



Bayerische Hypo- und Vereinsbank implements Diamis' CRISTAL platform

Munich, 8th April 2009 – Bayerische Hypo- und Vereinsbank, member of Unicredit Group, is currently live with Diamis' CRISTAL solution to enable global pan-euro liquidity management together with TARGET2 and EBA participation.

Diamis' CRISTAL platform is implemented within the Markets & Investment Banking (MIB) division of UniCredit Group. It enables them to globally manage their liquidity across Europe. In addition, within the TARGET2 context, this implementation represents a significant milestone for the Bank, as an early adopter, since the 1st window in November 2007.

Already used by major bank groups in Europe and proactively managing their liquidity by scheduling more than 15% of high-value payments processed in Euroland, CRISTAL has proven reliability and robust technology. Bayerische Hypo- und Vereinsbank selected CRISTAL because of its capacity to offer extensive functionality, particularly focused on intra-day liquidity management, as well as forecast visibility and accuracy.

Mr Josef Deutsch, Head of Global IB & Cross Functional Process management at the MIB division of UniCredit Group said: " The implementation of CRISTAL is an important step in the process of improving our operations. CRISTAL will facilitate the collection and computation of cash positions, from various Correspondents and will provide our treasurer with accurate visibility from TARGET2, EBA to Clearstream".

Marc Raimbault, CEO of Diamis said: "The implementation of CRISTAL within Bayerische Hypo- und Vereinsbank demonstrates a significant footprint in Europe. By choosing Diamis, Bayerische Hypo- und Vereinsbank demonstrates their trust in our offering and our ability to implement a major building block of their treasury back office. "

About Diamis

Diamis is a leading supplier of payment and settlement solutions. Diamis provides comprehensive solutions that enable the Banking Community to reap the benefits of the European market infrastructures integration process (SEPA, Target2, CCBM2, Target2-Securities), through global liquidity management and HVP liquidity transfer resulting from bilateral net positions, Central Bank's positions and cash assets from the correspondent banking network. Diamis solutions enable access to ancillary and settlement systems, with CRISTAL and BPEACH software.

About CRISTAL

CRISTAL is a "Single-window" platform for managing Banks cash assets and scheduling high value payments. CRISTAL features comprehensive liquidity management tool together with a gateway to TARGET2 and the EBA clearing systems (Euro1, STEP1 and STEP2), Correspondent Banking and Ancillary Systems together with providing efficient forecasting and control of the intra-day liquidity positions across bank accounts and clearing systems for domestic banks, sub-participants and their foreign branches.

CRISTAL ensures an efficient control of intra-day and forecasted liquidity positions across RTGSs, Bank Accounts and clearing systems.

BPEACH for SEPA aims at managing access to various PE-ACHs (EBA STEP2, Each...) to enable banks to reach their preferred CSM(s). Coupled with CRISTAL, BPEACH enables Multi PE-ACH monitoring features, as a full SEPA compliant solution.

About Markets & Investment Banking:

The Markets & Investment Banking Division is the competence centre for all financial markets and investment banking activities across UniCredit Group's legal entities. It is an integral part of UniCredit Group, leveraging off the existing Group platform and client franchises serving as the Group's access to the capital markets. The combination of the investment banking businesses of Bayerische Hypo- und Vereinsbank AG, UniCredit Bank Austria AG (former Bank Austria Creditanstalt AG) and former Capitalia S.A. results in a highly complementary international investment banking platform and is one of the oldest investment banking networks in Emerging Europe. As a regional specialist, the Division offers fully-fledged investment banking services in UniCredit Group's 22 core countries supported by an international platform of core competence products including Acquisition & Leveraged Finance, Project Finance, Structured Commodity Finance, Capital Markets, M&A, Principal Investments, Structured Derivatives, Rates, FX, Equities, and Research. As a centralised product factory, the Division directly coordinates the Markets & Investment Banking business globally. Additionally, it has direct client responsibility for financial sponsors and financial institutions across the Group.