

## Evolan

### A Sopra Group Suite Of Lending Products

Evolan offers future-proof lending software solutions, ensuring improved agility and efficiency of the lending process while reducing the time to market for new financial products. Sopra Group provides financial services clients with a unique set of offerings including software products, specialised consultancy and tailored solutions that, combined with in-depth expertise of the market, have helped make us the largest loans and mortgage IT specialists in Europe.

Financial Services is one of Sopra Group's core global business markets accounting for nearly one third of our 1BN Euro revenue in 2007. Sopra Group offers solutions to all lending institutions from cross-border tier-1 banks and specialised lenders to niche regional players; and from specialised mortgage lenders to consumer credit companies. We have an international approach to the market and are up to date on key trends, both consumer-led and regulatory.

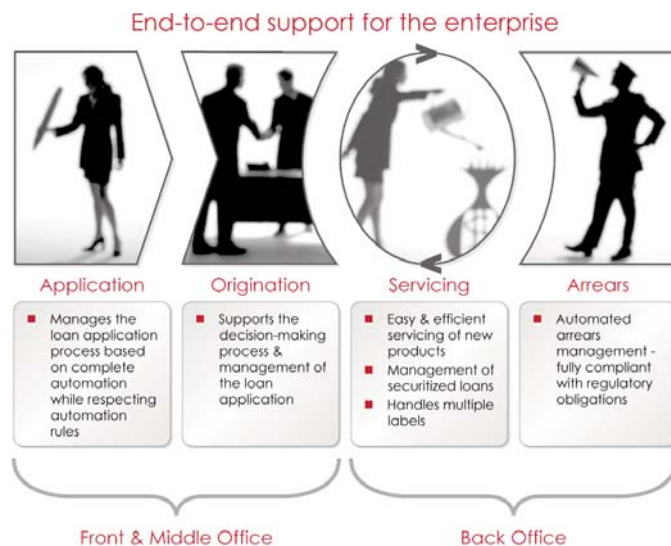
As the lending market becomes increasingly complex with domestic, regional and pan-European initiatives evolving very quickly, pressures on financial institutions now come from many different directions as do the business drivers that influence strategy. In addition there are multiple and extremely diverse segments within the market, ranging from large-scale international to new green-field operations. To match these variations our solutions are wide ranging and can manage millions of loans for 10,000+ user operations to a few thousand for niche user operations.

## Evolan Lending Solutions

Without agile and flexible IT solutions it can be difficult to generate strong revenue from the lending market. By combining expert consulting with model-driven excellence and standardised software packages, our solutions are tailored to a wide range of market demands. Evolan is a diverse suite of lending products that can support the lending process from application to arrears; it encompasses the front and middle office, is linked to a central back-office solution and can help you meet the market's ever-changing challenges.

## Business Benefits

We help our clients to maximise automation (STP) by optimising operations to meet European Best Practices; this offers the maximum return on investment and leads to increased productivity. Our Evolan Suite of software products offers financial institutions a range of lending solutions that can deliver a number of benefits including:



### Operational Excellence

- The productivity of traditional European servicing solutions averages between 1,000 and 2,500 loans per full-time Employee (loans/FTE).
- More modern servicing solutions can help to reach averages of over 5,000 (loans/FTE) per full-time employee.

### Increased Sales Efficiency

- Product launch (and maintenance) is now a single person configuration task that can be completed in 1-2 days rather than as part of a multiple-month IT project as experienced in traditional solutions

### Simplification of Processes

- Selling through multiple channels, often across international borders requires embedded concepts to support branch, internet and intermediaries' channels while still respecting diverse labels and brands within one system.
- New funding techniques such as securitisation demand flexibility while maintaining full regulatory compliance through sophisticated risk management.

Our Evolan Suite of software products helps to maximise automation (STP) by optimising operations to meet European Best Practices; this offers the optimum return on investment and leads to increased productivity.

If you would like to discuss Evolan and its components in more detail please email our Financial Services Team: [info@sopragroup.co.uk](mailto:info@sopragroup.co.uk)