

SUNGARD AMBIT BASEL II

Ambit
BancWare Capital
Manager

AMBIT BANCWARE CAPITAL MANAGER

COMPLIANCE WITH THE BASEL II ACCORD MEANS BEING ABLE TO IDENTIFY, GENERATE, TRACK AND REPORT ON RISK-RELATED DATA IN AN INTEGRATED MANNER, WITH FULL AUDITABILITY AND TRANSPARENCY. IT ALSO PRESENTS A UNIQUE OPPORTUNITY TO IMPROVE YOUR RISK MANAGEMENT PROCESSES, AND ULTIMATELY YOUR BOTTOM LINE PERFORMANCE.



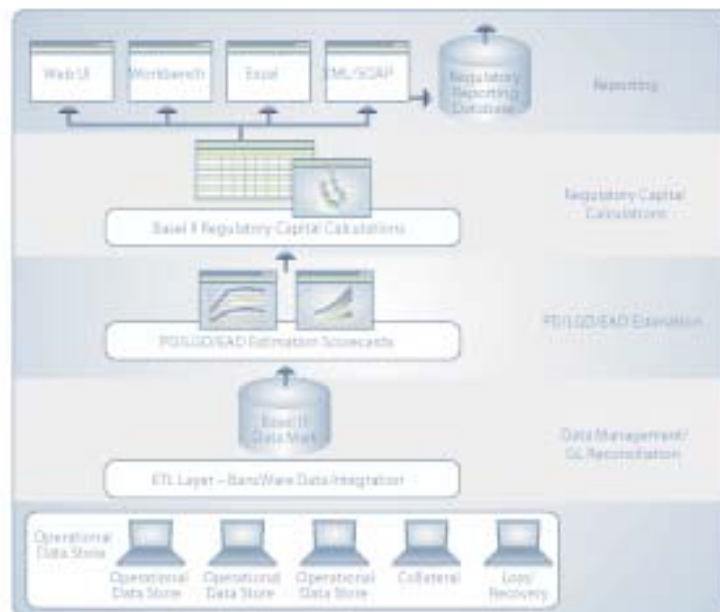
At SunGard, we've worked with banks worldwide to meet Basel II compliance requirements and develop risk-sensitive approaches for managing regulatory and economic capital and understanding credit risk. Our customers have turned compliance into a strategic advantage, leveraging economic capital modeling techniques to more effectively measure concentration of risk within portfolios, and make better business decisions. And while enterprise risk management may be a new concept for many banks, SunGard has been a leader in developing risk management solutions for more than 20 years.

SunGard can help you at all stages of your Basel II project, from data management and reconciliation, to PD/LGD/EAD estimation, to regulatory capital calculations, and reporting.

In addition to handling the full range of approaches to regulatory credit risk, SunGard's Ambit BancWare Capital Manager also provides operational risk quantitative 'Op-VaR' analysis, supporting the calculation of AMA capital requirements. Our uniquely modular approach allows you to build on your existing infrastructure, leveraging what you already have and adding functionality as and when you need it.

Ambit BancWare Capital Manager offers:

- Complete data transparency
- The ability to easily change complex calculations
- Flexible and distributed reporting
- Ad-hoc stress testing
- Multi-dimensional 'what if' analysis



STREAMLINE DATA MANAGEMENT FOR COMPLIANCE

In many banks, interfaces between data systems are built on an ad-hoc, point-to-point basis, and are generally inefficient and expensive to support. A major regulatory compliance project could strain resources and manageability of such a system. With Ambit BancWare Data Integration, accessing historical and current data for compliance purposes is simple and efficient, and reporting is simplified. Context-sensitive tolerance checking ensures data integrity, and integrated General Ledger reconciliation enables greater efficiency in processing. With Ambit BancWare Data Integration, you can be assured of 100% data confidence.

CORPORATE TRANSPARENCY WITH AN ENTERPRISE RISK ARCHITECTURE

A truly comprehensive picture of risk should allow for advanced regulatory capital allocation and more effective management of economic capital. With Ambit BancWare Capital Manager, the data you need will only ever be a click away. Total audit-ability and transparency is achieved with our unique, patented Cell Explorer functionality, which provides easy drill-down to formulae and underlying source data. The audit trail provides qualitative and quantitative disclosures, including composition of capital and risk measurement.

PD/LGD/EAD AND SCORECARD TEMPLATE MODELS

Calculating PDs, LGDs and EADs is critical to Basel compliance. BancWare Capital Manager uses patented WhiteLight technology to facilitate the processing of calculations, including Basel modeling for risk-weighted assets, economic and regulatory capital, risk capital ratios and stress testing. Unlike simple spreadsheet applications, Ambit BancWare Capital Manager is an industrial-strength compliant platform, and calculations are transparent and auditable. Easy to use and maintain, the framework supports validation, back testing and optional regression analysis.

REGULATORY CAPITAL CALCULATIONS

Ambit BancWare Capital Manager supports all asset classes, and all credit and operational risk approaches. Business users can easily modify formulae and Basel rules to forecast the effects of potential regulatory changes. A user-customisable CRM (Collateral and Guarantee) optimization algorithm provides fully auditable results.

STRESS TESTING

Ambit BancWare Capital Manager makes it easy to perform ad-hoc stress testing against multiple dimensions, on any factor in the model. Business users can easily incorporate sophisticated macro and micro-economic stress testing, with no programming required.



MODELING FLEXIBILITY

As the Basel guidelines evolve into more explicit local regulatory requirements, financial institutions will need to adapt their calculations and reporting. Unlike other vendors that offer hard-coded or custom-developed calculations, SunGard recognizes that banks need to flexibly modify models to meet changing regulatory requirements. With Ambit BancWare Capital Manager, calculations can be easily changed 'on the fly', by your business users.

ENTERPRISE-WIDE REPORTING AND DISTRIBUTION

We understand that you need simple yet powerful reporting tools to meet Basel compliance. Fully integrated with Microsoft Excel, Ambit BancWare Capital Manager lets users access reports and analysis directly via Excel, and schedule automatic export of reports into pre-formatted Excel worksheets or workbooks. Reports can be easily exported to other formats, including PDF and HTML, and can be automatically written to a database, for use by a third party reporting tool.

Our Web user interface provides a secure, widely distributed front end, which can be easily integrated into your own intranet or Web portal. Users with appropriate access can publish common reports, alerts and scenarios, enabling broad distribution of critical data. Using Ambit BancWare Capital Manager's flexible data manipulation capabilities, business users can generate report results by any dimension.

Our unique Concentration Analysis identifies concentrations of risk by any measure, as well as by country, region, maturity and rating. The combination of OLAP, fully integrated graphics and powerful drill-down capabilities allows you to visualize the results of analysis covering millions of exposures, any number of factors and multiple dimensions in an easy and intuitive way.

PROJECT MANAGEMENT DISCIPLINE

At SunGard, we recognize that the success of any software implementation depends significantly on effective project management. Delivered and

supported by our team of industry experts, SunGard provides consistent, predictable implementations "on time and on budget." We use a Rapid Application Development approach to handle client-specific requirements, and involve business users extensively throughout the iterative process. Key controls minimize project risk, designed to ensure an efficient implementation, on time and on budget —without surprises.

THE AMBIT BANCWARE CAPITAL MANAGER DIFFERENCE

- Transparency and audit-ability
 - Drill down to the lowest level of detail for full transparency and audit-ability
- Time to value
 - Extensive, preconfigured models and calculations delivered out of the box, allowing for quick deployment
 - Rapid application development and professional project management assures on time, on budget implementation
- Lower total cost of ownership
 - Business users can easily modify calculations, eliminating reliance on expensive outside consultants
- Future-proof solution
 - Extensible, open platform enables development of new models and analytic tools
 - Stay in compliance today... and tomorrow



www.sungard.com/ambit

For more information contact us at ambitinfo@sungard.com

Americas

Boston, MA
Calabasas, CA
Livingston, NJ
New York, NY
Sao Paulo, Brazil
Stamford, CT

Western Europe

Antwerp, Belgium
Frankfurt, Germany
Geneva, Switzerland
London, UK
Luxembourg
Mechelen, Belgium
Milan, Italy

Paris, France
Surrey, UK
Winterthur, Switzerland
Zurich, Switzerland

Eastern Europe

Bratislava, Slovakia

Middle East

Dubai, United Arab Emirates

Asia

Bangkok, Thailand
Beijing, China
Hanoi, Vietnam
Hong Kong, China

Kuala Lumpur, Malaysia

Manila, Philippines
Seoul, South Korea
Shanghai, China
Shenzhen, China
Singapore
Taipei, Taiwan
Tokyo, Japan
Karachi, Pakistan

Australia/New Zealand

Melbourne, Australia
Perth, Australia
Sydney, Australia
Christchurch, New Zealand

SunGard's solutions for banking are used by more than 800 banks in 70 countries including 41 of the world's top 50 banks. SunGard provides a comprehensive core banking solution and best-of-breed point solutions for retail, commercial and private banking, straight through enterprise processing, treasury management, finance, risk and compliance, including Apsys, BancWare, STeP and System Access.

© 2008 SunGard

Trademark Information: SunGard, the SunGard logo and Ambit, Apsys, BancWare, STeP and System Access are trademarks or registered trademarks of SunGard Data Systems Inc. or its subsidiaries in the U.S. and other countries. All other trade names are trademarks or registered trademarks of their respective holders.