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Capgemini and ELFA Release 5th Annual Business Technology Performance Index

End-to-end Solutions Gaining Popularity within Equipment Finance Market

NEW YORK, November 27, 2007 – Capgemini, one of the world's foremost providers of consulting, technology and outsourcing services announced the 2007 Business Technology Performance Index (BTPI) in conjunction with the Equipment Leasing and Finance Association (ELFA). The fifth annual report addresses the state of the industry from a technology perspective and serves as a key benchmark for IT direction and spending.

“The biggest change we saw this year was in the increased prevalence of end-to-end, enterprise-wide package-based solutions from single vendors” said Cameron Krueger, vice president of Capgemini’s Banking and Asset Finance Group. *“Historically, our respondents were more likely to opt for best-of-breed solutions from multiple providers. This is the first BTPI in which best-of-breed and end-to-end solutions are equally popular.”*

The BTPI focuses on the key areas of technology and operations – customer relationship management (CRM) solutions, front-end originations, back-end servicing, business intelligence and reporting and web-based customer portals. Other top line findings include:

- Equipment finance companies are still struggling with defining CRM within their organizations.
- The front-end package market has ramped up substantially with an increasing number of solution options available in the market.
- The back-end offerings released over the past three years are maturing at a rapid pace and the adoption rate continues to grow. As the solutions successfully meet companies’ business case objectives, the number of large-scale, back-end system replacements is multiplying.

- Given the complexity and cost of business intelligence, “one source of truth” reporting continues to be an elusive goal for firms.
- Outsourcing of low value-added IT services is an area of opportunity.

“Moving forward, we anticipate that companies will concentrate more on operations and customers,” said Ralph Petta, vice president of research and industry services for ELFA. *“Over the next 18 months the expectation for IT initiatives is that there will be a major focus on system replacement projects and these could potentially be a game changer for the industry.”*

The complete BTPI report is available at:

http://www.capgemini.com/resources/thought_leadership/business_technology_performance_index_2007/.

About Capgemini

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About the Equipment Leasing and Finance Association

The Equipment Leasing and Finance Association (ELFA) is the trade association representing financial services companies and manufacturers engaged in financing the utilization and investment of and in capital goods. ELFA members are the driving force behind the growth in the commercial equipment finance market and contribute to capital formation in the U.S. and abroad. Its over 730 members include independent and captive leasing and finance companies, banks, financial services corporations, broker/packagers and investment banks, as well as service providers.

The ELFA is also the premier source for statistics and analyses covering the equipment finance sector. To access ELFA's comprehensive industry information, please visit <http://www.elfaonline.org/Research/>.