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Over Eighty Percent of Banks in the United Kingdom Plan to Improve Pricing Practices in the Next Year

Nomis Solutions Sponsored Survey, Conducted by BenchMark Consulting International, Reveals Exciting Changes in Personal Lending Pricing Practices

LONDON, United Kingdom and SAN BRUNO, CA, USA July 31, 2007-- [Nomis Solutions](#), the leader in Profit-based Pricing for banking and finance, announced today the results of BenchMark Consulting International's study of the pricing practices of the United Kingdom's personal lending market. The survey, sponsored by Nomis Solutions and available immediately at www.nomissolutions.com, illustrates the paradigm shift taking place in the pricing groups of the leading financial services organizations. Results indicate that more than half of the participants are engaged in evaluating and adopting price optimisation technology.

This is the fourth in a series of BenchMark Pricing Practices surveys that are designed to reveal the current pricing practices of leading institutions in various lines of business, such as mortgages, motor finance, and personal lending. The [latest survey focused on the personal lending market in the United Kingdom](#). Consistent with the other studies, the majority of U.K. institutions believe there is significant room for improvement within their current pricing practices and are taking steps to improve them over the next year. Specific results include:

- 86% of respondents plan to improve pricing in the next year,
- 71% are focused on increasing margins,
- 43% indicated that increasing margins was their greatest challenge, and
- 51% are evaluating price optimisation technology.

BenchMark surveyed banks that manage and control approximately 75% of the total loans in the United Kingdom, and approximately 60% of personal loans. Interviewees included direct principals involved in pricing and those who had management responsibility for setting prices for their respected institutions' personal lending products. A product manager at one leading bank exclaimed, "Using pricing optimisation technology is about as exciting as pricing gets and we're thrilled to be working on this innovative new approach that is more customer-centric than our existing approach."

Peter Jobst, Managing Director, BenchMark Consulting International Europe stated, "We were very pleased with the results of this survey because it validates that the U.K. market recognises the integral role of price optimisation in achieving their objectives and is as engaged as the U.S. and Canadian market in adopting this type of technology. We weren't surprised to see that many banks are struggling to grow profits organically and that they are investing in pricing optimisation solutions to help achieve their goals."

Powered by price optimisation technology, Profit-based Pricing is an innovative approach that enables executives to strategically use pricing to increase profits and market share. The award-winning Nomis Price Optimiser™ is a business solution that combines pricing analytics, optimisation, and execution into a comprehensive pricing strategy and process. The Nomis Price Optimiser has been successfully implemented by leading banks and finance companies and is generating significant financial improvements. For example, in one instance, Nomis Price Optimiser provided a 15% increase in profits and 13% increase in market share. In another case it delivered a 22% increase in market share, and 4% increase in profits.

“The study of U.K. pricing practices validates the continued interest in and market adoption of Profit-based Pricing approaches,” said Lawrence Whittle, Managing Director and Vice President of International at Nomis Solutions. “Our first Profit-based Pricing customer was U.K.-based and was able to significantly improve its profits. Today, all of our customers are focused on managing profit and volume increases with an optimized pricing strategy. It has been very exciting to work with U.K. bank executives that embrace innovation and desire to continually improve processes and their business results.”

For those interested in learning more about Profit-based Pricing, Nomis Solutions recently announced they will be hosting the [2nd Annual Profit-Based Pricing Forum](#), taking place September 26-27 at the Macdonald Frimley Hall Hotel & Spa in Camberley, Surrey, U.K. The exclusive invitation-only event will assemble the top pricing, product management, and profitability executives from the world's leading banks and finance companies. For more information, visit <http://www.nomissolutions.com/pbpforum/index.html>

About BenchMark Consulting International

BenchMark Consulting International has specialized in improving the financial services industry since 1988. The company is a management consulting firm that improves the profitability of its financial services clients through the delivery of management decision making information and change management services to realize the benefits of business process changes. BenchMark Consulting International's expertise is in the designing, managing and measuring of operational processes.

The firm has worked with 39 of the top 50 (in asset size) commercial banks, all 14 automobile captive finance corporations, several of the largest consumer finance corporations and many regional banks throughout the United States. Internationally, BenchMark Consulting International has worked with the five largest Canadian commercial banks, more than 40 European organizations in 16 different countries, in addition to financial institutions in Latin America, Asia and Australia.

The company is a wholly owned subsidiary of Fidelity National Information Services, Inc. BenchMark has dual headquarters in Atlanta, GA and Munich, Germany. For more information please go to www.benchmarkinternational.com.

About Nomis Solutions

Nomis Solutions is the recognized leader in Profit-based Pricing for banking and finance. Powered by price optimisation technology, Profit-based Pricing is an innovative approach that enables executives to strategically use pricing to increase profits and market share. The award-winning Nomis Price Optimiser is a suite of business solutions that combine pricing analytics, optimisation, and execution into a comprehensive pricing strategy and process.

The suite includes specific solutions for Motor finance, mortgage, home equity lending, personal lending, and deposits. Each solution delivers benefits within 12 weeks, increases profits by 10-20%, and provides valuable insights about customers and portfolio performance within a strong compliance framework. Select customers include AmeriCredit, Ford Motor Credit, GE Consumer Finance, HBoS, and WaMu. Headquartered in San Bruno, USA Nomis Solutions with the

European head office in London, United Kingdom. Visit www.nomissolutions.com or contact us at info@nomissolutions.com or +44 1530 812428.

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