

GET THE MOST OUT OF YOUR BUDGETING AND PLANNING PROCESSES

Ambit Budgeting & Planning brings together the cash flow and behavioral power of Ambit ALM with the analytical and reporting ease of use in Ambit Profitability to create the most powerful bank specific budgeting, planning and forecasting tool on the market. Ambit Budgeting and Planning is the latest addition to SunGard's Ambit Risk & Performance Management suite of products which consists of ALM, Regulatory and Economic Capital, Profitability and Relationship Manager along with supporting risk measurement solutions for FTP, Liquidity, Ops and Market risk.

As an integral part of SunGard's Ambit Performance Management solution suite, Ambit BancWare Budgeting & Planning helps financial professionals build and modify budgets in a decentralized fashion, manage and project cost center-level financial statements interactively, and align plans with the organization's strategic goals.

Ambit BancWare Budgeting & Planning is designed specifically for financial institutions providing unequalled insight into the details of a bank's budget. This includes detailed net interest margin simulations inclusive of a fully Funds Transfer Priced balance sheet as well as non-interest income and expenses.

We understand that each institution's needs are unique. With our flexible and scalable planning platform, we can tailor a solution that's right for you. Ambit BancWare Budgeting & Planning is integrated with the entire Ambit Risk & Performance Management solutions for data management, risk management, financial planning, profitability and performance measurement. Over 400 banks, financial institutions, mortgage and credit lenders worldwide trust Ambit Risk & Performance Management to effectively deliver high-caliber, actionable intelligence.

Consistency is critical to effective financial analysis. Ambit Risk & Performance

Using Ambit Risk & Performance solutions you can:

- Have a single source of cleansed and reconciled data for all financial analysis applications
- Share market assumptions with Ambit BancWare ALM
- Transfer price your entire balance sheet with Ambit BancWare FTP
- Share the completed plan with Ambit BancWare Profitability
- Gain complete understanding of ALM and Budget forecasts as compared to Actuals on a risk adjusted basis
- Enhanced STP of transactions across all bank channels

Management integrated solutions let you create and share data, assumptions and definitions across your financial processes. While users across the enterprise can interact directly with the information, underlying rules and methodologies are maintained centrally.

Implement a 'True Bank Model'

Banks are no longer forced to assimilate all the elements of the balance sheet's runoff and FTP profile from their treasury group or worse, budget at the ledger level.

Ambit BancWare Budgeting & Planning sets a new standard for the budget and planning process by exposing the full power of our ALM cash flow engine to managers throughout the organization. Ambit BancWare Budgeting & Planning generates detailed cash flows on a behavior adjusted basis for the existing balance sheet, all new volumes and all the components of net interest margin including FTP. By incorporating both current position and new business volumes on a fully cash flowed basis into the development of the forecast, managers at all levels can more accurately determine the amount of new business and the pricing spreads required to reach their growth and net interest margin targets.

Using a 'true bank model', managers can:

- Accurately capture the behavioral and risk dynamics of their balance sheet
- Incorporate the latest market assumptions
- Manage margin contribution and performance through FTP for both existing and new business
- Create detailed budgets for branch openings, closings, sales and mergers
- Infuse accountability throughout the planning process

Go Beyond Standard Budgeting Practices

Ambit BancWare Budgeting & Planning provides you with completely customizable budget layouts and formats. You can construct flexible budget templates—utilizing all account level data, key rates and yield curves, non-financial statistics, and sub-general ledger detail—for every center, division, product, or line of business. The system can accommodate any number of complex or unique budgeting methodologies, geared to model products on your balance sheet.

Ambit BancWare Budgeting & Planning delivers:

- Customizable planning methodologies for the balance sheet and income statement
- Expenditure-level fixed asset planning with project id tracking
- Employee-level payroll planning
- True 'top-down' and/or 'bottom-up' planning capabilities
- User-defined balancing and inter-company eliminations
- Statistical based budgeting to derive balances, fees and expenses from statistical data
- Flexible scenarios and versioning functionality throughout the model

Ambit BancWare Budgeting & Planning takes budget preparation one step further than most other vendors, allowing you to budget with extensive detail by individual employee, pay code, position — or anything in between. The Salary Planning module can accommodate everything that impacts your payroll budget

easily and effectively. Salary Planning allows you to define any number of payroll statistics and tables, including items such as min/max and mid-point pay tables, benefits and payroll taxes.

Collaborate Across the Organization

Ambit BancWare Budgeting & Planning is designed to involve the entire organization in the planning process right from the start. Users company-wide can collaborate in budget and forecast development and analysis. With flexible access methods, it's easy to incorporate a large, multi-level decision-making team in the planning process via the Web, your corporate LAN, or email. Ambit BancWare Budgeting & Planning is designed to bring all the sources of planning data (general ledger, payroll, fixed asset, loan, deposit, and other critical applications) into a single data source, cash flow the data, and present it to all key planners in a secure and controlled process. Ambit BancWare Budgeting & Planning utilizes workflow tools—identifying process owners, assigning security rights, and issuing automated alerts—to help executives and managers track, direct, and complete the budgeting process accurately and on time.

Analyze the Risks to Plan

Banking organizations are complex. To manage effectively, you need the ability to model and predict the variables that drive your business in the same way they actually behave. Using "what-if" simulations, Ambit BancWare Budgeting & Planning lets you accurately measure the risk inherent in the plan and assess the impact of planning assumptions. For instance, you can analyze the effects of a change in interest rates, a decrease in consumer loan production, the opening of two new branches or an across the board increase in wages.

Empower Decision Makers

Ambit BancWare Budgeting & Planning delivers the power and flexibility you need to



make confident business decisions and ensure that the right people receive the most up-to-date, accurate information available. Using Ambit BancWare Budgeting & Planning's powerful Web reporting capabilities, your managers and executives can access the data they need in real time, collaborate with colleagues, and run any number of reports at any consolidation level. With easy access to information, your managers and executives can react to trends, and make decisions based on the most current and accurately calculated data possible.

Ambit BancWare Budgeting & Planning presents information from any scenario or version of actual, budget, or forecast data in a single reporting interface. Through this intuitive Web interface, Ambit BancWare Budgeting & Planning can deliver a broad array of reports to meet your requirements, including internal and external financial statements, regulatory schedules, board packages, variance reports, and organizational profitability reports.

Getting down to the details is essential to effective budgeting. With Ambit BancWare Budgeting & Planning, you can delve into the data to answer questions, address concerns, and resolve critical issues. Using either our powerful Web reporting or Excel add-in interface and real-time on-line analysis (OLAP) capabilities, you can drill down and around on any hierarchy point for easy, ad-hoc analysis.

Flexible Architecture

Ambit BancWare Budgeting & Planning is based on open, relational databases such as Microsoft SQL combined with industry leading online analytical (olap) capabilities, and is the first bank specific budgeting and planning system to employee world class ALM calculation capabilities in real time. Scalable and bandwidth-efficient, Ambit BancWare Budgeting & Planning is designed to provide users with access to live data quickly and easily.

Streamlined Budgeting and Planning

With Ambit BancWare Budgeting & Planning you can:

- Establish and measure performance goals across your organization
- Facilitate collaboration between regions, business units and departments
- Shorten your budget cycle
- Proactively manage, benchmark execution and adjust financial strategies
- Drill into the details for a greater understanding of your financial performance
- Expedite compliance

In short, Ambit BancWare Budgeting & Planning provides the scalability, control, collaborative tools and integrated analytics your organization needs for effective budgeting and planning, and better business decisions.

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Manila, Philippines

Seoul, South Korea

Shanghai, China

Shenzhen, China

Singapore

Taipei, Taiwan

Tokyo, Japan

Karachi, Pakistan

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