

**Date: 12/07/2012****N/Ref: SFB-DG-M-102-120712****To ICS Financial Systems (ICSFS)**

In 2010, SofiBanque DRC, after a careful consideration of the available options chose to partner with ICSFS and deploy the award winning ICS BANKS® Universal Banking Application to meet our banking automation requirements. Using resources from both the Lebanese and Amman offices of ICSFS, the project to implement the centralized architecture of ICS BANKS® was completed well within the projected four month period and under budget. The ICSFS team of dedicated professionals worked through the different phases of the implementation - requirements definition, system setup, applications configuration and parameterization, process definition, end user testing and training.

We currently have the following ICSFS BANKS® modules:

- Core system
- Credit facility and Risk management system
- Loans system
- Discounted Bills module
- Letter of Guarantee module
- Transfers module

The application covers our needs in the head office and 5 connected branches. ICS BANKS® is highly parameterized and this gives us the capability and flexibility to meet the requirements of our customers.

We have also received periodic updates to the application and are satisfied with the level of support provided by ICSFS during and after the implementation.

We are pleased with the quality of the product - ICS BANKS® and are very satisfied with the level of service we have received. It would be a pleasure for us to recommend ICS BANKS® to any prospective clients of yours that are currently considering or evaluating ICS BANKS®.

Sincerely yours,

Signature:

Name: HANNA M. MAROUN  
Title: General Manager

