



# SUBITO

credit management meets future



## SUBITO

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# SUBITO AG

## Providing Start-to-Finish Solutions for the Loan Process

### A Leading Partner for End-to-End Loan and Debt Management Process Support

SUBITO AG is an established provider of loan and debt management solutions. Our software solutions offer financial service providers consistent support throughout the entire loan process, from consultation and loan approval to processing, restructuring and settlement.

But our services include much more than just software solutions. In addition to software solution sales and support for financial service providers, SUBITO offers expert product knowledge as well. This includes services such as project management, implementation consulting, training and migration support.

In the field of consulting, SUBITO also offers its expertise in optimizing organizational and process structures. Our multi-faceted experience and extensive knowledge are combined in topic-specific Competence Centers to provide our clients with optimum support. Institutions can thus benefit from having a competent partner by their side for consulting projects as well.

Our strategic goal is to further solidify and expand SUBITO AG's role as a complete solution provider and strategic partner in the German financial services industry.

Our target clients primarily include lending institutions, IT centers and their connected institutions as well as home loan banks and insurance companies.

### Nearly 20 Years of Experience in the Market

SUBITO has been in business for nearly 20 years. The SUBITO Group currently employs approximately 120 staff members. In 2008, the Group generated sales totaling approximately EUR 11 million.

### High Quality Requirements

SUBITO is dedicated to meeting the future-oriented needs of its clients based on its motto of "credit management meets the future". As confirmed in a November 2008 audit conducted by TÜV Süd, SUBITO meets the high quality requirements of the internationally recognized DIN EN ISO 9001 standard.



# Facts & Figures

## Development from Foundation to Today

### Plenty of Action Right from the Start

Since its foundation in 1990, SUBITO has developed quickly. SUBITO Software GmbH was founded on the concept of making loan processes more efficient with the help of software. Its first projects came as a result of beneficial contacts in the savings bank industry. Soon, the first software solution for exceptional case handling (SFDK) was developed for the lending business. The number of projects grew quickly, as did the range of standard products.

In 2000, the company was restructured as a stock corporation, marking another important chapter in the history of SUBITO. Today, SUBITO AG continues to be led by co-founder, CEO and 100% shareholder Martin Nußpickel.

The products cover the entire loan process: from consultation and loan approval to processing, restructuring and settlement. To date, SUBITO has been transformed from a developer of standard software to a complete solution provider and strategic partner for the financial services industry.

### At a Glance

Year founded:	1990
Headquarters:	Mörfelden-Walldorf
CEO:	Martin Nußpickel
Board of Directors:	Michael Bauer, Chairman of the Board Andreas Kunert Hans Trobitz
Capital stock:	EUR 550,000, 100% held by Martin Nußpickel
Affiliated companies:	BIG Berliner Inkasso Gesellschaft mbH, Hamburg (100%) MAX Deutschland GmbH, Hamburg (100%)
Workforce (current):	120
Sales 2008:	approx. EUR 11 million



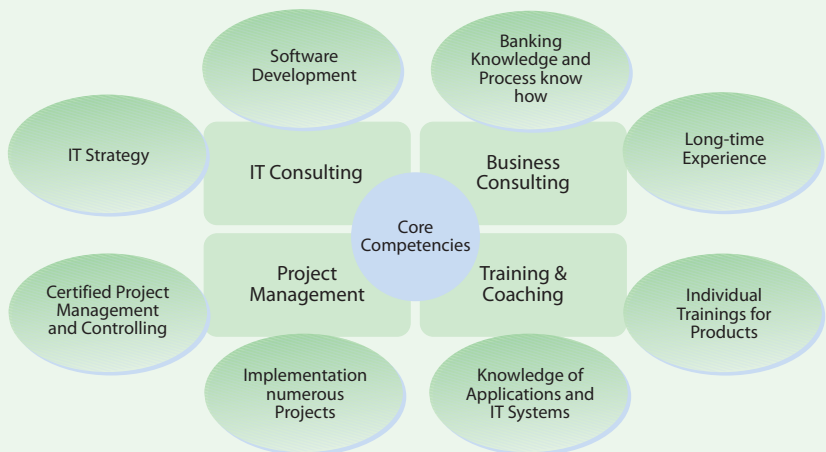
*Martin Nußpickel, CEO.*



# SUBITO Consulting

## Specialized Competence Centers for Loan Management

Through its core business – developing, implementing and updating demanding software solutions for loan and debt management – over the years SUBITO has amassed a broad wealth of knowledge and experience from numerous past projects. The company has now combined its expertise in the areas of banking, IT, project management and process optimization into Competence Centers as part of its new Consulting division. This team of experienced consultants works side-by-side with clients, acting as a competent sparring partner and helping them meet their individual needs. Along with IT and business consulting, the company also offers project management and training.



### Business Consulting

By maintaining the necessary conceptual distance, SUBITO consultants never lose sight of the big picture. They use recognized methods of process and data analysis to support the comprehensible evaluation of work processes with a focus on ensuring that critical business processes are conducted in accordance with instructions at all times. SUBITO consultants analyze, design and optimize structures and processes, provide implementation support and help make sure that newly introduced concepts are not altered in an uncontrolled fashion.

The team also assists clients with outsourcing loan processing to external service units and provides service provider control in compliance

with minimum risk management requirements (MaRisk). In cooperation with SUBITO subsidiary BIG, problem loan processing migrations are conducted, including bad bank concept design and implementation. SUBITO thus guarantees complete support over the entire loan business value chain.

### **IT Consulting**

SUBITO is well versed in all disciplines for guaranteeing reliable and cost-optimized IT operations. The expert SUBITO Consulting team analyzes existing structures, develops strategies and emergency concepts and designs the necessary service management processes in accordance with ITIL standards. Our scope of services also includes the creation of technical concepts and specification documentation; software development based on modern Web 2.0 technology; support for testing activities; and assistance with pilot phases and rollout. SUBITO also provides support for mergers and migrations, both from an organization and development standpoint, even taking on full responsibility for the venture. SUBITO developers and consultants work side-by-side with clients to implement their individual requirements.

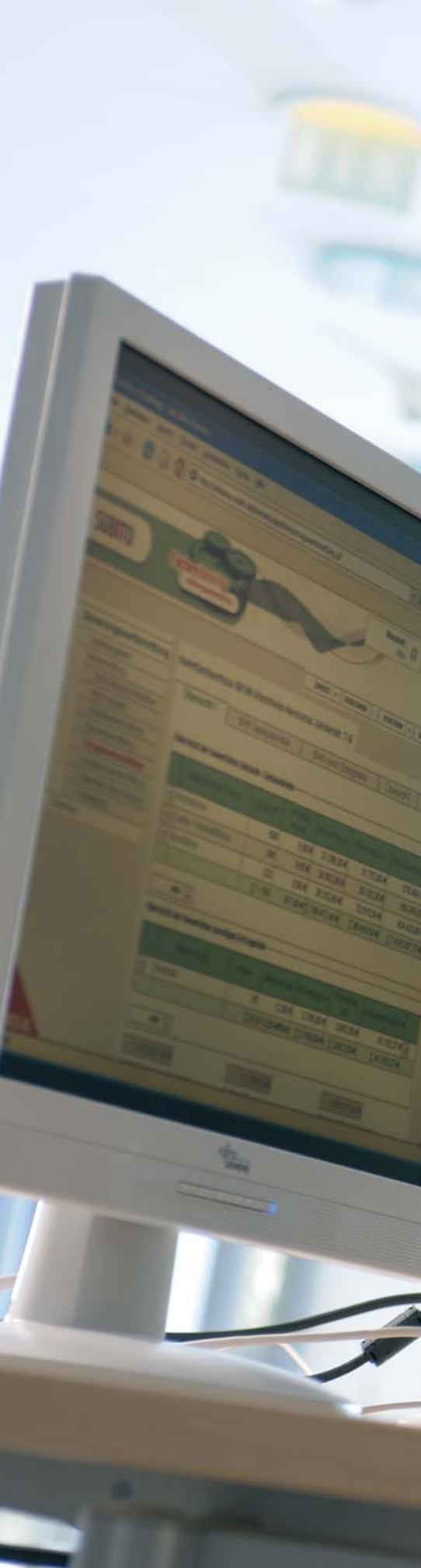
### **Project Management**

In certain cases, it can be quite helpful to entrust an independent third party with project management or at the very least project coaching. The third party should carry out this special task in a skilled, disciplined and consistent fashion using the appropriate methods. SUBITO offers experienced, certified project managers for the job. And should a project already find itself on a critical path, project audits and reviews can be conducted to bring it back on course.

### **Training & Coaching**

"Generating benefits through use!" - SUBITO offers regular training courses for proprietary and client-specific products, such as OSPlus-Kredit under this banner. In targeted training or supplementary coaching sessions, experienced SUBITO team members explain the applications to ensure their appropriate use in the workplace. Additional benefits that can be achieved through more informed use of the supportive applications are also discussed with the client.





## SUBITO Products

### Improving Cost and Earnings in the Loan Process

SUBITO AG is an established provider of loan and debt management solutions. As a developer, SUBITO is always focused on users: relieving them of routine tasks and allowing them to concentrate on their core activities. The complexity of processes is reduced and information is provided by the system on demand. By using SUBITO software for their loan business, financial service providers can save resources while increasing their productivity. This results in improved costs and revenues.

The entire range of SUBITO AG solutions is based on cutting-edge technology and methods, offering pioneering intelligent software solutions for the loan management process. Our software solutions are platform-independent and can be installed on a variety of operating systems and application servers.

Our proven line of financial OFFICE products is being gradually expanded with new Web 2.0-based products and modules. The new Factory-Banking product line features a high degree of automation aimed at the factory-style handling of processes, entering a brand-new dimension of efficient loan management.

The modular nature of SUBITO applications allows the isolated, cost-effective use of individual modules as well as their integration into existing environments with existing services, core bank and third-party systems.

### **FactoryBanking Loan – Process-Oriented Loan Consultation and Loan Processing**

FactoryBanking Loan offers financial service providers a wide variety of efficient, factory-style support options for task-specific processes in the private and corporate client loan business. These include graphically supported process configuration, fully or partially automated capacity control (as desired) for optimum resource utilization, process monitoring and process control. Client or office/branch structure representation is optimally supported in the application through convenient client administration. For new business, FactoryBanking Loan covers the entire loan processing procedure, from loan consultation and application to collateral management, loan decision and contract printing. All standard business processes for existing loan management such as changes in property, extensions, etc., are also supported.

### **FactoryBanking Installment Credit – Point-of-Sale Financing**

With FactoryBanking Installment Credit, lending institutions can approve all-purpose loans through participating retailers directly at the point of sale. From application data capturing to the creation of different financing options, process completion and contract printing, the vendor is guided quickly and securely through the business process. In addition to a convenient retailer and branch structure with the option of utilizing different provisioning models, the application offers lending institutions the opportunity to define an unlimited number of product-specific scorecards. Evaluated scoring parameters can include credit bureau data requested online. Depending on scoring results, the lending institution can be integrated into the workflow through downstream loan decisions.

### **FactoryBanking Loan Value Evaluation – Real Estate Appraisals in Accordance with the Collateral Value Calculation Ordinance**

This application allows the user-guided creation of unlimited appraisals per collateral property, including data history creation. The system provides a recommendation based on general property information regarding the appraisal process and generates a workflow from the data. The parameters for calculating collateral value are administrable at the individual institution level; the default administration function is geared toward current BelWertV requirements. The cyclical monitoring of real estate portfolios can be conducted fully automatically using generalized value adjustments based on external market fluctuation analyses. Optional linking to external service providers for obtaining real estate market information is available for case-by-case appraisals.





## **SUBITO Services**

### Optimum Product Support

#### **Services with Guaranteed Value Added**

Technical and subject-specific components are delivered with standard or customized functions for optimizing processes and process chains, reducing production complexity and lowering process costs.

Regular maintenance and updating of products ensures accurate, legally compliant processing of loans. Numerous specialists are on hand at SUBITO's own call center to assist clients with their questions.

SUBITO experts ensure optimum integration of these components into the client's specific environment. As part of new, jointly developed products, individual, client-tailored functionalities are implemented using our technical and banking expertise. Our support services range all the way to development of complete, turn-key solutions on client frameworks, including responsibility for all maintenance or even operations.

#### **In Dialog with Clients**

The personal and regular exchange of expertise with clients is of great importance to SUBITO. Thus, for more than 10 years, important topics have been discussed in target-group-specific client events known as user groups. In addition to user groups, workshops, conventions, conferences and roadshows are also conducted as a means of involving the client early on in the development of new products and services. SUBITO's client magazine, published two times a year, provides current and prospective clients with news regarding SUBITO as well as new developments in the lending industry.

# SUBITO's Excellent References

## Focus on the Clients

Since its foundation, SUBITO AG has developed long-term, partnership-based relationships with its clients. More than 200 financial service providers rely on the products and services SUBITO AG, particularly Consulting support. Many clients use more than one SUBITO product for loan processing or cover the entire process entirely with SUBITO software. Our clients include:

### Banks

- AKTIVBANK AG,
- Reuschel & Co. Kommanditgesellschaft,
- Fürstlich Castell'sche Bank, Credit-Casse AG,
- Oldenburgische Landesbank AG,
- SEB AG.

### Home loan banks

- Alte Leipziger Bauspar AG,
- Debeka Bausparkasse AG,
- LBS Ostdeutsche Landesbausparkasse AG,
- Vereinsbank Victoria Bauspar AG.

### Cooperative banks

- Sparda-Bank Hamburg eG.

### Collection agencies

- BIG Berliner Inkasso Gesellschaft mbH,
- HOIST Immobilien GmbH.

### IT service providers

- FIDUCIA IT AG,
- Finanz Informatik GmbH & Co. KG.

### Savings banks

- Frankfurter Sparkasse,
- Hamburger Sparkasse AG,
- Sparkasse Bochum,
- Sparkasse Chemnitz,
- Sparkasse Mainfranken Würzburg,
- Sparkasse Pforzheim Calw.

### Loan factories

- Kredit-Service-Center GmbH,
- STG Verwaltungs- und Besitz Ost GmbH & Co. KG.

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