

NEWS RELEASE

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DBS BANK (HONG KONG) LICENSES MARGINTRAC FROM FINANCIAL SOFTWARE SYSTEMS

DBS Bank (Hong Kong) Limited has licensed Financial Software Systems' MarginTrac Trading and Relationship Management system. MarginTrac will be integrated with Reuters' RET-AD platform to provide DBS with an integrated solution for managing client accounts, internet trading, order management, position management, client collateral management, funds transfers and multi-lingual reporting.

DBS Bank (Hong Kong) Limited is a subsidiary of DBS Group, which is headquartered in Singapore and is the largest banking group in Southeast Asia. The largest bank in Singapore, and the fifth largest banking group in Hong Kong as measured by assets, DBS is a full-service bank, active in corporate, retail and investment banking. As of December 31, 2003, DBS Group had assets of approximately SGD 160 billion (USD 94 billion). DBS is the first bank in Asia with significant corporate and retail presence in both Singapore and Hong Kong, and has branches and offices in China, Japan, Indonesia, India, Korea, Taiwan, the United States and the United Kingdom.

MarginTrac is a complete Client Relationship Management solution for FX margin trading and collateral management. MarginTrac provides straight through processing of spot, forward, option and collateral transactions, from deal capture -- including client trades generated over the internet through RET-AD -- to the generation of general ledger accounting entries.

At the heart of MarginTrac is a multi-threaded engine. The MarginTrac Engine will consolidate various types of collateral and cash accounts from DBS's banking systems, with the clients' positions and with clients' outstanding orders to provide a real-time data warehouse of client information that will be continuously evaluated. The real-time client data will be published through MarginTrac's data services to client relationship management blotters that are internal to DBS, to the RET-AD internet dealing platform, and to various DBS client-reporting services.

MarginTrac will provide DBS with calculations and monitoring for P&L, margin positions, margin calls, clients' trading capacity, and counterparty net open positions. MarginTrac provides real-time margin calculations based upon changes in clients' positions, changes in clients' collateral, and changes in market revaluation rates. MarginTrac's calculation engines have demonstrated in production environments the ability to process over 10,000 transactions a day in a 24-hour trading environment across multiple financial centers.

Michael Wee, Financial Software Systems' General Manager, Asia-Pacific, stated, "We are pleased to be working with DBS, and with Reuters, to provide DBS with a leading-edge solution for customer trading and electronic trading. DBS is one of the largest and one of the most forward-looking banks in Asia, and Reuters is a well-known leader in providing electronic trading solutions. Combining the

vision of DBS with Reuters Electronic Trading and MarginTrac's trading and relationship management capabilities will produce a powerful, comprehensive trading platform and a satisfying trading environment for DBS's clients. The MarginTrac-RET collaboration will bring together all of the pieces required to support electronic FX trading for private banking, retail, and corporate clients."

MarginTrac will be installed at DBS on a Windows Server 2003 platform utilizing Microsoft's SQL 2000 database server. Financial Software Systems also offers MarginTrac on a UNIX database platform and the Sybase Database Server. Financial Software Systems will tightly integrate MarginTrac with a number of DBS's banking systems including their account management, e-mail and SMS systems. In addition, Financial Software Systems will build an interface from MarginTrac to DBS's wholesale position management system so that the risk of client positions can be managed at the wholesale level.

Financial Software Systems is headquartered in Horsham, Pennsylvania, producing foreign exchange and interest rate risk management software for banks, fund managers, and corporations. Financial Software Systems supports some of the leading financial institutions around the world.

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