams, we become intimate with your business and develop a thorough understanding of its nuances. From there we can enhance the skills and knowledge of your people and optimize processes with effective tools that ultimately improve the way you serve your own customers.

Our goal: to help you achieve better, faster, more sustainable results through a collaborative business experience that:

- **Targets value.** By understanding your goals and mapping them to the right targets and benchmarks.
- **Mitigates risk.** We anticipate and overcome risks inherent to complex projects.
- **Optimizes capabilities.** Knowing what each partner contributes helps us improve performance in a lasting way, and transfer knowledge for long-term advantage.
- **Aligns the organization.** We ensure your program synchs up to your organization's objectives throughout its lifecycle.





About Capgemini

With almost 145,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion (more than \$14 billion USD).

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at

www.capgemini.com

For more information, contact us at:

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or visit: www.capgemini.com/financialservices.

