



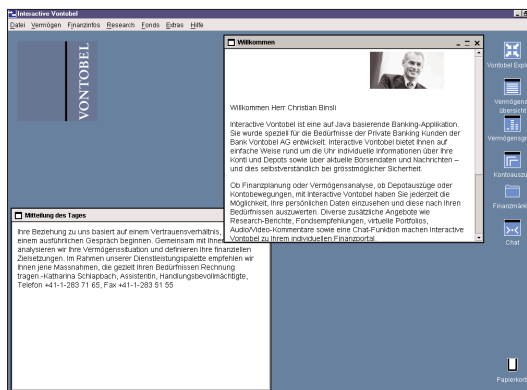
«We experienced hmi as a committed and competent partner during the realization of our Internet banking project.»

Rudolf Stäger, Member of Senior Management, Bank Vontobel AG

hmi informatik für



How the customers of Bank Vontobel AG have their assets situation under control thanks to E-Private-Banking from hmi informatik.



Online reporting from Vontobel Interactive Banking supports customers with up-to-date, integrated information about their current assets situation, which can be provided in greater depth upon request. In addition, the platform offers access to research reports, analysts' commentary, expert forums and funds information.

Anlagekategorie	Risiko/Wtg	Branche (nur Aktien)	Fälligkeit	Bezeichnung	Bestand	Einstands-	Kurs	Kursdatum	Handels-W.	Kurswert in HW	Kurswert in RW	Verm. Anteil
ALTERNATIVE ANLAGEN												
				KK-CHF-000	2000.0		CHF	905732.60		66107.45	66107.45	5.2%
				KK-EUR-000	100.0		EUR	561951.34		845295.27	845295.27	52.3%
				KK-GBP-000	800.0		GBP	1152.12		2943.11	2943.11	0.2%
				KK-JPY-000	400.0		JPY	-4692288.00		-782265.24	-782265.24	-47.2%
				KK-USD-000	100.0		USD	-462926.42		-669466.59	-669466.59	-50.1%
				KONTR-JAPANISE GOV BOND DEZ 0	-1.0	130.37	133.19	09.01.2001	JPY	-2920100.00	-463992.90	-2.9%
				FESTVEREINSICHERUNGSWERTE						502968.50	3.1%	
				ACTEN						1434487.45	89.9%	
				BROKEN HELL PTY CH CERT AWT	2000.0	20.20	17.10	09.01.2001	CHF	51200.00	51200.00	3.2%
				BOND TRINITY BOND PLC AWT	2500.0	8.16	8.46	09.01.2001	GBP	23813.25	40204.10	3.0%
				HA SACHLATTER AG NA-B	100.0	444.49	450.00	09.01.2001	CHF	45000.00	45000.00	2.9%
				HERFORD HOLDING AG NA	200.0	334.17	180.00	09.01.2001	CHF	200000.00	200000.00	12.4%
				UBS-NA	400.0	219.94	225.50	09.01.2001	CHF	89400.00	89400.00	5.5%
				CBA-SPEZIALTITELNACHHEMNA	1000.0	125.47	99.50	09.01.2001	CHF	99500.00	99500.00	6.2%
				PRIVATE EQUITY HOLDING NA	1500.0	271.61	530.00	09.01.2001	CHF	219000.00	316000.00	19.7%
				HP HOLDING AG NA	100.0	924.44	887.00	09.01.2001	CHF	88700.00	88700.00	5.6%
				RUECKVERSICHERUNG NA	30.0	3284.95	3460.00	09.01.2001	CHF	103900.00	103900.00	6.4%
				ALSO HOLDING AG NA	100.0	862.77	860.00	09.01.2001	CHF	87200.00	87200.00	5.4%
				CBF TOPFINDES 16.3.01	6700.0	1563.13	1460.00	09.01.2001	JPY	8420700.00	1272960.00	6.5%
				CSFB 9901 10.01 JAPAN OROWTH	680.0	10116.00	9460.00	09.01.2001	JPY	9746000.00	92918.35	0.6%
				TRICITY TOLB SECTOR BOTESCHFI	340.0	-268.67	-268.14	09.01.2001	USD	103087.60	179002.85	11.1%
				PUT NASDAQ IND 3400 OKT 2000	-1.0	165.50	60.00	09.01.2001	USD	-8000.00	-10970.40	-0.7%
				CALL NASDAQ IND 4025 OHT 00	-1.0	207.12	873.62	09.01.2001	USD	-87362.50	-125285.45	-8.0%
				OPTIONSSCHEINENARRANTS						48420.00	3.0%	
				KONTRAKTE UND FINANZOPTIONEN						-3414.55	-0.2%	

Vontobel Interactive Banking comes with a modern desktop architecture: Windows can be arranged individually and data can be copied using «drag & drop». Icons or menu bars support tool usage and provide access to research reports, news, funds data and many other extras. Assets information is displayed according to selectable criteria such as investment category, markets, currencies, sectors or term. In-depth information, such as position details, position movements and individual movements, can be queried by mouse click.

Vontobel Interactive Banking

According to banking sources, entirely new challenges confront the banks in the area of private banking. Experts confirm the sector's increasing requirements from customers, not only in terms of financial product performance, but particularly in regard to service quality. As a result of these prognoses, new data processing tools are establishing the foundation for customized, interactive, increasingly efficient services. Multi-channel strategies and knowledge management are gaining in importance, particularly in the front office. In addition to traditional communication with their advisor, customers also want access to financial and deposit information over the Internet.

Criteria for choosing a bank

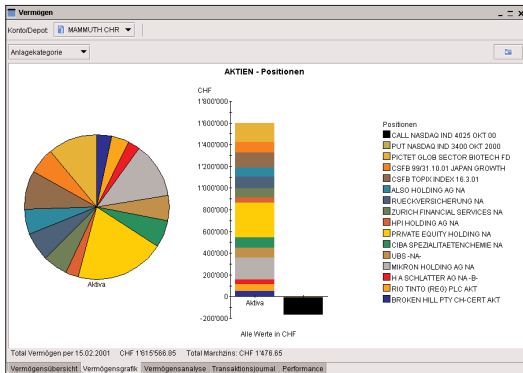
Priorities 2000

Priorities 2005

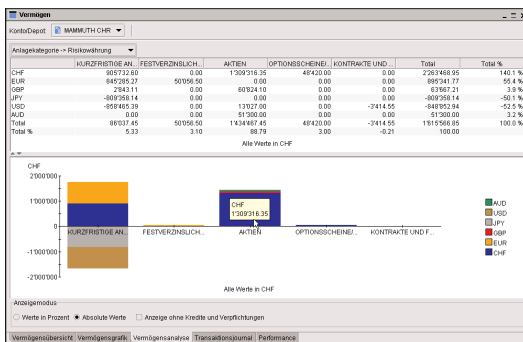
Personal relationship	1	Service quality
Image	2	Personal relationship
Service quality	3	Investment performance
Customer recommendation	4	Customer recommendation
Family recommendation	5	Image
Confidentiality	6	Advisor fluctuation

Source: PWC Private Banking Survey

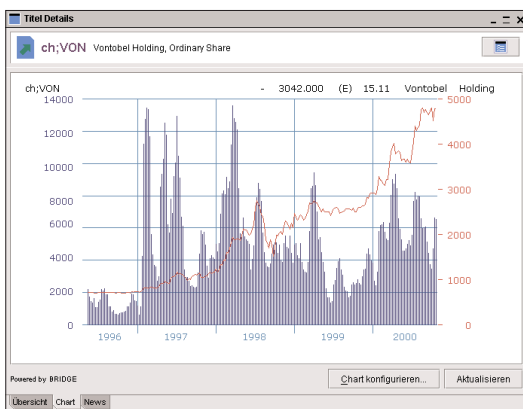
Seventy percent of the top bankers questioned in the scope of the annual «Private Banking Survey» by PricewaterhouseCoopers assume that the Internet will assume an increasingly important role in communications with their customers. Internet demographics support this estimation insofar as target customers for private banking – those with above-average annual incomes, larger assets and higher education diplomas – use the Internet more frequently than those with lower incomes, assets and education levels. Private banking customers are familiar with the Internet and want to obtain information through this channel, and they expect corresponding services from their bank.



All deposit information can be graphically displayed and in even greater detail with «drill down» functions.



Using the information made available, various asset analyses can be carried out: For example, investment categories can be structured according to risk currencies.



Customers seeking in-depth financial information can call up historic and current-day data over the financial information provider Reuters/Bridge and can arrange it in charts. News regarding specific instruments is also made available through Reuters/Bridge. Comparisons with indices and other shares are also possible with chart analyses.

Trend towards customized information

«As a customer I expect my bank to extract from the flood of information that which is relevant to me. And in such a way that I can work with it.»

Private banking customer's comment

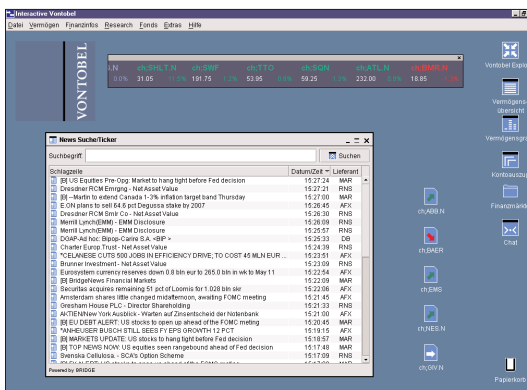
It is to be expected that the overwhelming share of electronic data traffic in the private banking sector will continue to involve the transmission of information. Fifty percent of Internet traffic in the financial sector today is based on the transmission of financial information, while just 20% is dedicated to payment transfers and stock exchange business. As client relationship management evolves, the focus of information is shifting from price data and news to customer-specific assets, research and consultation information.

Private banking customers demand selected information prepared especially for them concerning their current assets situation and new investment opportunities. The bank's experience shows, however, that customers do not wish to sacrifice personal consultation. Planned meetings at the bank or in the customer's home, such as to clarify more complex questions or to elaborate an investment strategy, will be augmented by online access to information about the current assets situation and potential position changes – around the clock and anywhere in the world. Both communication channels benefit from quality information and in this way customers can also be personally addressed and advised on the Internet.

Bank Vontobel bets on service quality

The greatest growth potential in private banking is clearly among existing customers. Customer retention is thus a vital subject for any bank. In regard to online banking, this means that state-of-the-art online reporting becomes an indispensable element of an effective customer retention strategy.

Bank Vontobel AG worked with hmi informatik and Hewlett-Packard (Switzerland) in a half-year long project to develop the online reporting tool Vontobel Interactive Banking, setting new standards in many areas. The application features the use of advanced technology in the service of customers and not merely for the sake of technology.



Through the online reporting tool Bank Vontobel AG provides access to all research reports from the analysis department and assets report of in-house and external assets. An unlimited number of individual instruments can be copied to the desktop to be available for subsequent sessions. The personal settings can be saved for use during later log-ins. Moreover, current price information can be entered in a stock exchange ticker.

Development was driven by clarity and concentration upon the essentials combined with a high level of user convenience and wide ranging possibilities for individualization of the user interface.

Online and personal communications in Vontobel Interactive Banking compliment one another perfectly. The customer service representative can personally provide his customer with selected information through the Internet platform. It is placed in a personal information folder, available the next time the customer logs in.

With Vontobel Interactive Banking, hmi informatik underlines its position as a provider of the latest Internet applications for the Swiss financial market.

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