

**Contact:**

Bill Cox  
Experience Communications  
208.381.0001  
[bill@experiencecom.com](mailto:bill@experiencecom.com)

Kathryn Barry  
Senior Marketing Manager at Nomis Solutions  
650.588.9800 x 233  
[kathryn.barry@nomissolutions.com](mailto:kathryn.barry@nomissolutions.com)

**BMO Bank of Montreal Adopts Nomis Solutions' Pricing Optimization Across Multiple Product Areas**

*Nomis Price Optimizer™ To Allow BMO to Better Allocate Capital, Gain Greater Insight into Customer Preferences and Incorporate Strong, Repeatable Processes*

**SAN BRUNO, CA November 10, 2008** -- [Nomis Solutions](#), the leading provider of best-in-class Pricing and Profitability Management for financial services companies, today announced that BMO Bank of Montreal (NYSE: BMO) has selected the Nomis Price Optimizer. BMO will deploy Nomis Solutions' award-winning pricing optimization solution for originations and retention across multiple product areas with an initial focus on personal and indirect lending. Scheduled to deploy its first set of optimized rates early in 2009, BMO is anticipating greater agility in the rapidly changing market.

By deploying the Nomis Price Optimizer across multiple product areas, BMO will be leveraging a best-in-class pricing and profitability management approach that is based on a quantifiable understanding of the impact of pricing on customer response, product performance, and risk. BMO will then have a more consistent, repeatable and efficient pricing process that allows them to make changes more dynamically and with a higher level of confidence.

"With our work in the Canadian market over the past two years, we've learned a lot about customer response to offers and pricing and have demonstrated our ability to materially impact financial performance for our customers," said Nomis Solutions' Chairman and CEO, Dennis Stradford. "We look forward helping BMO adopt a more advanced and dynamic approach to pricing strategically across its retail banking businesses."

The award-winning Nomis Price Optimizer is designed for executives responsible for pricing loan and deposit products who want to use pricing strategically to drive financial performance at the national, regional, and local levels. This solution is the backbone of the Pricing and Profitability Management suite and delivers a clear understanding of customer response and how price impacts performance. By leveraging this information, the pricing team can quickly pinpoint which segments are under-priced or over-priced and better tailor pricing decisions to meet performance targets. Nomis Price Optimizer also helps build a more attractive portfolio mix to meet the "originations to order" requirements of the securitizations market. Currently deployed at more than 12 banks and finance companies worldwide, Nomis Price Optimizer optimizes more than \$5 Billion in consumer lending each month.

**About Nomis Solutions**

Nomis Solutions enables best-in-class Pricing and Profitability Management for financial services companies. Through a combination of advanced analytics, innovative technology, and tailored business processes, the Pricing and Profitability Management™ Suite delivers quick time-to-

benefit, and improves financial and operational performance throughout the customer acquisition and portfolio management processes.

The Pricing and Profitability Management™ Suite of business solutions includes the award-winning Nomis Price Optimizer™, the Nomis Offer Optimizer™, the Customer Portfolio Optimizer™, and the Nomis Navigator™. These solutions are designed to meet the specific requirements of auto finance, home equity lending, personal lending, mortgage, and deposits executives. Select customers include Abbey, AmeriCredit, Chrysler Financial, HBOS plc, and Royal Bank of Canada. Headquartered in San Bruno, CA, Nomis Solutions also has offices in London, United Kingdom. Visit [www.nomissolutions.com](http://www.nomissolutions.com) or contact us at [info@nomissolutions.com](mailto:info@nomissolutions.com) or 650-588-9800.

###

Nomis Solutions, the Nomis Price Optimizer™, Nomis Offer Optimizer™, the Customer Portfolio Optimizer™ and the Nomis Pricing and Profitability Management™ Suite are trademarks or registered trademarks of Nomis Solutions, in the United States and in other countries. Other product and company names herein may be the trademarks of their respective owners.