

NEWS RELEASE

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Nomis Solutions and Oliver Wyman Partner to Help Retail Banks Increase Net Interest Margins, Navigate a New Interest Rate Environment, and Deepen Customer Relationships

Joint Collaboration Combines Oliver Wyman's Financial Services Consulting Expertise with Nomis Solutions' Pricing and Profitability Management Software to Deliver a Comprehensive Solution for Retail Banks

SAN BRUNO, CA and NEW YORK, NY – October 9, 2013 – Nomis Solutions, the leading provider of pricing and profitability management solutions for financial services companies, and Oliver Wyman, a leading global management consulting firm, have joined forces to help financial institutions increase the profitability of their retail deposit portfolios. The alliance brings Nomis Solutions' best-in-class pricing and profitability management analytics and software together with Oliver Wyman's strategic management consulting expertise in working with leading banks.

Key points of the joint collaboration:

- Oliver Wyman will leverage Nomis Solutions' pricing analytics, software tools, and team of pricing experts
- Nomis Solutions will work with Oliver Wyman to offer its Pricing and Profitability Management Suite and the Nomis Score™ to the deposits and treasury market in midsize and large US and Canadian banks

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- The firms expect to develop innovative new products and services specifically for the US and Canadian markets

The combined offering helps banks more accurately forecast the impact of pricing changes on revenue and margins, and then determine the optimal pricing decisions to execute, including the timing of these pricing changes in a changing rate environment. In addition, banks can gain insight into how to respond to competitive pricing changes in real time, and to manage market changes to retain a stable deposit base. In effect, banks can equip themselves with improved insight into the impact of future interest rate rises. The collaboration is already in the market, with joint engagements at multiple US banks. An upcoming deposits webinar will be hosted by Nomis and Oliver Wyman in the fourth quarter of 2013.

“Between regulatory concerns and record low interest rates, deposit businesses have faced tough challenges – but with the rate outlook improving, there’s an opportunity to recover a lot of value in the next few years,” said Aaron Fine, Partner in Oliver Wyman’s Retail and Business Banking practice. “But the environment has also gotten a lot more complex. With heightened awareness, increased digital access and an evolving competitive landscape, it’s going to be difficult to use historical experience to guide pricing decisions. Working with Nomis, we can quickly arm our clients with a highly sophisticated, highly flexible digital era solution to a digital era problem. Our clients will be ready for the challenge,” added Fine.

Frank Rohde, CEO of Nomis Solutions, said, “Financial institutions fully understand that they need to leverage data and science to make better decisions, especially in pricing and targeting. However, putting in place the right strategies and technology to drive net interest margin expansion through optimized decisions can take time to implement and be challenging to execute. Working with Oliver Wyman, we expect to help the industry accelerate the adoption of more holistic, analytics-based pricing solutions.”

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About Nomis Solutions

Nomis Solutions provides 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. With experience working on over 50 implementations in the Banking and Finance world, Nomis Solutions customers have optimized over \$600 billion in banking transactions and generated over \$600 million in incremental profits.

Headquartered in Silicon Valley, Nomis Solutions also has offices in Toronto and London. Visit www.nomissolutions.com or contact us at info@nomissolutions.com or 1-650-588-9800 or +44 0207 812 7251.

About Oliver Wyman

Oliver Wyman is a global leader in management consulting. With offices in 50+ cities across 25 countries, Oliver Wyman combines deep industry knowledge with specialized expertise in strategy, operations, risk management, and organization transformation. The firm's 3,000 professionals help clients optimize their business, improve their operations and risk profile, and accelerate their organizational performance to seize the most attractive opportunities. Oliver Wyman is a wholly owned subsidiary of Marsh & McLennan Companies [NYSE:MMC]. For more information, visit www.oliverwyman.com. Follow Oliver Wyman on Twitter @OliverWyman.

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