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## **The first international platform for credit industrial management is operational with Sopra Banking Suite**

**Paris, March 4, 2013 – To respond to the issues related to pooling and industrialising the after-sale management of credits, Société Générale has built the first international multi-entity and multi-market platform for credits, in partnership with Sopra Banking Software. The platform (LISA: Loans International Standardized Application) has relied on the software package Sopra Banking Lending since October 2012.**

Société Générale, which has been continuing its operating efficiency plan launched in 2008 and industrialising its credit management activities, entrusted, in 2009, the building of an international platform for the after-sale industrial management of credits, designed for the group's retail banks and financial corporations, to Sopra Banking Software.

In its efforts to optimise IT costs related to credits, Société Générale has enforced a policy for pooling IT platforms and industrialising production processes.

### **Steps for building the international platform for credit management**

The first step aiming at the resumption of the real estate loans from retail banking in France made it possible to build the base of the platform, using the software package solution Sopra Banking Lending. Sopra Banking Software went into strong action by Société Générale's side to successfully conclude the implementation project in record time of 18 months. This first large-scale success has enabled the automated resumption of the whole portfolio of real estate credits from retail banking in France from 30 June 2011 as well as the continuity of their financial management.

The second step, by leveraging this base, consisted, for Sopra Banking Software, in building the LISA platform implemented mid-2012.

A transfer phase of the after-sale management of real estate loans from retail banking in France was consequently entailed. LISA, which has been built within 4 months, has, since November 2012, hosted and exploited the production of several million files, i.e. 10% of the market share of real estate loans in France.

The platform is now ready to host the credit management activities of other French and international structures from the Société Générale group for all markets – real estate loans, corporate credits (among which local authorities) and consumer credits.

Sopra Banking Lending, through this credit platform, has been deployed in 2,305 french branches of Société Générale's network.

## Sopra Banking Software supports banks through their changes

For Société Générale, Sopra Banking Software did take up the challenge to run this project and build the credit platform with the expected service, within less than 18 months. According to Jean-Paul Bourbon, CEO of Sopra Banking Software, *"this project follows on from Sopra Group's marketing strategy to support its key bank accounts through changes, and confirms Sopra Banking Software's position as a global industrial actor with an innovative approach to credits"*.

At a time of big changes within banking IT systems, the project shows that Sopra Banking Software is capable of being a pioneer to support its clients' innovative initiatives.

Besides this first collaboration, Sopra Banking Software has already been working on the next steps needed to support Société Générale through its projects aiming to connect new members to the credit platform designed for French retail banking as well as financial corporations in France and abroad.

## About Sopra Banking Software

Sopra Banking Software is a global leader in software and IT services for banks and financial institutions. Its solutions help over 500 customers in 70 countries be more efficient, agile and responsive to business challenges. The market has long recognized the company's constituent parts - Sopra Group's financial software business, Callataÿ & Wouters and Delta Informatique - as solid players with a wide range of proven products. Worldwide, Sopra Banking Software employs 1,500 skilled experts. The company is a subsidiary of the Sopra Group, which counts over 14,000 employees. For more information, visit [www.soprabanking.com](http://www.soprabanking.com)

## About Sopra Group

Sopra Group is a leader in consulting, IT services and software development in Europe, providing assistance and guiding its clients to ensure the success of their complex transformation projects.

With particular attention to business processes and information systems combining industrial quality, high-performance services, added-value and innovation to the solutions it provides, Sopra Group is the partner of choice for large enterprises and organisations seeking the best usage of information technology to enhance their development and competitive edge.

Its subsidiary Sopra Banking Software develops and distributes leading, specialised application solutions for the financial services market. Sopra Group employs more than 14,000 people and generated a turnover of 1,217 billion euro in 2012.

Sopra Group (SOP) is listed on the NYSE Euronext Paris stock exchange (Compartiment B) – ISIN Code: FR0000050809.