



FOR IMMEDIATE RELEASE

AES DELIGHTED THAT UBER-LIKE DISRUPTIVE ROLE OF FINTECH COMPANIES IN BANKING IS AFFIRMED BY INDUSTRY THOUGHT LEADERS

Los Angeles, California, December 21, 2015 - As AES has predicted, industry thought leaders confirm that Fintech companies are transforming financial services at a rapid pace.

According to UKbusinessinsider.com, Antony Jenkins, former CEO of Barclays, has recently warned in a speech that as much as half of banking jobs could be replaced by apps and algorithms over the next 10 years. He believes that “fintech” — financial technology companies — that do things like payments, lending, and investments in a smarter, cheaper, and often faster way will “disrupt” financial services in the same way Uber has disrupted the taxi industry, enabling them to reduce headcount and compete on technology. He is quoted as saying, “We will see massive pressure on incumbent banks, which will struggle to implement new technologies at the same pace as their new rivals.... Ultimately, those forces will compel large banks to significantly automate their business.”

Jon Peace, a London-based banking analyst at Nomura, told the Financial Times that, “Digital transformation could also be a driver of further headcount reduction longer term, with retail banks cutting branches in favour of online services and investment banks cutting back offices in favour of online technologies...” Finally, a recent survey by a leading banking software firm, Temenos, found that “27% of senior bankers named tech companies as the biggest threats to their businesses.”

“AES is proud to be a leader in the revolutionary transformation of banking with the unprecedented power of our Psychographic Persuasion technology,” said Joseph Konowiecki, Chairman and CEO of AES. He continued “Psychographic Persuasion is enabling banks to meet the challenges of disintermediation and technological disruption by enabling them to dramatically increase the acquisition of new loans, online collections of delinquent loans and the overall customer experience and brand goodwill, at call centers, in the branches, and by email, SMS, and the ATM.”

About AES

AES’ TRUE™ System, powered by its patented Agent Emulation® and Psychographic Persuasion™ technologies, enables banks, utilities, merchandisers, and other enterprises to materially increase customer conversion rates for products and services. Psychographic Persuasion™ uses advanced behavioral psychology, linguistics and artificial intelligence to persuade consumers to take immediate action, at any time, from anywhere using any smart device. The TRUE™ System is available on all continents through third-party Certified Systems Integrators and Consultants, supported by AES offices in Los Angeles, New York, London, Milan, Sydney and Sao Paolo. AES owns the largest portfolio of customer experience patents, with 45 patents issued and pending in 146 countries. More information about Apollo Enterprise Solutions, Ltd. (AES:BH; OAL:GR) is available at <http://www.aestruetrue.com>.

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