



SUNGARD AMBIT PRIVATE BANKING

Solutions Suite

AMBIT PRIVATE BANKING SOLUTIONS SUITE

SunGard's Ambit Private Banking solutions suite is a comprehensive set of solutions designed to help Swiss & international private banks create competitive advantages with improved cost management and greater diversified products and services to sustain excellent delivery standards and investment returns to their clients in a challenging business environment.

The solutions suite brings together SunGard's best of breed products from across the financial systems solutions portfolio which includes: core banking, client management, analysis and control, market management, fund accounting and alternative investments. These solutions can be used as stand-alone components or bundled and deployed either on site or via SunGard's certified ASP (Application Service Provider) center.

INDUSTRY OVERVIEW

The private banking market is emerging from the financial crisis intact but not unscathed. In fact, the greatest impact of the crisis on Swiss banks has yet to be fully realized as bank secrecy is becoming diluted. This means that private banks based in Switzerland are increasingly competing with international private banks operating from home countries with different cost structures and fees. To remain competitive, private banks must adapt their business model, and this is having an obvious impact on their organization and IT strategies. At the same time, this trend towards global competitiveness is causing the industry to move towards diversifying their investment products and portfolio of services. These pressures are being compounded by a client base that is becoming more varied and increasingly demanding.

To address these challenges and to maintain their position as banking providers to high net worth individuals and the purveyors of banking excellence, private banks based in Switzerland need to provide more competitive banking

services. Essentially private banks need to enhance their existing infrastructure so that it is easy to expand existing product and services offerings while remaining operationally efficient.

For many private banks, enhancing their existing infrastructure will require a strategic shift as the bank must consider how to maximize client interaction from a dedicated, but often small team. Expanding products and services will mean considering alternate approaches, such as outsourcing and on-demand rather than licensed contracts with software providers for in-house implementations. The benefits of this approach for the bank include less costly IT operations, almost limitless IT scalability, and the ability to align resources around the client and service excellence.

THE AMBIT PRIVATE BANKING SOLUTION

SunGard's Ambit Private Banking solutions suite is a comprehensive set of solutions that can help private banks transition along with the changing banking landscape. The solutions suite

helps private banks create competitive advantages with improved cost management and diversified product and services offerings.

The Ambit Private Banking solutions suite offers an ASP model that provides private banks with a technology platform that aligns costs to revenues. It provides mission critical services to support a lean operational infrastructure and most importantly, allows the bank to introduce new products and services on a trial basis without a significant upfront investment.

The suite includes solutions for core banking, channel management, client information management, reconciliation, market data, trading and market connectivity, fund accounting, risk management, portfolio risk analysis, data management and MIS reporting. Each of

these solutions can be made available for delivery via SunGard's ASP center.

HELPING SWISS PRIVATE BANKS ADDRESS CHANGE

Improved Cost Management

While changes are necessary in order for private banks to maintain their strong market position, IT budgets are already under scrutiny. By enabling private banks to access the Ambit Private Banking solutions suite via SunGard's ASP center, private banks based in Switzerland can have a cost effective infrastructure that provides solutions for both their traditional private banking products in addition to new products that may be necessary to support their growth objectives.

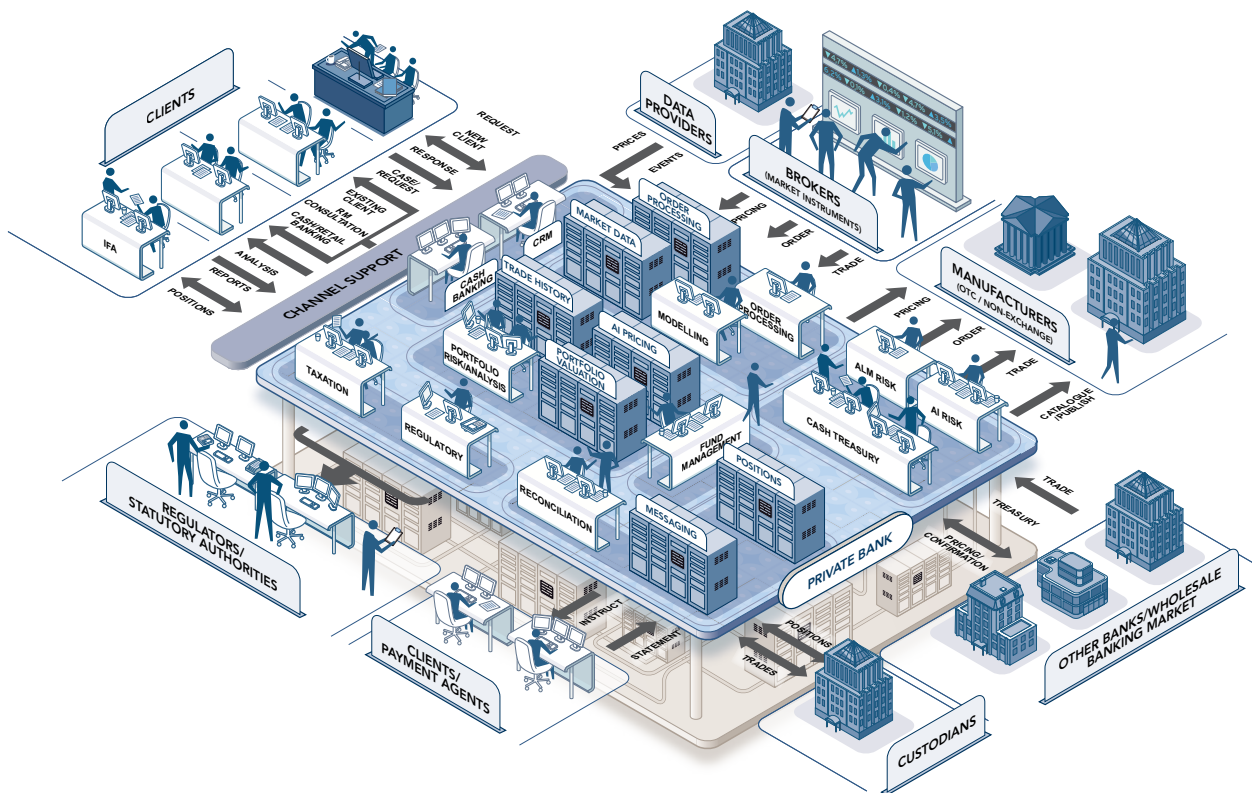


Figure 1: Private Banking model with in-house IT infrastructure.

The greatest impact of the crisis on Swiss banks has yet to be fully realized as bank secrecy is becoming diluted and competition from on-shore banking centers is increasing. However, even with this unprecedented challenge to the traditional business model of private banks, Boston Consulting Group believes that Switzerland is expected to remain as the global hub for private banking.

The key cost benefits of an ASP model include:

- Align cost of technology with the bank's usage
 - Turn some fixed costs into variable costs – aligned to fundamentally variable fee income
 - Allocate and analyze costs with revenues
 - Deploy new products with low overhead
 - Provide services which might otherwise be too expensive to economically provide
- Reduce costs in absolute terms
 - Maintain a diverse product offering without associated staffing implications
 - Provide automation that allows for staff resources to focus on higher impact activities
- Ease vendor management

Increased Product & Services Diversification

Client expectations are continuing to evolve. Traditionally, a private bank's customers sought to principally protect their wealth in the long-term, and to ensure successful multi-generational wealth preservation. Now however private banking clients are looking for enhanced service levels, more specific wealth planning advice and a wider choice of investment instruments to match their different investment goals. The Ambit Private Banking solutions suite provides innovative solutions which help a bank to gain greater insight into its clients' objectives, and to keep this information secure. Clients who require more self-directed investment activities can be served by SunGard's strong global trading network with price and news feeds. For those customers who wish to invest beyond traditional equity assets, SunGard offers specialist structured product price and risk verification services. Regardless of client objectives, and therefore the private banks business strategy, the Ambit Private Banking solutions suite can be deployed through a cost-effective ASP mode that helps banks to:

- Better understand their clients and their investments
- Provide accurate pricing for a wide set of instruments ranging from simple equity positions to complex structured products
 - Independent pricing feeds and calculations
- Access under both discretionary and advisory models to an exceptionally broad range of instruments and brokers
 - Client-driven brokerage supported in addition to more traditional models
- Support relationship manager meetings with clients by providing more information

BRINGING BEST OF BREED SOLUTIONS TO PRIVATE BANKS

The Ambit Private Banking solutions suite brings together SunGard's best of breed solutions from across the financial systems portfolio to help private banks meet the changing demands of the industry and continue their pursuit of banking excellence. These solutions can be used as stand-alone components or as bundled solutions that can be deployed either on site or via SunGard's ASP center.

Ambit Core Banking

SunGard's Ambit Core Banking is built using SunGard's Apsys technology. The solution helps create a client centric approach to private banking that delivers trusted and independent advice while upholding new "compliant confidentiality" directives throughout the entire client account lifecycle. The Ambit Core Banking solution includes both cash banking and portfolio management capabilities, supporting accounts, deposits, credit products, payments, instrument trading, portfolio modeling, portfolio rebalancing and performance reporting.

Ambit Client Management

SunGard's Ambit Client Management provides private banks with client information management, eBanking and mobile banking solutions to help

The Ambit Private Banking solutions suite provides private banks with a wide range of market leading solutions from across the SunGard portfolio that can be deployed either onsite or through a cost-effective, Swiss-based ASP. This gives private banks access to the same solutions used by market leaders throughout the financial services industry at a price point, and with attention to security, designed to meet even the most conservative bank's needs. The Ambit Private Banking solutions suite and ASP center helps private banks align resources around banking excellence.

Fund Accounting

SunGard's Fund Accounting solution is built using SunGard's Asset Arena technology. It provides private banks with a flexible, scalable solution with components covering a wide range of assets, countries and territories. It gives them the tools they need for portfolio accounting. Investment managers or third party administrators can leverage business process management (BPM) and Web technologies that grant them greater insight into holdings, redefine flexibility and allow them to increase productivity and efficiency.

Alternative Investment

SunGard's Alternative Investment solution is built using SunGard's leading FastVal and APT Raptor solutions. These solutions help provide private banks with interactive market risk analytics, reporting and portfolio optimization tools as well as advice on structured product pricing models, to support their investment decision making process and to monitor and manage risk more effectively.

MAKING IT ECONOMICAL, EFFICIENT & SCALABLE

SunGard's ASP deployment option for its Ambit Private Banking solutions suite allows private banks to connect to SunGard's data center in Switzerland via a leased line or an internet line. SunGard's ASP center helps private banks to lower IT infrastructure costs, increase operational efficiency, achieve improved levels of scalability across the business, and ultimately improve service to clients.

SunGard's ASP center is FINMA and SAS70 compliant and is an extension of SunGard's existing outsourcing, remote facility management and ASP services which have been provided to SunGard's private banking customers in Switzerland,

Luxembourg and the UK for the past 12 years. The complete ASP offering, takes advantage of SunGard's global experience and provides portal access to the Ambit Private Banking solutions suite as well as enables banks to connect to their partners in the market. SunGard's ASP service provides a unique level of security for client confidential information via the implementation of the Ambit Client Information Management product which allows total segregation between the client confidential data and the operational data, an important provision for private banks.

SunGard's ASP helpdesk provides support from Geneva and Zurich and is available in German, French and English.

SunGard's ASP center for the Ambit Private Banking suite will help private banks to:

Reduce IT Operational Costs

IT operations can incur a material degree of cost. Not only does the actual hardware and system infrastructure need to be looked after, but the business applications themselves need care, maintenance and operational management. For smaller institutions, in particular, this can be a relatively weighty cost since there is a need to maintain different specialities and to keep a minimum level of capacity redundancy in place. By participating in a larger pool of expertise and people, private banks using the SunGard ASP center will be able to significantly reduce their overall IT costs.

Reduce IT Hardware costs

Hardware can be expensive to own, especially when different systems require different and separate platforms. The use of machine virtualization and large scale hardware purchasing and deployment can make a material reduction in the cost of acquiring and maintaining hardware.

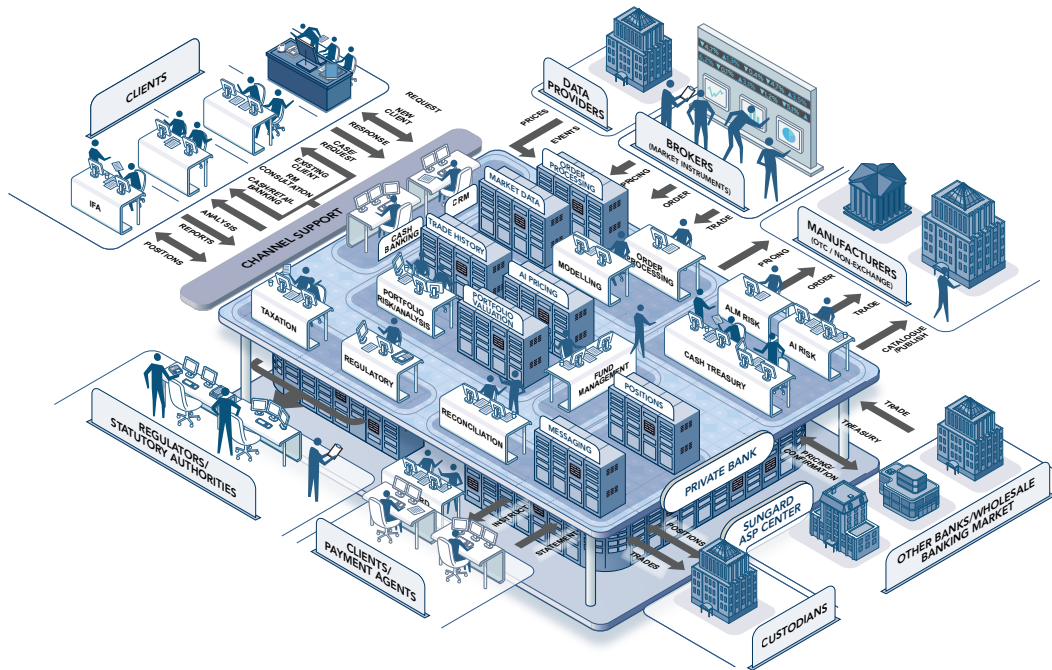


Figure 3: SunGard's ASP Center helping private banks align resources around banking excellence.

The SunGard ASP service fee turns upfront investment in hardware into a recurrent cost that is easy to plan and manage over time.

Access IT Scale On Demand

Budgeting for processing and storage capacity can be difficult. On the one hand a bank does not want to spend more than is needed, but on the other hand prudence suggests that peak demand needs to be taken into account and it is standard industry good practice to maintain spare processing and storage facilities in case of operational failure. SunGard's ASP center allows private banks to quickly scale up to larger hardware when needed (but not before), and also allows for the more cost efficient provision of backup operational capabilities.

Access to Dedicated Expertise

Banks need to use a multitude of operational and technical specialist knowledge, but often only for a short time. This can prove to be uneconomical for private banks. By using SunGard's ASP center, private banks can access the expertise they require as and when they needed. SunGard has access to thousands of technical and industry expertise, making SunGard's ASP offering a safe choice for private banks looking for an alternative.

ABOUT AMBIT

SunGard's Ambit banking solutions suite helps retail, corporate and private banks to better manage their customers, staff and capital. We work with over 800 customers in over 70 countries retain and acquire customers, achieve dynamic staff efficiency and measure and allocate their capital. For more information, visit www.sungard.com/ambit.

ABOUT SUNGARD

SunGard is one of the world's leading software and IT services companies with more than 25,000 customers in more than 70 countries, including the world's 25 largest financial services companies. With annual revenue exceeding US\$5 billion, SunGard is ranked 380 on the fortune 500 and is the largest privately held business software and services company on the Forbes list of private businesses. Based on information compiled by Datamonitor*, SunGard is the third largest provider of business applications software after oracle and SAP.

*January 2009 Technology Vendors financial Database Tracker www.datamonitor.com

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