

Risk management and innovation are the priorities for credit institutions in 2013

Linedata publishes the results of its 2nd survey of lending and asset finance industry

PARIS, BOSTON, LONDON and HONG KONG, January 16, 2013: Linedata (NYSE Euronext: LIN), the global solutions provider dedicated to the investment management and credit industries, today announced the results of its second annual survey on the priorities and challenges facing the lending and asset finance sector.

Compliance is still a major concern, but risk management now outranks it as the crucial issue for 2013

Cited as the top priority for 2013 by over 68% of survey respondents, and even more within the consumer credit and vehicle leasing sectors, **risk management** also reflects the concern amongst companies to conform to new regulations and continue investing heavily in their back office systems.

New innovation for a new commercial offer: a strategic focus

Broadening their commercial offer with new financial products and cutting costs were the main priorities for credit institutions in 2012.

In 2013, the development of front office tools - an essential component in any distribution channel - is still vitally important, particularly when it comes to consumer credit, and extending the range of financial products and services offered is still a major challenge, notably within the leasing sector.

In 2013, credit establishments will focus less on their global expansion and more on growth via product innovation. Cost optimization also remains a constant concern that will continue to compel companies to streamline their processes and IT resources.

"We monitor these underlying trends very closely and work tirelessly to provide our customers with the IT solutions and resources they need." says Alain Mattei, Managing Director of Credit & Finance at Linedata. "We are particularly well-placed to support **the product innovation** they seek and ensure **the highest level of risk management**. We offer lending and asset finance industry professionals a unique software platform with a wealth of functions and unrivalled stability for all types of credit and leasing. Thanks to a service-oriented architecture (SOA), we are able to provide modular, easy-to-integrate solutions that are adapted to the development strategy of each institution. Our model is based on a **partnership relationship with our customers**: our role is to strengthen their development by giving them a real competitive edge when it comes to customer knowledge, the quality of their offer and the management of their risks."

The survey was carried out between mid-October and the end of November 2012. Sent to the general management, IT, finance and sales & marketing departments of 60 credit and leasing companies mainly across Europe and also North Africa and Asia, its purpose was to identify the challenges and strategic changes they confronted in 2012 and the main priorities that lie ahead for them in 2013.

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 - LONDON
LUXEMBOURG - MADRID - NEW YORK - PARIS - RIGA - TORONTO - TUNIS

www.linedata.com

ABOUT LINEDATA

Linedata is a global solutions provider with 700 clients operating in 50 countries. With more than 900 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 set-up 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 137.3 million in 2011. This company is listed on Euronext Paris FR0004156297-LIN - Reuters LDSV.LN - Bloomberg LIN:FP.

150 lenders and asset finance institutions in 32 countries choose Linedata for their core IT system, a comprehensive software platform dedicated to the lending and asset finance industry with two well-known software solutions: **Linedata Ekip** and **Linedata Profinance**. Linedata's offering manages the entire life cycle of a contract, from the first customer contact through to accounting. Its integrated workflow streamlines and optimizes business processes. This multi-country, multi-currency, multi-channel, multi-GAAP offering handles more than 8 million contracts on a daily basis.

For more information, please contact:

Linedata
Gaelle BOU
Tél: +33 1 46 11 70 00
gaelle.bou@se.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 - LONDON
LUXEMBOURG - MADRID - NEW YORK - PARIS - RIGA - TORONTO - TUNIS

www.linedata.com