

Financial
Insights[™]
An IDC Company

A Global Financial Services Research and Advisory Firm

www.financial-insights.com



About Us

Financial Insights is a leading independent and global provider of research-based advisory and consulting services that enable financial services industry executives to maximize the business value of their technology investments; minimize technology risk through accurate planning; benchmark themselves against industry peers; adopt industry best practices and drive technology-enabled business innovation. We are headquartered just outside of Boston, Massachusetts and have regional offices in Asia, Canada, Europe and Latin America.

Companies large and small depend on us for our accuracy, insight, relevance and global reach. By choosing us, they know they will receive solid, trusted advice from a financially sound, independent, unbiased, and highly-respected advisory firm.

Financial Insights is a part of International Data Corporation (IDC). IDC has continually examined IT trends and delivered accurate technology forecasts, dependable service and client advice for more than 43 years. The foremost global market intelligence and advisory firm with more than 900 analysts in over 90 countries, IDC and Financial Insights are both part of the IDG family, the world's leading technology media and events company. Since its founding in 1964, IDG has grown to become a multi-billion dollar company with more than 13,000 employees worldwide. Today, IDG is the largest technology media, research and event management company in the world, reaching more than 120 million technology buyers in 85 countries.

About You

Whether you represent a financial institution or a solutions provider to the financial services industry, the more you know us the more you benefit by:

- Engaging with many of the industry's most talented minds to extend your understanding and turn what could be static information into actionable knowledge

- Receiving advice which validates changes, expansions and strategies because it is data driven and based on factual evidence
- Working with local, "on the ground" analyst teams available during your business hours

Relevant

For success, you must be relevant in your marketplace. Financial Insights provides trustworthy, timely and high-quality advice to help our Clients be relevant in theirs. Your success depends on many factors, including:

- Understanding the dictates and changing needs of your valued Clients and Business Partners
- Clearly identifying and skillfully managing industry trends pertaining to implementations and technology investments
- Knowing the competition and anticipating their moves well ahead of time
- Obtaining up-to-the-minute analysis of major industry events that affect you and your firm

Accurate

For continuous and sustainable success, you must not only be relevant and insightful, but you must also be accurate. These three attributes go hand-in-hand as you achieve long-term, defensible, and praiseworthy growth.

Clients of Financial Insights utilize our research and consulting services to guide their critical investment decisions, plan for their future technology and business needs, and benchmark themselves vis-à-vis their competitors.

By forming a business relationship with us, you will receive accurate and timely advice to help you stay current on effective solution offerings to help you advise and steer your business.

Insightful

To be relevant, you need to be insightful. Your challenge, like many others, may be that you are forced to “do more with less.” You may be doing everything you can to just keep up with present demands. By extending your capabilities and teaming with Financial Insights, you will be able to employ more facts, pertinent figures and receive the most insightful, informed outlook available as you counsel your internal and external Clients and Partners. You will:

- Gain insight into emerging technology trends and their potential impact on the financial services market
- Keep abreast of the latest business trends across the industry, including consumer and business finance, insurance as well as the trading and investment markets
- Maximize your firm’s unique strengths within specific regions with high-level product validation whether you are a market participant or a market provider

Management Consulting & Custom Research

No one size fits all, and the same is true about off-the-shelf research. Our Clients often have unique research needs. We meet those needs through our customized, proprietary research services. Our consulting group has extensive industry experience, and we draw upon IDC’s wide-ranging resources to deliver quantitative research in a timely and cost-effective manner.

Our unique ability to supply detailed analyses for more than 90 countries around the world can easily be incorporated into specific research projects for clients requiring a more customized perspective.



Information Technology Opportunities in Financial Services

While this vertical provides ample business opportunities, it is one of the most complex to understand and, consequently, one of the most difficult industries in which to achieve sustainable success. Using in-depth research and market forecasts, we prepare guidance tools for the serious players in the market and offer streamlined deliverables for those simply evaluating the market for entry. Financial Insights has the most extensive country-specific market sizing and forecasts available worldwide.

Country specific research and forecasts include, but are not limited to, the United States, Canada, Mexico, Brazil, United Kingdom, Germany, the Netherlands, France, Spain, Italy, Norway, Finland, Belgium, Switzerland, Czech Republic, Poland, China, India, Japan, Singapore, Malaysia, Australia, New Zealand, Indonesia, Korea, and Taiwan.





Client Services



Global Reach

Ensure you are doing the right things in the right markets. Identify project pitfalls and success factors to better determine investment returns and total cost of ownership. Make sure you understand:

- Regional and national regulatory changes and their impact on technologies and operations
- Econometrics, such as market size, market growth rates, and economic conditions at the country level for the major markets within the industry
- Competitive landscapes at the regional and country levels both for institutions as well as for market providers

Analyst Access

Working with local, “on the ground” analyst teams available during your business hours is key to obtaining up-to-the-minute analysis of major industry events, the latest trends, and emerging technologies that have potential impact on the market segments in your hemisphere. And as a subscriber to our syndicated research, analyst access time is never limited – you may contact our analysts as much as you need to.

Executive Conferences and Councils

We believe that in-person communications and forums for peer-to-peer communication are vital components for achieving broad and deep knowledge and leadership in the financial services industry. Financial Insights has teamed with IDC to provide industry leadership via Executive Conferences in all of our major markets. Our sponsored conferences are topical and specific to issues in that market. We have attracted thousands of the world’s leading institutions to cities like Paris, London, Frankfurt, Prague, Budapest, Warsaw, Amsterdam, Copenhagen, Dublin, Edinburgh, Hong Kong, Beijing, Sydney, Jakarta, Kuala Lumpur, Singapore, Mumbai, New York and Boston to learn from us and each other.

Financial Insights also offers membership in our Collaborative Research Councils available exclusively to financial institutions, insurance carriers and securities firms. These councils meet several times a year and are designed to drive technology enabled business innovation. The Councils bring together line-of-business and IT managers to truly solve industry issues. Membership comes with its benefits – specific research reports and analyst advice, anytime, anywhere.

Go-to-Market Services

Timely surveys of customers affect investments. Do you survey your customers? Do you understand their needs, wants and desires? As part of our Go-to-Market service offering, we provide multiple ways to obtain customer feedback and, therefore, improve customer retention. Content-based marketing drives responses for more qualified leads. Prospects who register for a Financial Insights webcast or download a piece of research on a hot topic demonstrates a genuine interest that relates to your business objective. Explore our broad range and full selection of options that will support you in every aspect of your marketing programs and customer relationship management.

Banking Services

Charting a course through the complex landscape of banking services requires a deep understanding of the market and the ability to forecast and predict future trends accurately. For retail, wholesale, and commercial financial institutions, and the providers and advisors that serve them, we furnish the knowledge necessary to define and put into place proven business practices that create competitive advantages. Contention for resources to streamline delivery channels, develop new products in response to market demand, or automate additional revenue streams is increasing. We deliver insights into these issues as well as provide research on core banking technology for our Clients.



Capital Markets Services

The world's capital markets are in a state of flux: regulations are constantly changing, new compliance issues and unpredictable market infrastructure have a direct and, at times, adverse impact on the trading systems at banks, brokerages and asset management firms. Based on a thorough understanding of today's environment, our forward-looking research prepares Clients for the ever-changing landscape of capital markets. We examine the impact of all these dynamics on the technology infrastructures and business models of market participants in an increasingly global, 24-hour trading world.

Financial Markets Investor Services

Providing both quantitative and qualitative analysis helps investors know what stocks to buy and which to sell for the short and long term. Our coverage includes mid cap/regional banks, tier 2 and tier 3 broker/dealers, insurance companies, service/network providers all from a financial markets perspective and provides insight into the technologies used by these companies and how they are mitigating risk and increasing shareholder value. Whether you are looking for real time analysis, or third party independent financial investment commentary, our Investor services team is ready to deliver.

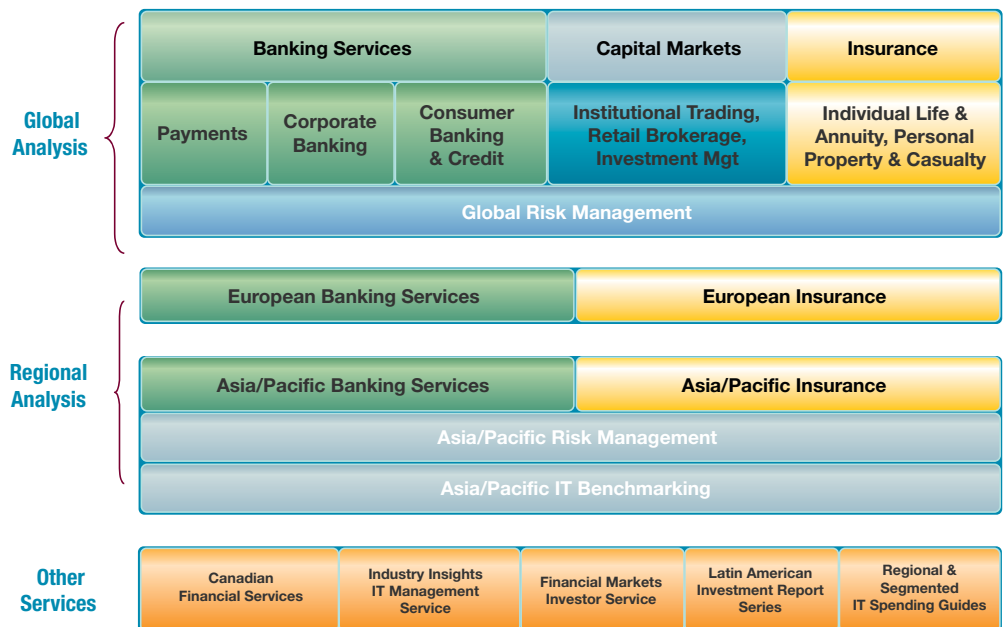
Risk Management Services

Perhaps the most critical component for any successful financial services institution is its ability to manage and hedge risk. Risk is inherent to our industry and needs to be measured and analyzed across different segments and lines of business. Regulatory agencies around the world are placing increasing pressure on institutions to measure and manage risk better. We have the world's only dedicated research advisory service focused exclusively on financial services risk management. We analyze market risk, operational risk, credit risk, and underwriting risk, as well as regulatory developments which impact these areas.

Insurance Services

The continuing consolidation, demutualization, and specialization within the industry demands best practices in all aspects of insurance company operations – financial management, product development, information systems, and client services. We provide insurance carriers and technology providers to the insurance industry timely and actionable information about the impact of current and emerging technologies on the individual life and annuity market and the personal lines of the property/casualty market as well as analysis on a firm's position within the industry.

Research Practice Areas



Source: Financial Insights 2007

Primary Research Delivers Relevant Results

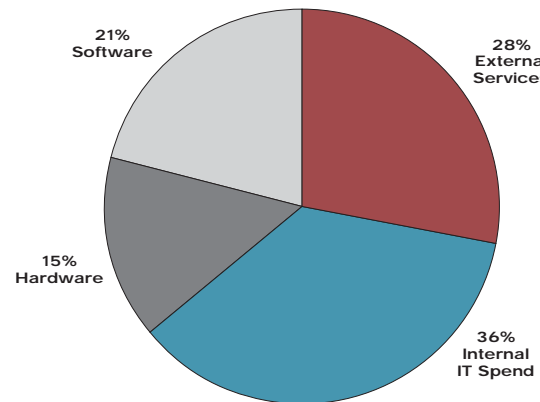
Whether your issue is expanding revenue through delivery channels, improving operational efficiency, or optimizing the customer experience, you have multiple business objectives. By teaming with Financial Insights, you gain the ability to base your operational and technology investment decisions on hard facts because our market trends and forecasts are based on extensive primary data analysis, not the just secondary opinions or estimates that many others rely upon. Financial Insights has rapidly gained the reputation as the leading provider of primary data for the financial services industry. Through our extensive survey work of market participants, such as banks, investment firms, insurance providers and to the markets they serve, Financial Insights provides the most in depth view of market trends and market sizing.

- In partnership with SourceMedia, Financial Insights publishes specific industry rankings with American Banker and Securities Industry News. For the Insurance segment, our Insurer's Choice technology ranking is published through TechDecisions, a National Underwriter Company publication. And our comprehensive ranking databases deliver dynamic on-demand data with our FinTech DNA Data n' Analytics visual analytics product which assists vendors and investment bankers on determining who are the leading to lagging financial services providers in today's competitive environment.



Relevant Results

IT Capital Markets Spend by Technology Segment



5-YR CAGR

Hardware	5.0%
Software	6.4%
External Services	6.3%
Internal IT Spend	5.7%

- Our Marketplace studies explore the competitive forces at work in a market segment and provides an in-depth comparison of the participating vendors/providers and their products and/or services. Each include detailed profiles of the technology providers covered in the report.
- Our IT Spending Guides offer segmented regional and country-level analysis to provide perspective on IT spending within multiple tiers of financial institutions and solution categories. The Guides detail projected 5 year growth segmented by technology components, solution categories, institution type and size

Source: Financial Insights, Worldwide Capital Markets IT Spending Guide, 2007



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