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BIAN ANNOUNCES THREE NEW MEMBERS: KUTXA, INFOSYS AND CORETRANSFORM

Sibos, Toronto – September 20th, 2011 – BIAN, the Banking Industry Architecture Network, today welcomes three new members into its international community. Kutxa, a Spanish bank, Infosys, the business consulting and technology services provider, and COREtransform, a management consultancy based in Germany, have joined BIAN's growing network.

The new members join a global community of leading experts from the worldwide banking and software industries who are working together to develop standards that help banks significantly reduce IT costs. To support this initiative, BIAN has recently published its latest deliverables: the [BIAN Service Landscape](#) version 1.5, and supporting documents, as a reference framework for banks. More and more members are adopting the emerging industry standard as a way of reducing IT integration costs through greater efficiency and organisational flexibility.

Commenting on the growing international network, the designated Executive Director of BIAN, Hans Tesselaar, said, "Following the recent announcement of our first Asia-Pacific and North American members, I am delighted to announce a further three new members today. Financial institutions are increasingly realising that today's business challenges call for collaboration with both their peers in the market and their software and services partners. In particular, banks view service-oriented architecture (SOA) as critical to overcoming many of these business challenges. This is exactly where BIAN comes into play as a cross-industry initiative."

Koldo Etxeberria, Technical Area Director for kutxa, said, "Joining BIAN is an important milestone in kutxa's own efforts towards standardisation. The BIAN community will help set the foundations for better interoperability not only between financial institutions themselves but also with banks' solution providers. The community will leverage the use of standards within companies in order to improve integration of custom-made and commercial solutions."

According to Mohit Joshi, VP and Head, Financial Services and Insurance, Europe at Infosys, "With a strong heritage in financial services, we are committed to helping the industry shape the emerging

BIAN standards which will support banks in reducing their IT costs and delivering greater flexibility to the business. Becoming a member of BIAN provides us with the unique opportunity to work alongside our peers, customers and other industry players to jointly define, build and implement next-generation banking platforms based on a common architectural framework.”

Alexander Umek, Transformation Director at COREtransform, said, “The success of core IT transformation in the context of mergers, major renewals or outsourcing projects crucially depends on overcoming barriers to effective communication, both on a technical, and even more importantly, on a semantic level. BIAN’s meta-model, banking IT reference landscape and service definitions are about to shape a common banking IT language, which will facilitate communication across companies. Based on collective experience, expertise and a common understanding of leading financial industry companies, BIAN clearly has the potential to provide a lingua franca for banking IT, which has been missing to date.”

If you are interested in joining BIAN or would like to review the BIAN Service Landscape, please visit www.bian.org.

Notes to editor

About kutxa

The Caja Gipuzkoa San Sebastián kutxa is the leading bank in Gipuzkoa and maintains a major presence within the social, economic and cultural fabric of its local territory, on whose market it currently has a 68% share. Gipuzkoa is the territory with the highest per capita GDP and the lowest unemployment rate in Spain.

A 132-year history ensures that kutxa, which in this 21st century characterized by the globalization of markets, extreme competitiveness, the ever-increasing number of financial channels and the constant emergence of new technological challenges, continues to pursue the path it embarked on in the 19th century by updating its social targets while not forgetting that its ultimate goal is to help achieve citizens’ material, cultural and social progress.

With a workforce comprising 2,339 employees and 347 branches distributed over nearly all regions in Spain, kutxa owns assets worth € 20,686 million. It occupies a leading position in the financial system with core capital amounting to 13.18%, and receives an A,A-1 rating from Standard & Poor’s and an A-F2 rating from Fitch.

For further information, please consult www.kutxa.es

About Infosys Ltd

Many of the world’s most successful organizations rely on the 133,560 people of Infosys to deliver measurable business value. Infosys provides business consulting, technology, engineering and outsourcing services to help clients in over 30 countries build tomorrow’s enterprise. For more information about Infosys (NASDAQ: INFY), visit www.infosys.com

About COREtransform

COREtransform provides extensive industry and functional expertise in Transformation Management. Over the last 20 years, the experts of CORE have gained experiences to derive replicable patterns for successful IT transformations.

Combining management consulting skills and the wide-ranging expertise of acknowledged specialists, CORE is one of only a few consulting companies on the global market that are able to provide their clients with hybrid teams. The cooperation of generalists and specialists is supplemented by a consistent application of proven methods, processes and tools. To cope with the inherent complexities of core banking transformations a holistic transformation engineering approach with a consistent enforcement of standardized and tool-based procedures is required. CORE provides the CORE Transformation Framework as a source for proven solution patterns based on our collective experiences from several years of transformation management.

For further information, please visit - <http://coretransform.com/en.html>

About BIAN

Established in 2008, The Banking Industry Architecture Network (BIAN) is an independent, member owned, not-for-profit association to establish and promote a common architectural framework for banking interoperability issues. BIAN's goal is to define SOA and semantic definitions for IT services in the banking industry. The community focuses on creating a standard semantic banking services landscape, while ensuring consistent service definitions, levels of detail and boundaries. This will help banks to achieve a reduction of integration costs and use the advantages of a service-oriented architecture.

Financial institutions, software vendors, and system integrators, along with technology partners, are invited to join the association and play a collaborative role with other industry leaders in defining, building and implementing next-generation banking platforms.

BIAN Members: ACI Worldwide Inc., Axon, Callatay & Wouters, Capital Banking Solutions, CGI, Commonwealth Bank of Australia, COREtransform, Credit Suisse, Deutsche Bank, Deutsche Postbank, FERNBACH, ifb group, IKOR, Infosys, ING, innobis AG, kutxa, Microsoft, SAP, Rabobank, SunGard, Standard Bank of South Africa, SWIFT, syskoplan, Scotiabank Group, Temenos, UniCredit Group, Zürcher Kantonalbank.

To learn more about BIAN please visit www.bian.org.

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