

# €URO CONFERENCE

Marjan Kramar  
Chairman of the Management Board NLB

# NLB - €URO

## A look back (IT aspect)

- **October 2004** → start of the project (8 phases)
- **1300 resources** (cca 60.000 mandays)
- **130 IT systems** (applications)
- **1000 t** cash
- **20 million €** costs and investments

# NLB - €URO

## A look forward (business aspect)

- **Liquidity policy**
- **Risk management policy**
- **Scope of operations and income**
- **NLB Group**

# NLB - €URO

## **New currency and**

- **corporate banking**
- **retail banking**

## **Opportunity and challenge for commercial banks**