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BONAIR® review

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implemenation

> Microsoft Dynamics AX in Ciech Polfa

The ERP system that was being used by Ciech Polfa was nearing the end of its days and its continued maintenance was becoming risky. The company was confronted with the necessity of choosing a new solution. The outcome of a series of analyses was the choice of a solution recommended by Bonair – Microsoft Dynamics AX, previously Microsoft Business Solutions Axapta. [page 3]

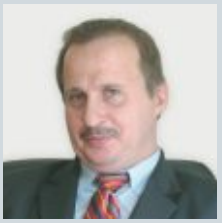
awards

> Bonair S.A. wins the title of Competency Master

Bonair specialists have been awarded the title of Microsoft Dynamics AX Competency Master. The competition was held from October 2005 to June 2006 and was open to re-selling partners of the Microsoft Dynamics AX software. During the competition, partners with an MBS competency judged Bonair's FORMS module to be the best expansion of the Microsoft Dynamics AX system.

implemenation

> The first implementation of its kind



Bank Polskiej Spoldzielczosci was the first association of banks in Poland to undertake the creation of a central database for the servicing of preferential credits to replace almost 780 dispersed databases and to implement a system that would enable detailed data verification. *The creation of the central database helped us to cut costs and increase security. The quality of the data sent to the Agency also improved. Previously, incorrect data in subsidy applications from 6 regional banks collectively amounted to 6 percent and currently they are almost 10 times lower*. Piotr Matwiej, Director of the Department of Settlements and Subsidies, Bank Polskiej Spoldzielczosci S.A., heading the SI-OKP*KI system implementation. [page 6]

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Ladies and Gentlemen

The busy vacation period is over. For us at Bonair, this period has been marked by intense work on the development of a system for credit application processing at Kredyt Bank, the implementation of a credit scoring system at Bank Pocztowy, an implementation concept for Provimi-Rolimpex, implementations at Iglotech, VTS HQ or Vitrosilicon. In the last few days, we have signed yet another agreement with the Ministry of Labour and Social Policy for the continuation of work related to the implementation and development of a labour market monitoring system as part of the Syriusz project. We will describe the project implementation in the next issues.

In the current issue of our quarterly newsletter you will find amongst-others a description of the implementation of a preferential credit servicing system at Bank Polskiej Spoldzielczosci. It is from this implementation that we commenced centralization of the processing of reports and requests for subsidies from the Agency for Restructuring and Modernization of Agriculture. We also outline in this issue the interesting implementation of the Microsoft Dynamics AX system at Ciech-Polfa S.A. Within the framework of this implementation we have designed a special module for the servicing of foreign trade.

An important event of the past quarter has been recognition by Microsoft of the competencies of our employees and the winning of the esteemed title of Microsoft Dynamics AX Competency Master. Apart from material prizes, of especial significance is the prestige and recognition from amongst the group of MBS partners.

Jan Szymanowski
Vice President
of Bonair S.A.

Summer is also a time of various conferences. Our specialists participated in Microsoft's technology conference in Boston as well as the Microsoft Worldwide Partner Conference also held in Boston. Presentations on Microsoft's product strategy have confirmed that Bonair was right in investing in Microsoft Dynamics AX and ProClarity technologies, which have become Microsoft's main business applications.

I hope you enjoy reading this quarter's issue.

Conferences, presentations, seminars

PARELEC'2006 V International Symposium on Parallel Computing in Electrical Engineering

September 13th–17th, 2006, Bialystock Technical University, 45D Wiejska Street, Bialystok
Key issues:

- Presentation of development and paths of development of parallel processing techniques and their application in electrical engineering,
- facilitation of mutual basic analysis simulation in parallel processing and applications in electrical engineering,
- promotion of new hardware and software tools supporting parallel processing.

Software Project Management GigaCon

September 26th-27th, 2006, Hotel Courtyard by Marriott, 1 Zwirki and Wigury Street, Warsaw

Presentation of the latest solutions and trends in project management software.

Bonair will give a presentation during the conference on the topic of: Monitoring of the influence of implementation projects on the financial condition of businesses. Free entry

Conferences, presentations, seminars

Budgeting and controlling – IT systems in effective enterprise management

October 25th, 2006
the PAN Institute of Biocybernetics
4 Ksiecia Trojdena Street, Warsaw

The conference will act as a forum for the exchange of knowledge and experience of controlling professionals in terms of IT system use and will also facilitate meetings between software houses and the future users of their solutions.

Bonair will present the following products during the speaking session: ProClarity and Microsoft Business Scorecard Manager.

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Microsoft Dynamics AX with commission sale and ProClarity at Ciech Polfa

> Details are the key

The ERP system that was being employed by Ciech Polfa was nearing the end of its days and its continued maintenance was becoming risky. The company was confronted with the necessity of choosing a new solution. The outcome of a series of analyses was the choice of a solution recommended by Bonair – Microsoft Dynamics AX, previously Microsoft Business Solutions Axapta.

The main priority in the new system choice was settlement of commission sale transactions that are the main component of the company's operations. Modification of many standard versions available on the market is expensive and simply impossible. Microsoft Dynamics AX proved to be exceptionally flexible in the design process. Another significant factor was the relatively low and predictable cost of the system's maintenance.

Implementation facts

> **What:**
Microsoft Dynamics AX, (previously Microsoft Business Solutions Axapta) – modules: Main Ledger, Sales, Warehouse stock, Banks, Forms – 10 users, ProClarity reporting system – 5 users, internet report publisher Reporting Services – 25 users, two MS SQL databases – one for Microsoft Dynamics AX, the second with history data from the previous system. Performance of data migration from the old system and conversion to a format consistent with the Microsoft Dynamics AX data format. Provision of access to the listed applications on the basis of outsourcing. Administration.

> **Where:**
■ Ciech Polfa Sp. z o.o. – a company specializing in the export of ready medicines, pharmaceutical substances and packaging for the pharmaceutical industry as well as the import of excipients aiding the production of pharmaceuticals. The company exports goods to many East-Central European countries and also other regions of the world. Its sales representatives are based in Moscow, Almaty, Minsk, Kiev, Sophia and Hanoi amongst others.

> **When:**
Commenced on July 1st 2005 until now.
July 1st to October 30th 2005 – training on Microsoft Dynamics AX standards, system modeling, expansion of Microsoft Dynamics AX with capabilities adjusted to client needs.
November 1st to December 31st 2005 – programming and implementation of the ProClarity system, migration of history data from the previous system, creation of OLAP cubes.
April 2006 – now – implementation of Reporting Services.

>> The right choice

Ciech Polfa – part of the Ciech S.A. Group – is the largest Polish exporter of medicines outside of the European Union, mainly to countries in Eastern Europe and Asia. It conducts multilateral transactions with clients and suppliers in many countries, issues invoices in various languages and currencies, calculates commission and discounts, services numerous bank accounts, prepares specific documents, etc. The company was searching for a solution that would enable organization of commission sale transactions in international trade. From a number of offers presented by Bonair, Ciech Polfa chose the Microsoft Dynamics AX system recognizing its flexibility and adjustment capabilities to suit its needs. A vital part was also played by the fact that many years earlier Bonair prepared a commission sales solution for the company based on the old system, which meant that Ciech Polfa was already familiar with this type of transactions. The implementation of Microsoft Dynamics AX and creation of the commission sales functionality in accordance with expectations took only six months, which pro-ves this to have been the right choice.

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At the same time, it was not necessary to change the technical infrastructure at Ciech Polfa as the whole system was made available through out-sourcing – the servers and applications are based at Bonair and Ciech Polfa has secure access to them through the Internet.

>> Commission sale – the most important and the hardest part

The creation of a properly functioning commission sale functionality in an integrated system is hardly a simple task. A commission sale transaction works in that Ciech Polfa – on the basis of agreements with pharmaceutical companies operating in Poland – sells their products abroad at a price fixed by them and charges them commission for the transactions. The purchase of medicines from suppliers and their sale to customers are connected transactions in that Ciech Polfa pays the supplier when the customer pays. However, if the client does not pay, Ciech Polfa pays the supplier only part of the payment, a so-called guaranteed amount, also paid at a later date. Normally these transactions are not connected in Microsoft Dynamics AX and as such, big efforts on the part of the programmers had to be made in order to adjust the system to Ciech Polfa's expectations. The most important issue for the company was for the system to include an automatic function, namely for the system to generate a list of suppliers that will be paid at the time of registration of payment from an international client.

Agreements with international clients and domestic suppliers are customized and contain various clauses concerning for example payment due dates, commission, discounts, etc. Additionally, payments are made in different currencies – a supplier receives payment in the currency in which a given client has paid but the guaranteed amount is paid in Polish zloty. Ciech Polfa must also be able to flexibly change the currency, i.e.: from dollars to euro, depending on the balance of its accounts.

Difficulties in the provision of software and setting of parameters for the commission sale functionality resulted from this very specific and diverse nature of rules. Arrival at the end solution took place through the method of small steps over the 4-month modeling state.

>> An Unusual modeling approach

In accordance with Bonair's methodology, procedures and processes performed by the old system are recognized at the modeling stage in order for them to be reconstructed in the new system. The prepared documentation describes how the business processes will be administered by Microsoft Dynamics AX (optimization of the workflow to-date).

Bonair adjusted its methodology to the needs of Ciech Polfa's project. Bonair's consultants usually present the standard functionality of Microsoft Dynamics AX in modeling sessions, only discussing what standard function modifications will look like. It is only when clients accept the proposal that Bonair commences programming work. However, because details play a vital role in Ciech Polfa's solution, it was necessary to discuss the modifications at the stage of preliminary prototypes. If the introduction of additional changes proved to be important then programmers performed further modifications following which another meeting took place until the end solution was created. In effect, modifications of standard system functions were described at the end of the modeling stage.

Efficient modeling and discussions with the future system users on the target functionality of the new system were possible thanks to everyone being trained earlier on the standard functionality of Microsoft Dynamics AX. This enabled the teams on both sides to use the same set of terms.

>> Just before the launch

Programming work commenced full steam ahead once the system was ready and accepted by Ciech Polfa after the period of four months. Only two months remained for preparation of the system so that training and tests could be carried out on the target version. Contrary to expectations, a significant amount of time was spent on preparing specific settlement documents in the system between Ciech Polfa and product suppliers. Apart from invoices, invoice corrections and commission sale notes also commission notes, discount notes and many other documents had to be added. Another obstacle that had to be overcome was the necessity to introduce changes

Analyses and reports for the management and employees

The ProClarity system is used by people performing accounting analyses and also the financial director and CEO of Ciech Polfa. Thanks to the installed security devices, it is possible to connect to the system from anywhere and on an ongoing basis receive managerial information. Some of the reports can also be accessed by the employees of Ciech Polfa who do not have access to the full analyses ran in ProClarity as well as sales representatives stationed in Poland as well as abroad. Amongst others, Ciech Polfa's representatives are based in Kazakhstan, Ukraine, Belarus, Vietnam, the Czech Republic, Hungary and Russia where users will be able to utilize reports published with the aid of Reporting Services.

Implementation benefits

- well organized servicing of commission sale transactions,
- possibility to efficiently modify the system in connection to changes in commission sale agreements,
- automated servicing of non-standard operations, i.e.: generation of a purchase order on the basis of a sales invoice entry,
- an efficiently working function of hints as to which actions to perform next in the system, combined with data consistency control,
- ongoing and online accessibility to managerial information from anywhere,
- possibility to compare current data with historic data.

in the ready system, related to renegotiation of commission sale agreements. Despite tight deadlines and a wide range of training sessions during which users had to learn such tasks as a new method of entering sales orders, purchase orders and invoicing, the system was launched in line with the schedule on January 1st 2006.

>> Duplicate documents

New documents started being entered into Microsoft Dynamics AX on January 1st. At the same time, it was necessary to duplicate some documents in the old system, which was related to the specific functioning nature of commission sale. Part of the invoice-liabilities was entered into the old system but client payments that generate supplier payments appeared in January. Until the transfer of the opening balance to the new system (which occurred at the end of January 2006), it was necessary to enter statements into the new and the old system as that is where the list of supplier payments was generated.

>> "Scale tipping" analyses and reports

Three months after the launch of Microsoft Dynamics AX, the ProClarity reporting system also began to operate at Ciech Polfa. It draws on data from Microsoft Dynamics AX as well as from the database containing historic information from the previously used system. This data was structured differently to the Microsoft Dynamics AX data and therefore, conversion needed to be carried out.

Important analytical indicators and measures for Ciech Polfa were defined at the stage of preparation and implementation of the ProClarity system. The content of OLAP (Online Analytical Processing) structures (cubes), which generate reports on the basis of data from the database and are related to these parameters, was also described. As a result, three OLAP cubes were created that are fed from the database connected to Microsoft Dynamics AX and updated on a 24-hour basis and which enable generation of current reports. Additionally, two of the cubes (Sales, Agreements) were fed with historical data on a one-off basis, which has enabled the current values to be compared with results from the previous years. In turn, the Finance area functions with the aid of two separate cubes: one from Microsoft Dynamics AX data and the other from historical data.

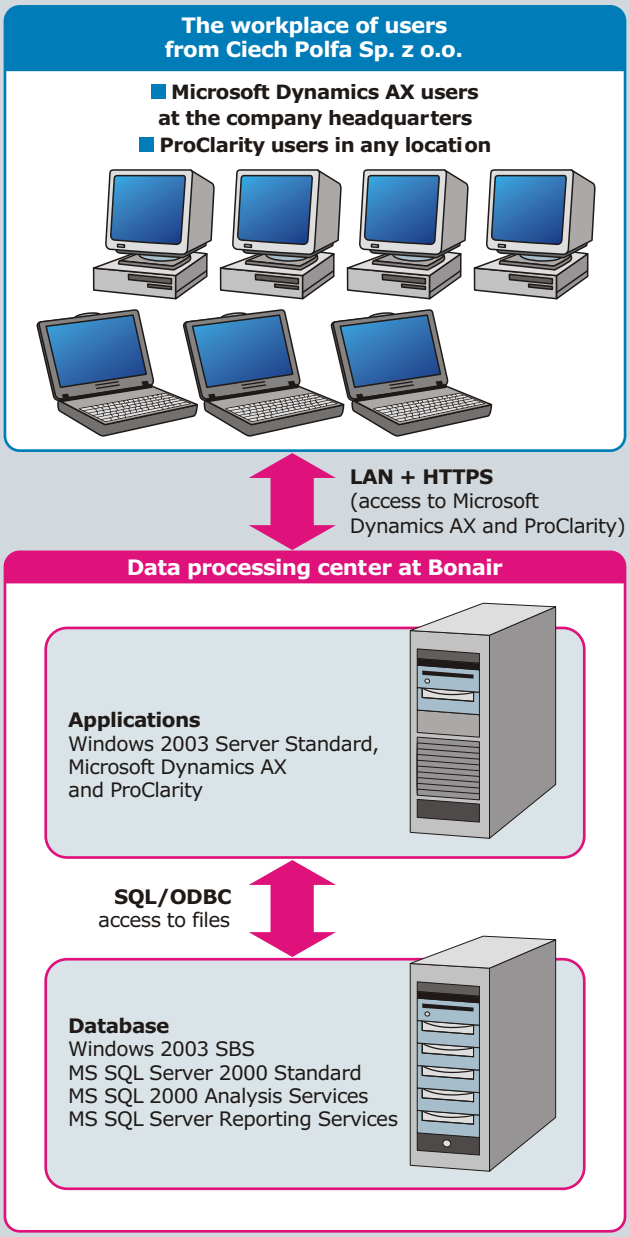
The ProClarity system is used by people performing accounting analyses and also the Financial Director and CEO of Ciech Polfa. Thanks to the RSA SecurID and open VPN security devices (see the diagram), it is possible to connect to the system from anywhere and on an ongoing basis receive managerial information.

>> Accessible by all employees

Part of the reports prepared in ProClarity or their fragments can be exported to the Reporting Services platform (a tool included in the MS SQL Server package) and be made available on a secure webpage. This possibility was created especially for the office employees and sales representatives of Ciech Polfa who do not have access to the full analyses run in ProClarity.

Ciech Polfa also has many representatives outside of Poland including: in Kazakhstan, Ukraine, Belarus, Vietnam, the Czech Republic, Hungary and Russian where users will be able to utilize the published reports with the use of Reporting Services.

The Microsoft Dynamics AX and ProClarity systems at Ciech Polfa



The systems implemented at Ciech Polfa are installed on servers located at Bonair. Each employee of Ciech Polfa with access rights to the Microsoft Dynamics AX or ProClarity system launches a terminal client on their workstation. The client connects with the terminal server at Bonair and a desktop appears on the workstation on which the user can run Microsoft Dynamics AX, the ProClarity reporting system or other applications made available in the terminal. These programs connect with the database server storing information registered in Microsoft Dynamics AX as well as historical data transferred from the previous system.

The RSA SecurID token ensures security of the connections. The token is a device in the form of a key ring with a display, which generates a 6-digit code every minute. Each token has an assigned PIN, which only its user knows. Users log into the system with the help of their account but instead of a password enter the PIN together with the code read from the token display.

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A system for the servicing of preferential investment credits at BPS S.A.

> The first implementation of its kind

Bank Polskiej Spoldzielczosci was the first association of banks in Poland to undertake the creation of a central database for the servicing of preferential credits to replace almost 780 dispersed databases and to implement a system that would enable detailed data verification.

BPS S.A. was created in March 2002 as a result of the consolidation of six regional banks forming an association of 2/3 of all cooperative banks in Poland – a total of 355 units. An important element of the banks' operations is the servicing of preferential investment credits. The clients who take advantage of these credits repay only a part of the interest and the rest is subsidized by the Agency for Restructuring and Modernization of Agriculture (ARiMR). The banks would prepare requests for subsidies and reports relating to individual credits in the form of files (using the SI-Bank system to generate these files since 2000) and transfer them to regions from where these would then be passed on to the Agency following processing.

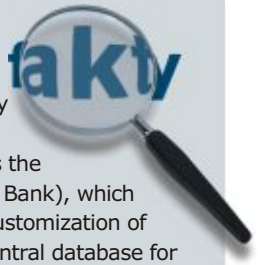
The integration of the Cooperative Banks into one organization gave rise to the possibility to create one single, more effective solution for the servicing of preferential credits. *We assumed that 6 different regional banks needed to be integrated in such a way as to ensure that financial means were obtained on time, the time was shortened from the moment of lodging of requests to the granting of the financial means and also that detailed data verification was made possible still at the bank* – says Piotr Matwiej, Director of the Department of Settlements and Subsidies at Bank Polskiej Spoldzielczosci S.A.

>> Region after region

A few months after the creation of BPS, the bank commenced the implementation of the SI-OKP*KI system and the creation of a single central database of credits and borrowers instead of several hundred dispersed databases of individual banks. *BPS was the first one to take on the risk of creating such a country-wide solution. The direction we chose protected us from much greater costs which we would have incurred by adapting 6 of the different systems operating in the consolidated banks at BPS* – observes Piotr Matwiej, heading the implementation of the SI-OKP*KI system at BPS.

The scale of this pioneering implementation is confirmed by looking at the number of approximately 100 people who were involved in the project just from the bank's side – equally

Implementation facts



> **What:**
Bonair's own SI-OKP*KI system (IT System – Servicing of Preferential and Investment credits with subsidies from the Agency of Restructuring and Modernization of Agriculture), which operates centrally as well as the SI-BANK*KI system (IT system – Crediting Bank), which operates locally in nearly 1800 branches, customization of the SI-OKP*KI system to client needs; a central database for the SI-OKP*KI system operating with the use of the MS SQL database engine, migration of data from almost 800 dispersed databases to the central database; training sessions.

> **Where:**
Bank Polskiej Spoldzielczosci S.A. specializing in the comprehensive servicing of local governments, agriculture, the farm and food industry, trade, craft and tourism. BPS S.A. is an association of 355 cooperative banks (2/3 of all such banks in Poland), with a total of 1800 branches. It also possesses 37 of its own branches and 39 offices. BPS is the largest group of banks in Poland utilizing subsidies for the charging of interest on preferential investment credits.

> **When:**
October 2002 – March 2003 – implementation of the SI-OKP*KI system at the BPS central office, successive connection of six regional banks to the SI-OKP*KI system, construction and feeding of credit and borrower databases of these banks as part of the central BPS database, use of the SI-BANK*KI application in the bank offices, tests, verification of data generated by SI-OKP*KI for ARiMR; production launch of SI-OKP*KI for specific regions.
March 2003 – merger of the databases of regional banks into one, central BPS database.
January 2004 – eradication of the involvement of regional banks in the feeding of the central database, commencement of data transfer from the Cooperative Banks directly to the BPS central office.
Since 2005 – successive connection of BPS's own branches to the SI-OKP*KI system.
The system was implemented in accordance with the set schedule and dates.

IT specialists as other professionals working in the bank's regions and branches. From Bonair, 3-5 programmers and consultants participated in the project for over six months. The implementation was done in stages – successively for each regional bank. *It was the first implementation of SI-OKP*KI in Poland and as such, we had to continuously ask ourselves he question whether the system is correctly carrying out the individual processes; we relied on our own ideas, knowledge, intuition about which solutions will work well in the new structure* – comments director Piotr Matwiej. Due to the fact that we performed the implementation separately for the specific regions, we were able to eliminate errors that we encountered at one stage and not repeat them again in the connection of the next regions to SI-OKP*KI.

>> Everything worked

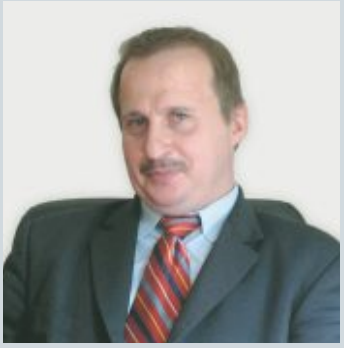
After installation of the SI-OKP*KI system in the central office, work commenced on the creation of the central database with the input of the data from the units under one regional bank. At the same time, all the banks in the region used the SI-BANK*KI system (Crediting Bank), which allows generation of files feeding the database of the SI-BANK*KI system. In order for both parties – the users and those implementing the system – to be speaking the same language, training sessions on the new applications were conducted simultaneously for the employees from regions, who collected the data and fed the database to-date. *This also gave us the opportunity to observe the reactions of users and check what they like and what still needs to be improved in the user interface* – comments director Piotr Matwiej.

The next step was the feeding of the central database of a region with the data from the previous settlement period that was generated by the SI-BANK*KI system. This process took place in the Warsaw central office under Bonair's supervision. Following this, test subsidy requests were generated with the help of the SI-OKP*KI system and the correctness of the gained data was checked with that generated by the still functioning old system. The data verification in the SI-OKP*KI system enabled the transfer of information about the uncovered errors to crediting banks and the correction of the data prior to it being sent to ARiMR. *After comparison of files from both systems (SI-OKP*KI and SI-Bank*KI Intermediary Bank of a given region) and analysis of differences (the number of data for correction was relatively small), requests were sent to ARiMR next month from the new system and we could move on to the implementation of SI-OKP*KI in the next region* – tells us Piotr Matwiej.

When asked about the difficulties related to the implementation, Piotr Matwiej admits that the biggest challenge was the change from reporting at the level of six regions to a common reporting system at the level of the BPS Central Office (credits were transferred to the new bank structure and the reporting files for this period included changes to all the credits).

There was some amount of uncertainty accompanying the implementation of whether the system would work following the connection of all the regions: whether the servers would handle the processing of such an amount of data, if the exchange and verification of the data correctness would proceed in order to eliminate the most errors. It worked.

Piotr Matwiej
Director
of the Department
of Settlements
and Subsidies
at Bank Polskiej
Spoldzielczosci S.A.,
heading the SI-OKP*KI
system implementation.



"The creation of a central d atabase enabled us to cut costs, mainly in terms of personnel, which appeared at individual stages of transferring requests and reports to the Agency. An additional intermediary stage at the regional level was also eliminated, which shortened the time needed for the collection and processing of data for ARiMR and at the same time increased the data security."

>> Time is crucial

Connection of all the consolidating banks took half a year as planned. Usually, the SI-OKP*KI system generated requests and reports concerning the given region in the second or third month of the moment of transfer of data from the region to the central database. The old organization mode however was still in place, which worked in that the Cooperative Banks transferred data to regional central offices and these then remotely fed the central database and prepared data for ARiMR. This intermediary stage extended the time of servicing subsidies and securing of financial means for the bank.

This is why BPS abandoned the intermediary role of regional banks in January 2004. Instead of sending files with data on credits and borrowers to the regions, individual cooperative banks or their larger branches directly transfer these files to the BPS central office in Warsaw where they are immediately entered into the SI-OKP*KI database. The transfer of the required data to the Agency is done by employees of the BPS central office. *The elimination of intermediaries enabled us to shorten the time necessary for the collection, processing and forwarding to the Agency of data by half – from 60 to 30 days* – argues Piotr Matwiej.

>> Detailed verification – lower risk

The shorter period of securing of financial means from ARiMR is no doubt also influenced by the better quality of data forwarded

Implementation benefits

- streamlining of the process of securing subsidies from ARiMR for the charging of interest on credits granted to the banks' clients,
- shortening of the time of securing subsidies by half,
- limiting of costs, mainly in terms of personnel, by eliminating intermediary stages in the preparation of information for the Agency,
- improvement of the correctness of data forwarded to ARiMR,
- possibility of comprehensive management of System structure for the servicing of subsidies for the calculation of loan interests at BPS S.A. credit data,
- increased level of data security.

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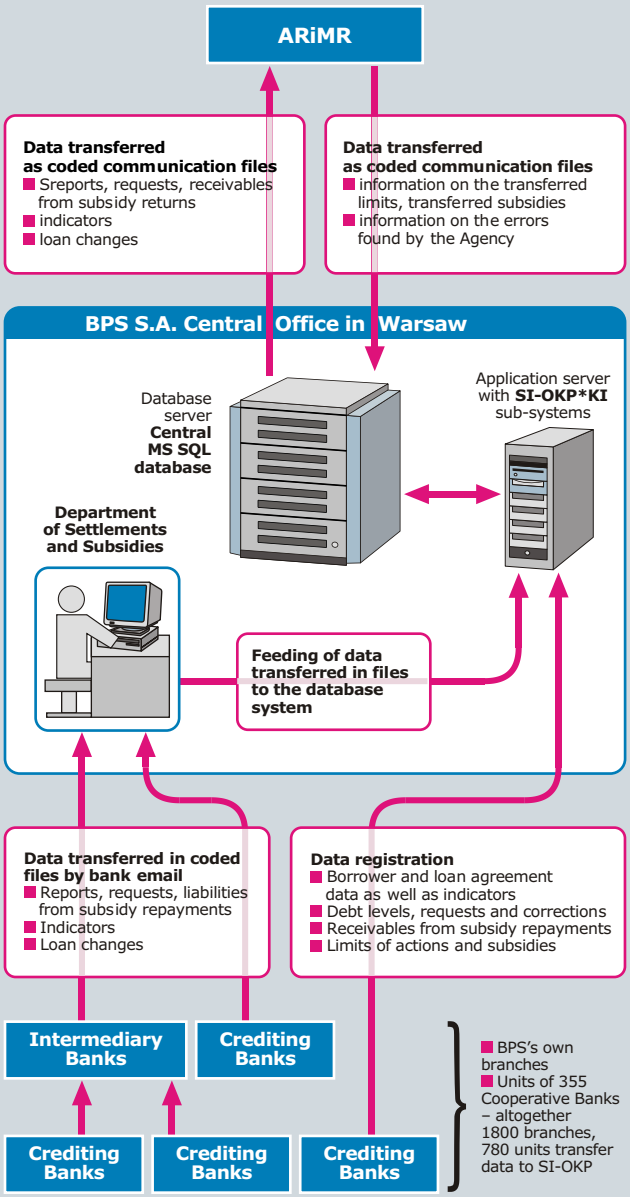
System structure for the servicing of credit interest subsidies at BPS S.A.



One application server is located at the BPS central office in Warsaw with the installed SI-OKP*KI system as well as an MS SQL database server.

The cooperative banks associated within BPS utilize the SI-Crediting Bank application, which allows them to generate files with requests for subsidies and reports for the Agency in the correct format. The report and request files are forwarded by email once a month to the BPS central office in Warsaw, where they are fed into the database. Some multi-branch banks gather requests and reports from their branches and generate files for the central database with the help of the SI-Intermediary Bank application. In total, files from about 780 units are received by the central database.

The SI-OKP*KI system verifies this data, processes it and generates a collective request and report for the Agency. BPS's own units are currently being connected to SI-OKP*KI and this process is to be completed by the end of 2006.

to the Agency. At the stage of entry of client and credit information, the SI-BANK*KI application that operates in all the cooperative bank offices performs only basic verification of data as a formality – it checks if the data in the individual fields are of the correct type and format. However, the central SI-OKP*KI system additionally conducts a detailed factual analysis – at the same level as the system which monitors data at ARiMR. It verifies credit and borrower information in terms of their compliance with the credit line parameters, which the given client is utilizing, meaning the credit amount, own deposit, cost of the project, interest rate amount, credit period, the grace period of capital repayment, the borrower age, the maximum farm area, etc.

Such an expanded validation eliminates to a significant extent the transfer of incorrect or incomplete information to ARiMR, which could result in the deprivation of the bank of part of the subsidies or a delay in the transfer of the financial means to the bank – explains Piotr Matwiej. *Prior to the implementation of SI-OKP*KI, incorrect data in subsidy applications from the six regional banks together reached 6 percent. Currently, it is at the level of 0.3 – 0.8 percent* – sums up Piotr Matwiej.

This is a very good result if we consider that in the course of a year, BPS grants on average 10 thou. long-term credits and the data together with the payments are counted in the millions. Currently, BPS services approx. 70 thou. active preferential credit agreements and there are approx. 85 thou. agreements at the bank all together.

The immense amount of work done in the creation and verification of the central database also played a crucial role for the correctness of the data. *It is clear that attention is paid to a different range of data depending on the bank. The transfer of data from almost 780 databases to a common database enabled in many cases the systematization and structuring of data* – claims Piotr Matwiej.

Apart from this, a central database facilitates detection of which banks send incorrect data. *Introduction of a new system often requires a change in habits, procedures. If we notice that data is being entered incorrectly at a given office then we forward information there as to why accuracy in this case is so important* – tells us Piotr Matwiej.

>> Continued successive growth

The implementation process has in fact not finished yet – states Piotr Matwiej. We are the largest group of banks utilizing subsidies and something always comes up that shows us there is still more to be done. Right now, BPS's own branches are being connected to the SI-OKP*KI system. We would like for all the bank's own offices utilizing the system – 40 branches – to feed the central database by the end of 2006. The next stage could be the direct connection to the central database of data from the Cooperative Banks.

Also, SI-OKP*KI is changing in accordance with the new conditions enforced by the Agency. From the moment of the system's launch it has been necessary to introduce into it a few significant changes indicated by ARiMR. Bonair – as part of the service agreement – modifies the system in adjusting it in accordance with the new requirements.

The system is facing another test shortly. Starting on May 1st 2007, the types of preferential credits will change together with the regulations concerning their granting in order for there to be full compliance with EU requirements. As such, it will be necessary to adjust the SI-OKP*KI system to these changes.

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