Adobe Flex part of our IT Strategy

IT Architecture and strategy

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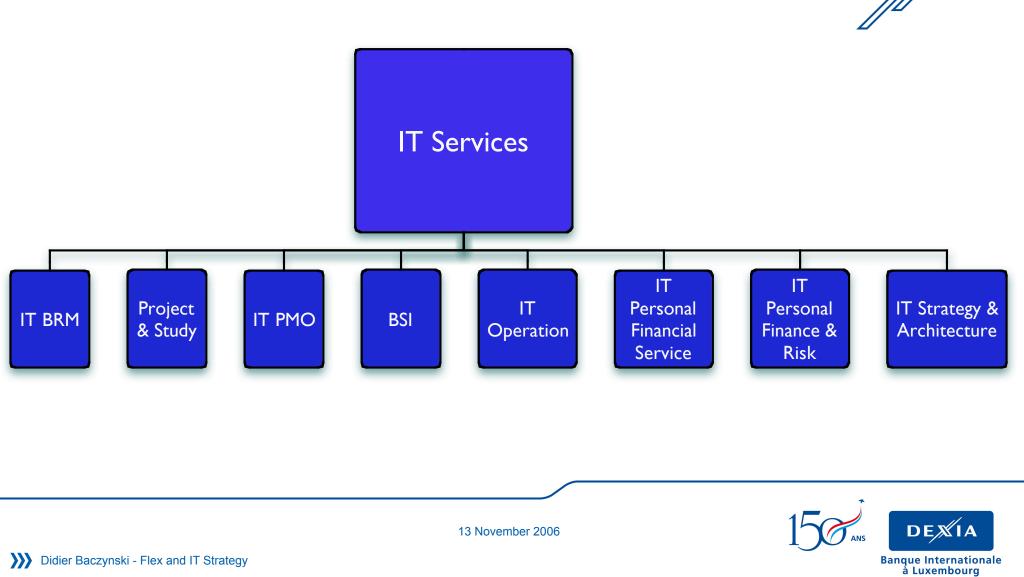


Dexia-BIL (www.dexia-bil.lu)

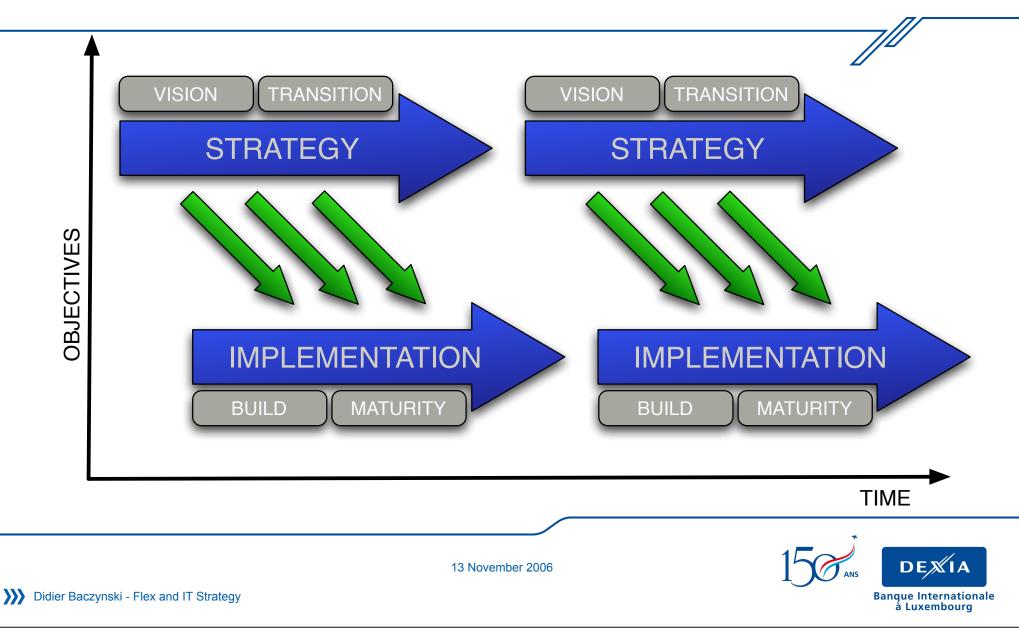
- Member of Dexia Group
- International presence :
 - Australia, Austria, Bahrain, Belgium, Cayman Islands, Canada, Denmark, Spain, France, Germany, Hong Kong, Ireland, Italy, Jersey, Netherlands, Singapore, Switzerland, United Arab Emirates, United Kingdom
- Activities :
 - Private Banking
 - RBC Dexia Investor Service (Global Custody, Fund and Pension Administration, Securities Lending ...)
 - Asset Management
 - Financial Banking
 - Commercial Banking



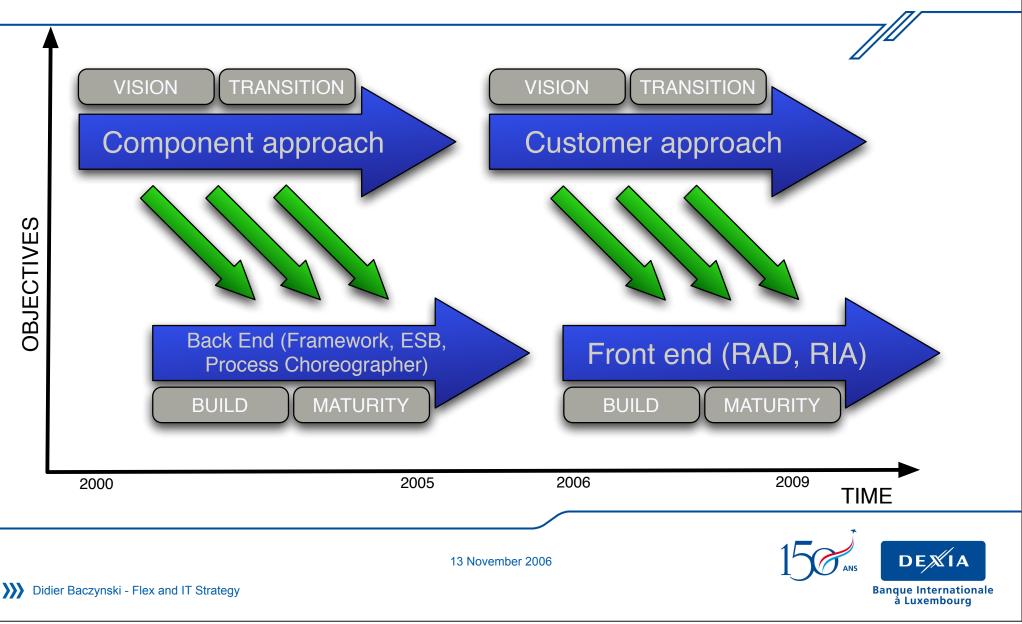
Dexia-BIL IT services



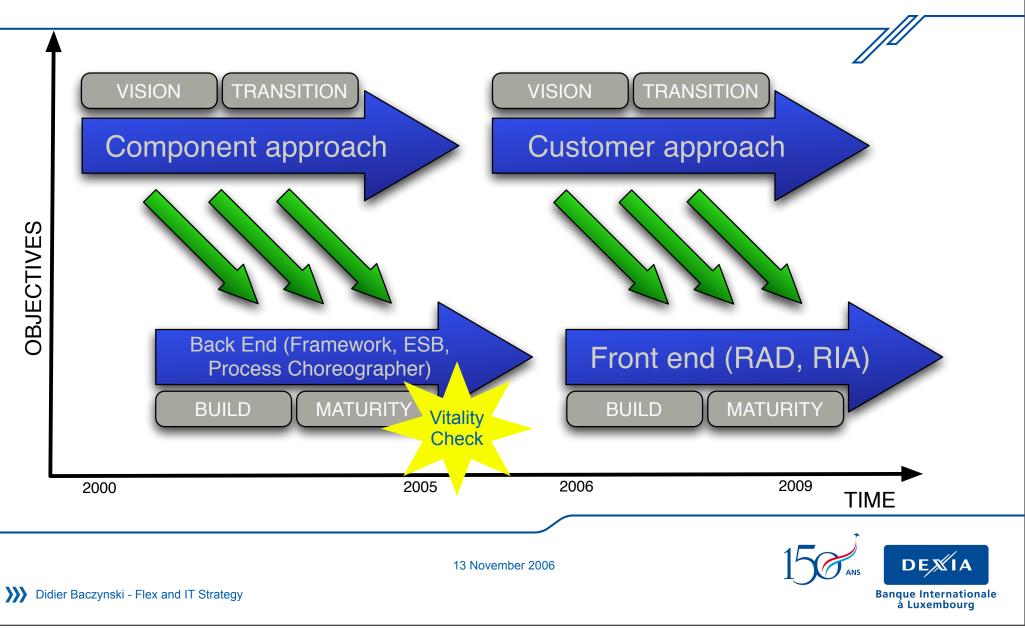
IT Strategy - Principles

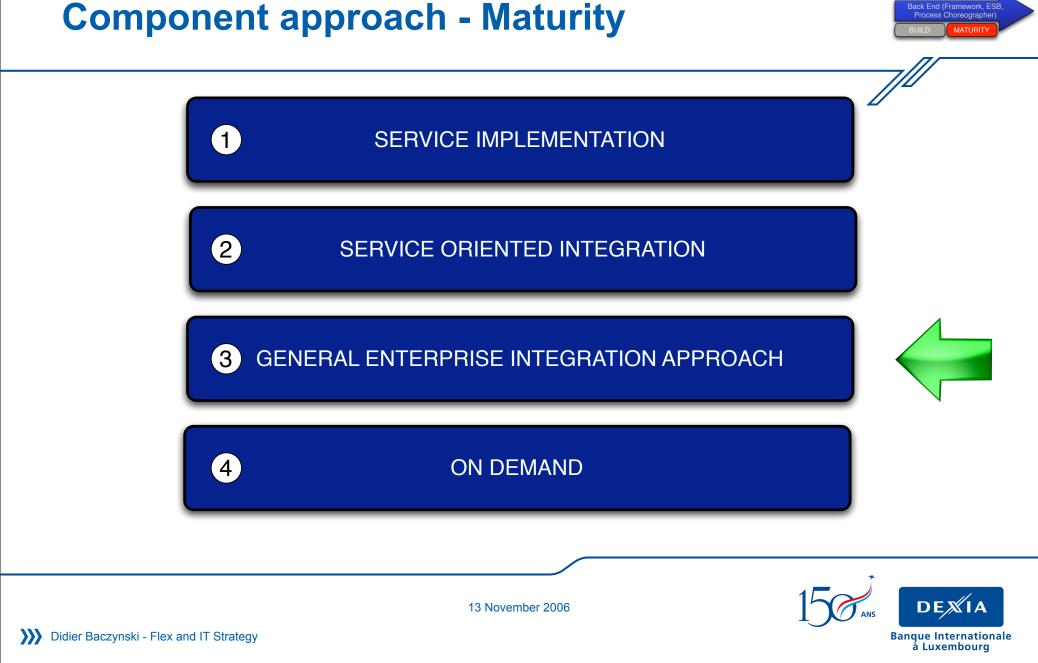


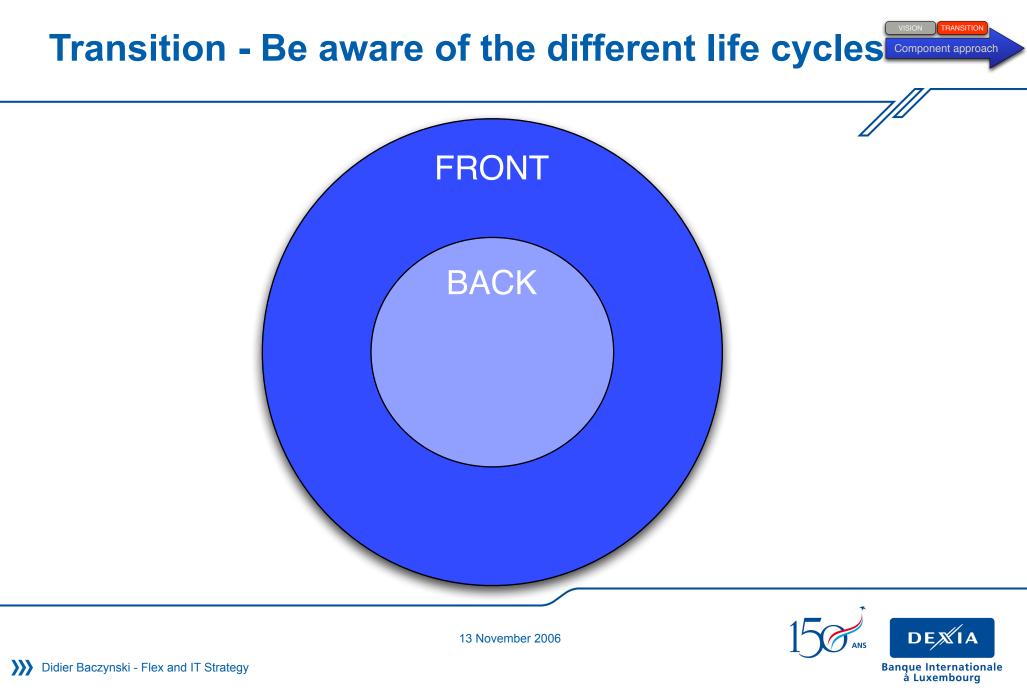
IT Strategy - Dexia BIL



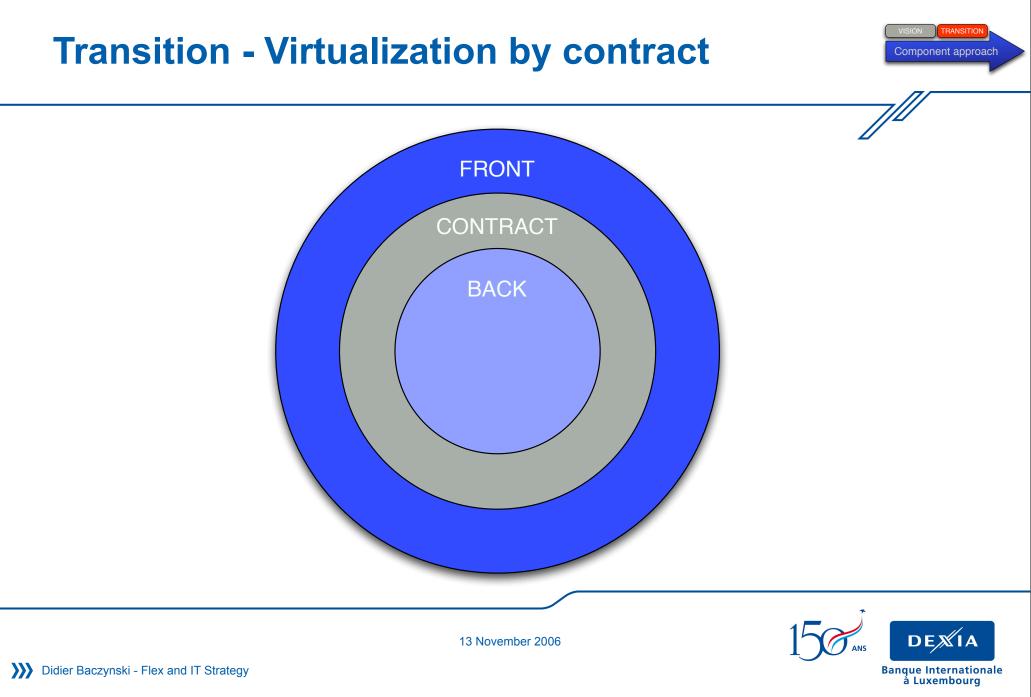
IT Strategy - Dexia BIL







RANSITION **Transition - Different Contexts and Life Cycles** Component approach FRONT Short Life Cycle Long Life Cycle Hardware Context BACK wimax Human Context DEXIA 13 November 2006 Didier Baczynski - Flex and IT Strategy Banque Internationale à Luxembourg



Objective - Assemble rather than build

- Build was the standard way of solving problem for IT
- Rework is still a major activity in IT we are still working on elementary function.



Customer approach

Objective - Assemble rather than build

VISION TRANSITION Customer approach

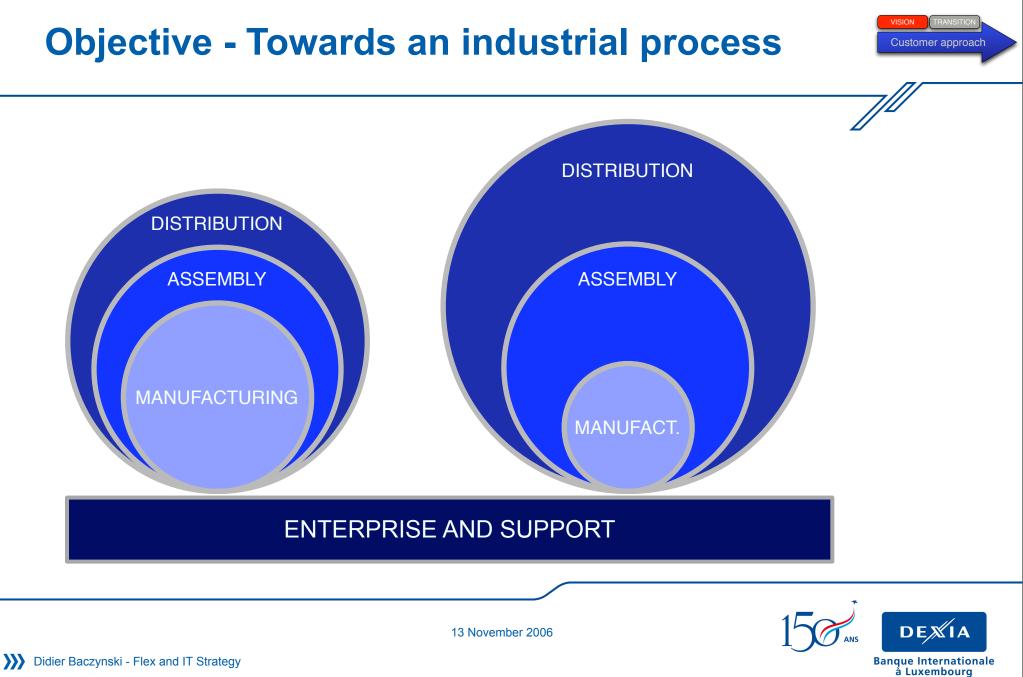
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- Assemble services in back-end
- Assemble data component(structured and unstructured) in information services
- Assemble graphical components in front-end



Objective - Towards an industrial process Customer approach DISTRIBUTION ASSEMBLY MANUFACTURING ENTERPRISE AND SUPPORT DEXIA 13 November 2006 Didier Baczynski - Flex and IT Strategy Banque Internationale à Luxembourg



Objective - Rapid Application Development

- Still an average load of 3 days/man per screen
 - Poor reusability in front-end development
 - IDE design tools give up for complex screens
 - Struts, Tiles, taglibs, javascript, Ajax are complex
- Deliver as fast as possible
 - Deliver small component
 - Increase user feedback
 - Refine user requirement

Objective for 2007 with Flex : 1 screen - 1 man - 1 day





Objective - Rich Internet Application

- Enhance user experience
- Decision-support tools
- Disconnected mode
- Push information (real time)
- Interactive vectorial graphic
- Multimedia support
- Page flow
- Fine grained security
- User profiling
- Web deployment model



Customer approach

- Cross platforms, cross browsers, cross devices
- Cross business unit
- Predictable experience and performance on different environments

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Flex - Phase 0 - A sample Portfolio Application Front end (RAD, RIA

- Integration with Flex Data Services
 - RPC Services (Remote Object)
 - Messaging (Collaboration, Pub/Sub)
- Integration with JavaScript, Ajax (with FABridge)
- Other relevant features:
 - Implement Cairngorm
 - Internationalized
 - ...
- Successfully deployed on Tomcat + ActiveMQ and on WebSphere AS V6
- Sources of inspiration:
 - « Flex and JMS: Real Time Market Data Application » by Christophe Coenraets
 - « Flex JMS Chat on Tomcat » by Fumitada Hattori
 - « Internationalized Application » by Andy Rayne



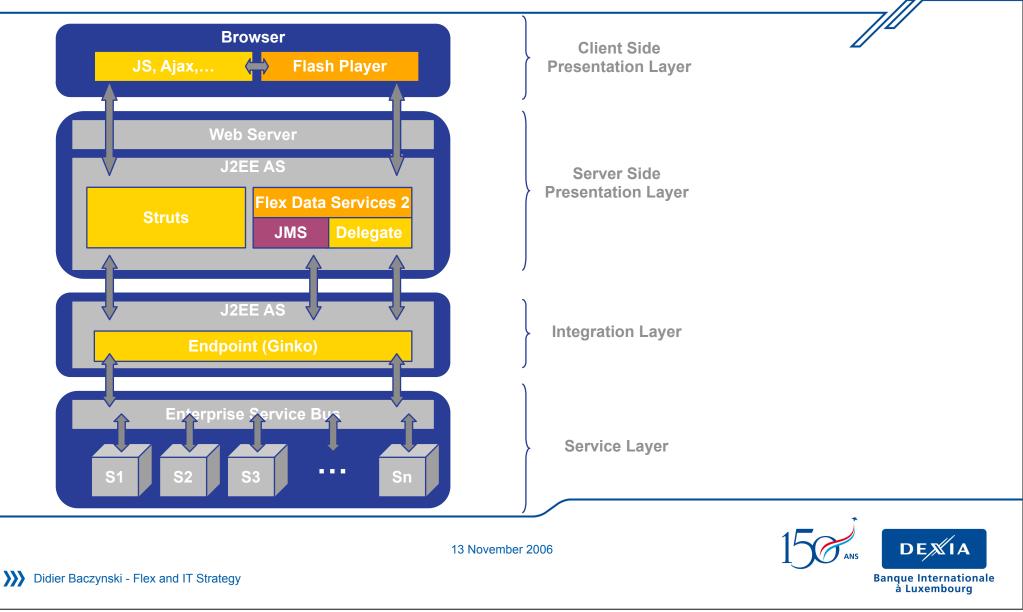
Flex - Phase 1 - Prototype

- Based on a simple module in our existing Private Banking Portal
 - In Box module
- Risk limited
- Objectives :
 - Release in december 2006
 - Refine metrics for project evaluation
 - Define best practice
 - Performance and scalability evaluation
 - Understand the amount of bandwidth that will be needed
 - Evaluate flash plugin deployment
 - Expose any kind of problem early before they have major impact on main project



Front end (RAD, RIA

Flex - Phase 1 - Prototype - Overview



Front end (RAD, RIA)

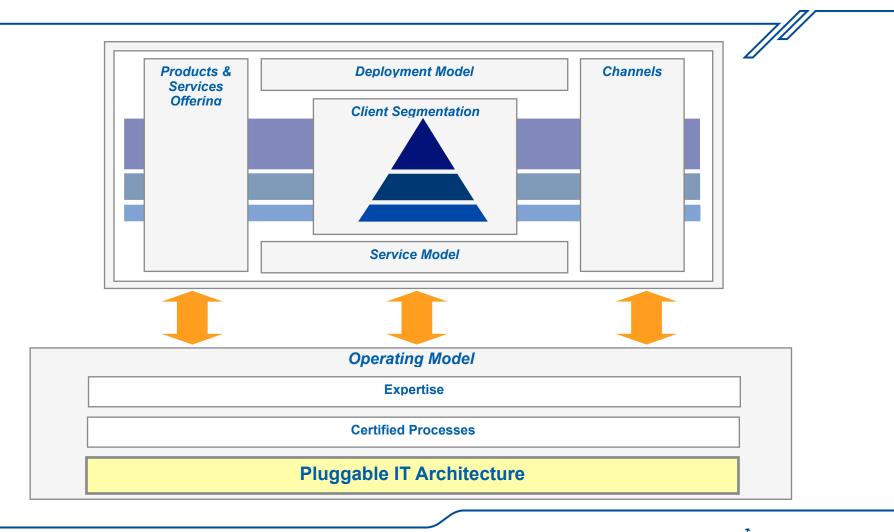




- Dexia Private Banking has redefined its growth strategy over a 10 years time horizon
- This strategy is mainly structured around international deployment (Organic, Greenfield, M&A) and some "niche opportunities"
- The support of a common Business Model through an harmonized Operating Model and Architecture is a key success factor in delivering this strategic approach
- Therefore Dexia Private Banking has launched the development of a common & flexible platform supporting the business model
- This front-office platform is independent of any core banking system



This Business Model is supported by a specific Operating Model



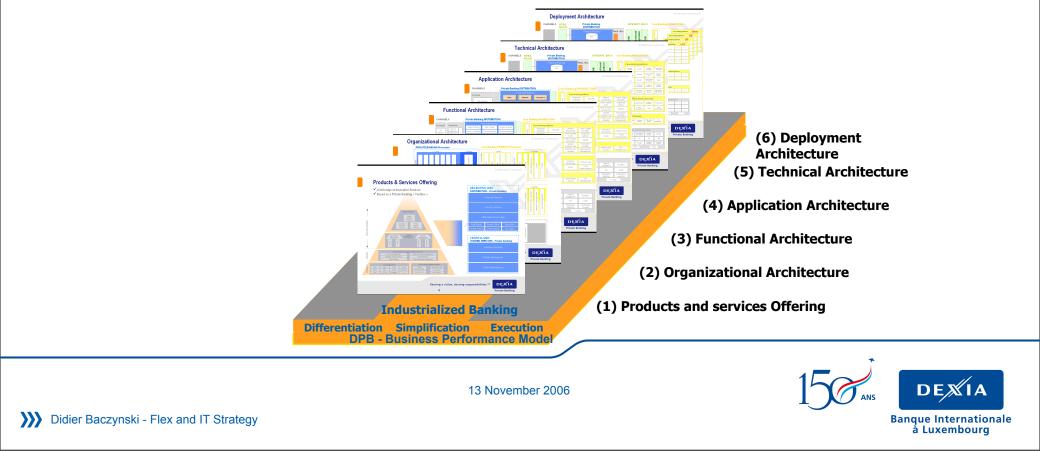
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This Business Model is supported by a specific Operating Model

- To fuel the Business Model, the « Private Banking Tool Box » in turn needs to be supported by a dedicated IT Architecture
- Flexibility is key to lead to a « Pluggable » Architecture easily deployable



Vision + - Planning

- R1 Prototype 06/2007
 - Limited business functionalities but complete technology stack
- New functionalities in new system and parallel run with legacy system till the end of 2007
- End of 2008 Vision+ is fully operational



Conclusions



7/1/



 Integration of Flex represents an essential evolution in applications design and development

- loosely connected
- increased productivity on the front-end
- different kinds of users experiences through different kinds of development models
- componentization of front-end
- desktop functionalities
- cross browsers, cross devices, cross platforms





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Conclusions

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- increased productivity on the front-end
- different kinds of users experiences through different kinds of development models
- componentization of front-end
- desktop functionalities
- cross browsers, cross devices, cross platforms
- It's all about the business and the outcome business wants
- Standards and common practices will emerge, but in the short term you have to be creative

