

About Ibisco®

Ibisco is dealing with development and marketing of corporate finance software. The guiding principles in developing our software are easy, logical and reliable use, a broad range of potential applications, and compatibility with standard PC software platforms. Our customers are financial professionals in companies, consultancies, and financial institutions. Ibisco software offers unparalleled performance among corporate finance software applications.

Ibisco® FinBon2012™

Ibisco FinBon® is software for financial performance analysis of companies. Its users are financial professionals who deal on a daily basis with financial performance analysis, reporting, financial data import from ERP systems, and similar tasks. FinBon works on Microsoft® Office.

FinBon features

- Financial controlling.
- Financial ratios analysis.
- Rating analysis.
- Return on invested capital analysis.
- Benchmarking.
- Corporate valuation by multiples.
- Comprehensive graphical analysis.
- Reporting.

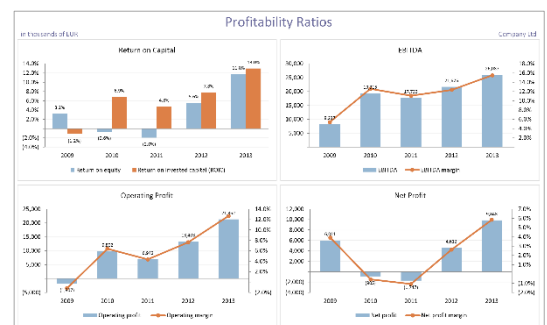
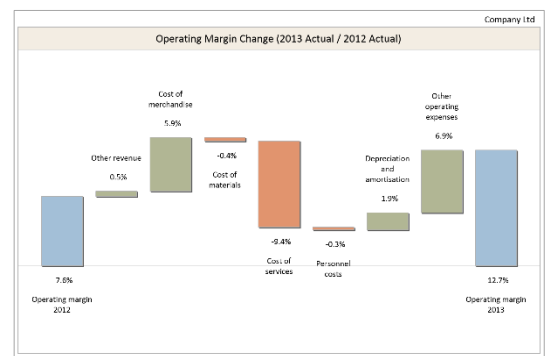
FinBon can be easily connected with various operating software and data sources.

FinBon user needs very little of training to get the necessary knowledge for comfortably using the software.

FinBon is based on International Financial Reporting Standards (IFRS).

FinBon enables the user to focus his resources on the content rather than on detailed technical issues which FinBon takes care of instead.

Income Statement		Company Ltd			
In thousands of EUR		2012	2013		
		Actual	Actual	Chg Actual	% Actual
Net sales		175,717	168,402	-4.2%	100.0%
Growth rate		9.8%	(4.2%)	-14.0%	-
Changes in inventory of finished goods and work in progress		(476)	471	-	0.3%
Other operating income		340	287	-15.7%	0.2%
Operating revenue		175,581	169,160	-3.7%	100.5%
Cost of merchandise		61,276	48,784	-20.4%	29.0%
Cost of materials		55,640	53,974	-3.0%	32.1%
Cost of services		10,644	26,109	+145.3%	15.5%
Personnel costs		13,112	13,062	-0.4%	7.8%
Depreciation, amortisation and impairment charges		8,272	4,735	-42.8%	2.8%
Other operating expenses		13,235	1,145	-91.3%	0.7%
Operating profit		13,403	21,352	+59.3%	12.7%



FinBon makes financial professionals more productive

There are numerous ways in which Finplan can help financial professionals in their daily work.

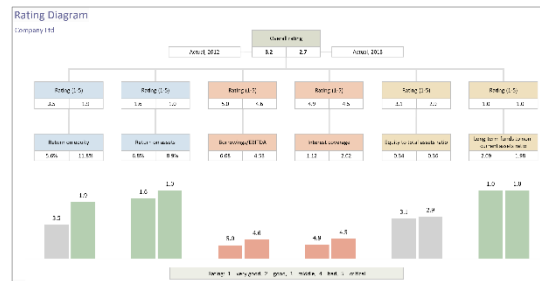
- Financial performance analysis within the company.
- Internal and external reporting.
- Financial analysis of business partners.
- Financial analysis and benchmarking of competitors.

	Company Ltd				
	2009	2010	2011	2012	2013
	Actual	Actual	Actual	Actual	Actual
Return on equity	3.2%	(0.6%)	(2.0%)	5.6%	11.8%
Rating (1=very good; 5=critical)	4.1	5.0	5.0	3.5	1.9
Weight	16.7%	16.7%	16.7%	16.7%	16.7%
Return on assets	4.5%	7.5%	5.3%	6.8%	8.9%
Rating (1-5)	2.8	1.2	2.4	1.6	1.0
Weight	16.7%	16.7%	16.7%	16.7%	16.7%
Borrowings/EBITDA	16.57	6.14	8.02	6.08	4.53
Rating (1-5)	5.0	5.0	5.0	5.0	4.6
Weight	16.7%	16.7%	16.7%	16.7%	16.7%
Interest coverage	0.00	0.42	0.47	1.12	2.02
Rating (1-5)	5.0	5.0	5.0	4.9	4.5
Weight	16.7%	16.7%	16.7%	16.7%	16.7%
Equity to total assets ratio	0.53	0.39	0.33	0.34	0.36
Rating (1-5)	1.6	2.7	3.1	3.1	2.9
Weight	16.7%	16.7%	16.7%	16.7%	16.7%
Long-term funds to non-current assets ratio	1.14	1.31	1.85	2.09	1.98
Rating (1-5)	1.4	1.0	1.0	1.0	1.0
Weight	16.7%	16.7%	16.7%	16.7%	16.7%
Overall rating	3.3	3.3	3.6	3.2	2.7

FinBon advantages

FinBon has number of advantages in comparison to own Microsoft Excel applications.

- Reduces risks.
- Reduces costs.
- Reduces time needed for financial analysis.
- Easier, faster and more reliable usage compared to own applications.
- Standardised using and saving of projects enables seamless projects exchange between users.
- Lower risks, more productive work, easy communication between users and advanced content increase quality of decision making in the area of corporate finance.



FinBon assists financial professionals with their day-to-day work and improves productivity and quality in a highly cost effective manner. Lower risks, more productive work, easy communication between users and advanced content increase quality of decision making in the area of corporate finance.

Ibisco d.o.o.

Dunajska 156, 1000 Ljubljana, Slovenia, European Union

Tel: (01) 534 52 52/53/54/55

info@ibisco.com

www.ibisco.com

©2014 Ibisco d.o.o. All rights reserved.