

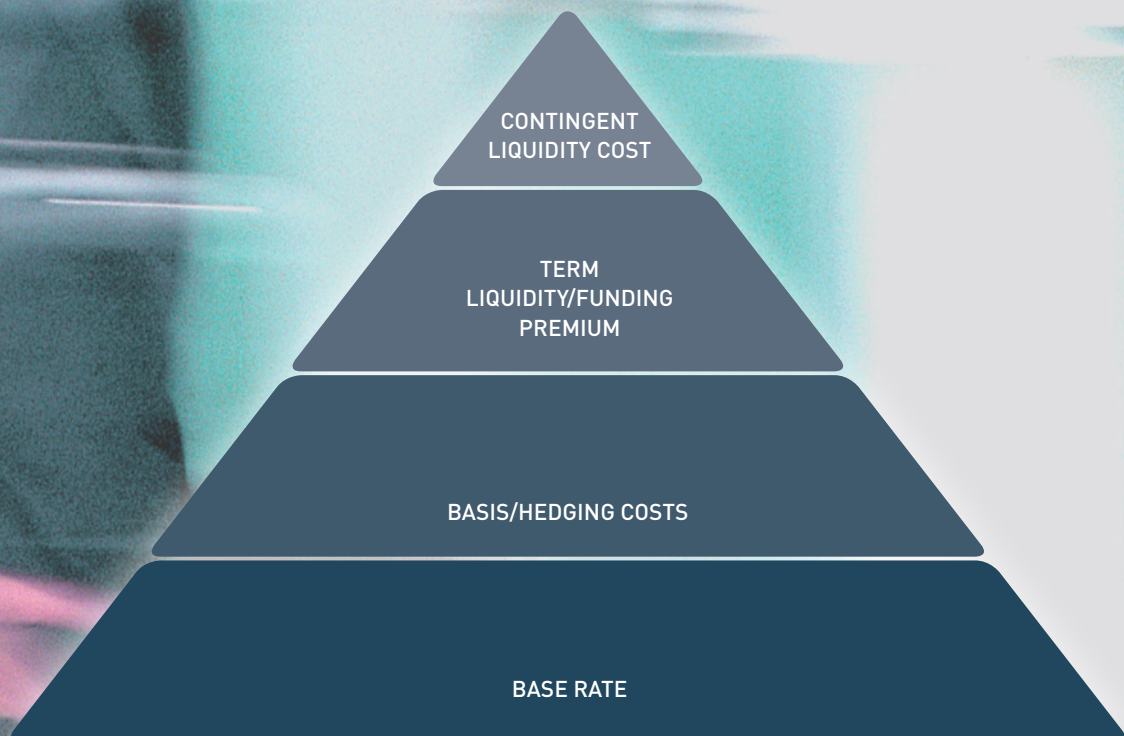
MORS TRANSFER PRICE MANAGER™

FOR TREASURY, ALM
AND BALANCE SHEET
MANAGERS IN BANKS

TRANSPARENT MECHANISM FOR
PASSING ON THE COST OF FUNDING
TO THE PRICING OF THE PRODUCTS

BASEL III COMPLIANT
FTP SOLUTION

TRANSPARENT, AGILE AND INFORMATIVE
covering all cost layers



MORS TRANSFER PRICE MANAGER™

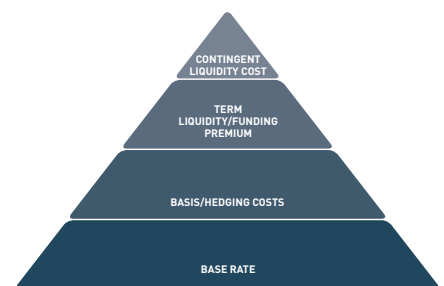
AN EFFICIENT STEERING TOOL, WHERE FTP LEVELS CAN BE ALTERED
DYNAMICALLY AND THE EFFECTS CAN BE MONITORED IN REAL-TIME.

KEY FUNCTIONALITIES

- Automated, flexible and transparent solution.
- Pricing based on infinite amount of user-defined curves.
- Contingent liquidity cost included, such as Liquidity buffer cost.
- FTP levels for any product, business line, client segment can be altered dynamically.
- Possibility to incorporate bonus and malus for efficient steering.
- Complete drill-down and monitoring of FTP-effects for all transactions.
- Highly automated FTP process.
- Dynamic FTP solution offering a powerful combination of ALM, Front-Office, Treasury and Data Consolidation solution features.

MORS SOFTWARE COMBINES

- A complete solution (MORS Transfer Price Manager™) for automating banks' internal transfer pricing.
- Consulting services to establish a mechanism to pass on the cost of funding to steer the product pricing.



TRANSPARENT, AGILE AND
INFORMATIVE COVERING ALL
COST LAYERS

DYNAMIC FTP SOLUTION

CONTINUOUS CALCULATIONS,
INTELLIGENT INTERFACING
AND REAL-TIME MONITORING