

## Linedata Offers Enhanced Loan Origination Solution to Manage Risk for Multiple Lines of Business and Products

*Newest Version of Linedata Capitalstream Lending and Leasing Platform Provides Enhanced Capabilities for Risk Management and Regulatory Compliance for Lending and Leasing*

PARIS, SEATTLE, IRVINE, August 1, 2013: Linedata, the global solutions provider dedicated to the investment management and credit industries, has announced the availability of the latest release of Linedata Capitalstream, the loan origination and risk management solution for lending and equipment finance.

With its recent acquisition of Capitalstream, Linedata has reinforced its global leadership as a provider of mission-critical solutions and services in the lending and equipment finance space. Linedata solutions address the needs of multiple finance verticals, from equipment finance, vehicle manufacturers, to consumer credit and commercial lending by regional and global banks in Europe, the Americas and Asia-Pacific. Linedata's award-winning solutions - including Linedata Capitalstream, Linedata Ekip, and Linedata Profinance - have been deployed in 150 environments in 32 countries.

In the 2012 Linedata Survey of Best Practices in Commercial Lending assessing the views and concerns of over 180 C-level managers in leading regional and global banks, respondents focused on risk management as a top-level challenge: the ability to monitor portfolio credit risk and to track exposure across business units were identified as among the most pressing issues facing the institutions surveyed.

The functional enhancements included in the new Linedata Capitalstream release are designed to enable bank lending and equipment finance teams to meet the growing challenges of risk management throughout the credit process as well as the need to assess commercial customer relationships across multiple products and lines of business. Additionally, the solution now offers greater usability to streamline common tasks, improved ease of system configuration and administration, and enhanced technology for the rapid construction of secure system interfaces.

"We are pleased to offer our customers and other institutions an enhanced version of Linedata Capitalstream that enables both lenders and lessors to address the risk management challenges they face in a rapidly-evolving regulatory environment," commented Deb Biswas, Executive Vice President of Sales for Linedata Lending and Leasing in North America. "Our own proprietary research and experience with clients are both telling us that banks are looking for more than a single-line-of-business niche product for loan and lease origination. Lending teams need comprehensive solutions that span multiple lines of business while supporting risk management at both the business unit and enterprise level. Linedata Capitalstream is unique in its ability to address those extended requirements with a solution that can scale to meet the needs of a regional bank, a global institution, or a multinational, multi-currency equipment manufacturer."

The new release is currently available to all Linedata Capitalstream clients and is expected to be widely adopted across the Linedata Capitalstream user community.

### HEADQUARTERS

Linedata  
19 rue d'Orléans  
92523 Neuilly-sur-Seine Cedex  
France  
Tel: +33 (1) 47 77 68 25  
Fax: +33 (1) 47 08 11 78

BOSTON - BEIJING - DUBLIN - EDINBURGH - HONG KONG

IRVINE - LONDON - LUXEMBOURG - MADRID - NEW YORK

PARIS - RIGA - SEATTLE - TORONTO - TUNIS

[www.linedata.com](http://www.linedata.com)

**ABOUT LINEDATA**

Linedata is a global solutions provider with 700 clients operating in 50 countries. With more than 1000 employees across the globe, Linedata is dedicated to the investment management and credit community. Linedata has been at the service of the financial industry from day one, and applies its market and client insight to provide innovative and tailored mission-critical software and services that help its clients grow. As a pioneer for over 10 years with the setup of SaaS infrastructure for the financial industry, Linedata has preached and spread this model throughout the global financial community, for its full range of products. Headquartered in France, Linedata achieved revenues of EUR 144 million in 2012. This company is listed on Euronext Paris FR0004156297-LIN - Reuters LDSV.LN - Bloomberg LIN:FP.

---

**Fore more information:**

**Andrew Lea**  
**North America Marketing Manager, Lending & Leasing**  
Tel: +1 949 544 2830  
Email: [andrew.lea@na.linedata.com](mailto:andrew.lea@na.linedata.com)  
[www.linedata.com](http://www.linedata.com)

**HEADQUARTERS**

Linedata  
19 rue d'Orléans  
92523 Neuilly-sur-Seine Cedex  
France  
Tel: +33 (1) 47 77 68 25  
Fax: +33 (1) 47 08 11 78

BOSTON - BEIJING - DUBLIN - EDINBURGH - HONG KONG  
IRVINE - LONDON - LUXEMBOURG - MADRID - NEW YORK  
PARIS - RIGA - SEATTLE - TORONTO - TUNIS

[www.linedata.com](http://www.linedata.com)