

## Lenders and asset finance institutions plan to improve risk management, invest in upgrading back office functionality and deploy front office tools in 2012

### *Linedata announces the results of its 1<sup>st</sup> Lending and Asset Finance industry survey*

PARIS, December 15, 2011: Linedata (NYSE Euronext: LIN), the global solutions provider dedicated to the investment management and lending & asset finance industries, today announced the results of its first survey on the challenges and priorities of the Lending & Asset Finance community.

The main challenge for European lenders and asset finance institutions in the 1<sup>st</sup> half of 2011 was to ensure compliance with the new EU regulations (EU Directive on Consumer Credit Loans, SEPA and BASEL III). Additionally, the current financial crisis has inevitably led to cutbacks in spending and cost optimization.

In 2012, risk management will be an important issue, characterized by a willingness to invest in back office systems for more than 54% of the survey participants. The industry will look to invest more in front office tools in 2012, with an increase of 10% against the 2011 figure.

Lenders and asset finance institutions will also focus on the growth of their core business. This will be achieved, mainly by expanding their range of financial products and services, and to a lesser degree by expanding their international presence.

"We had anticipated these trends and we are already working to provide appropriate technology solutions for our clients", explains João Violante, product manager of the Lending & Asset Finance product line for Linedata. "The launch of Linedata Ekip<sup>360</sup>, the new version of our front to back office solution, forms part of this approach. Linedata Ekip<sup>360</sup> brings to the marketplace a comprehensive, unique and feature-rich software platform that supports all types of Lending and Asset Finance products. With a service-oriented architecture, Linedata Ekip<sup>360</sup> is an easy-to-integrate component-based solution which is easily adapted to every institution's development strategy."

João Violante concludes, "The innovations developed in this new version bring an important competitive advantage to our clients by improving their customer knowledge base and the quality of their offering, while enhancing risk management. In addition, the recent acquisition of Fimasys has strengthened our product range bringing to the market more extended features, especially in the vehicle finance sector."

The survey was conducted between June and October 2011. It was initiated on the 30th of June at the Linedata Exchange Paris, where 250 financial professionals and experts were gathered to discuss current and future trends and challenges. The survey was distributed to the general business and IT management of 60 institutions in Europe and North Africa, in order to identify the challenges faced over the course of the year 2011 and prepare for the upcoming challenges of 2012.

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**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 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 136.2 million in 2010. 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 & 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.

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