

SKANSKA SELECTS TREMA AND FINANCE KIT™

- *Trema continues to receive orders from major Scandinavian corporations*
- *Integrated solution for initially 20 people*
- *Skanska prepares for live production in Q1 2000.*

Stockholm, September 7 1999

Skanska Group, a leading international construction company, has recently decided to select Trema as their partner for developing the central treasury operations. Implementing Trema's strategic solution Finance KIT™ as their core solution for treasury operations is a logical step in Skanska Financial Services' continued growth of both employees and activities. After live production in Q1, 2000, the former cost center will more actively operate central funding, group liquidity and financial exposures in order to optimize the financial net.

With its international operations growing every year in volume, the effective use of capital while avoiding unnecessary risk exposures is high on the priority list for Skanska Group's top management. Skanska has recently adopted a new financial policy which has put increased requirements on their treasury solution. This, together with the objective of becoming a significant player in the financial markets, made a shift to a more powerful core solution a must.

"When selecting Finance KIT, flexibility, scope of functionality and real time risk management were important criteria we took a close look at," Anneli Walltott, Head of Operations explains.

"We now have the opportunity to streamline our processes and increase the service we provide to our subsidiaries while improving overall risk control. Adding to this, Trema's competence and experience can easily be accessed, since their office is only a couple of blocks away. "

Skanska will initially implement Finance KIT version 4.3 for 17 users in Stockholm. Ingrid Lind, Sales Responsible at Trema, explains why the number of users is likely to increase in the future:

"Based on experience from our other major corporate customers, Finance KIT, with its scalability and ability to make full use of today's IT infrastructure, opens up opportunities to streamline the interaction between the internal bank and the subsidiary companies. With less time spent on processing and administration, more effort can be put on analysis. That is why Finance KIT today is in high demand also on a subsidiary level." Lind believes, that this trend will become even stronger, when Finance eKIT, a suite of web enabled treasury products delivering Finance KIT information to a wider set of users, becomes available in the market.

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Skanska Financial Services starts implementation in September and expects to be in live production in 1st quarter next year.

For further information about Trema visit:

<http://www.trema.com/>

For further information about Skanska visit:

<http://www.skanska.se/>

Notes for Editors

Skanska Group

Skanska is one of the leading companies within construction related services and development of projects and real estate. The goal is to be a world leader within these fields. Skanska is present in some 50 countries with home markets in Sweden, Denmark, Finland and USA. The strategy is to increase the international business, predominantly through increased growth in USA and expansion on the European market. Turnover 1998 amounted to 64 billion SEK with a net profit of nearly 5 billion SEK. The group has about 44,000 employees.

The group's treasury center is part of Skanska Financial Services.

The Trema Group

Established in 1992, Trema is an international organization that specializes in the development and provision of sophisticated software applications and services for financial organizations. Headquartered in Stockholm, Trema also has offices in Sophia Antipolis (France), Boston, Helsinki, Johannesburg, Frankfurt, Zurich, and Abu Dhabi. Trema employs approximately 200 people and has some 60 clients around the globe. Trema has established a reputation as one of the most exciting and forward thinking solutions providers. Trema's clients comprise a cross section of the financial industry, including ABB, Aegon, Ericsson, European Central Bank (ECB), Hoechst, ING, Pharmacia & Upjohn, Unilever and SEB.

Finance KIT™

Finance KIT is a real-time software solution supporting straight-through-processing for business functions and processes conducted within financial institutions, such as Corporate Treasuries, Asset Management Portfolio and Fund Management, Central Banks and Treasury/Trading within Banks. It provides effective transaction management, as well as tools for decision support, integrated risk management, portfolio management and performance measurement. The system can be used for single or multiple site locations.

Finance eKIT

Finance eKIT is a suite of web enabled modules that provide enhanced functionality for organizations using Trema's core application, Finance KIT.

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