

December 8th, 2020

Dear Valued Montran Customers:

The events of this Pandemic Year have demonstrated the financial industry's facility in dealing with the unexpected. Throughout these many months Montran has been honored to provide institutions of varying functions and geographies with the products and services essential to their successful operations.

The Business Continuity Protocols established earlier this year remain in place; personnel continuing to work from home in compliance with international and local mandates. Likewise, travel restrictions remain in place.

Montran's preparedness for the challenges that we all face were affirmed by the awarding of "Noteworthy" commendations by DNV GL in our certifications for ISO 9001 and 27001 compliance:

"The BCP process is extremely mature. It is evident that Montran is committed to its employees, customers, and suppliers ... It is rare to see this level of detail in continuity planning ..."

When the implications of Covid-19 became evident, financial stability was not all at certain. But as events were soon to demonstrate, such fears were unfounded. Rather, the ability to connect people from distant locations together in real time has produced not merely survival, but also enhanced development, maintenance, innovations, installation techniques and remote training.

Our development centers in Europe, India, and in North and South America have installed instances of our full product range in their respective regions, and well as around the globe. Credit for these results is informed by the cooperation and good will established with Montran's partner institutions, which have adapted their procedures according, converting initial concerns into ongoing successes.

Few imagined that we would be approaching a full year of what we all must endure. But as sunnier horizons are in sight, Montran fully expects that the lessons learned under remote and virtual conditions foretell a brilliant future for the Financial Industry. Montran is proud to be a part of this vision and anticipates and appreciates its ever-increasing responsibilities and the opportunities that lie ahead.

We continue to wish all of you well, both professionally and personally.

Montran Corporation Board of Directors



Alexander Esca, Chairman