

31.10.2014

Varna, Bulgaria

## Reference Letter

To Whom It May Concern:

In the scope of the implementation of the European directive CRD4 a new set of regulatory requirements has been arisen for the banks in EU. Additionally, the current regulatory reporting needs have been enriched with new more detailed data requirements. In order to meet the new requirements and fulfilling the recommendation from internal audit for implementation of new models for liquidity and interest risk management which are unable to be performed manually (due to their complexity), we started ALM (Assets and Liabilities Management) Portal project.

BI Partner assisted us with a Solution Architect, covering architecture, analyses and input/output data modeling activities such as:

- analyzing business requirements
- definition of solution architecture
- input and output data definition and modeling
- create, update and improve solution documentation

BI Partner did their job in professional manner and we will continue to rely on the company in our future projects and initiatives.

Sincerely,



Slaveyko Slaveykov,

Member of the MB, Chief Financial Officer

Societe Generale Expressbank