



Optimist 7.3 software delivers enhanced Credit risk management solution

Inmatrix reinforces its reputation as a global leader in credit risk management solutions with the release of Optimist 7.3.

San Francisco, CA, July 19, 2007 - Flexibility, efficiency, streamlined solutions and the capacity to integrate with any ratings tool are key features of the newly released software.

Optimist 7.3 is an internal credit risk management solution and a front-end relationship management tool which arms commercial bankers with vital financial analysis, diagnostic and communication tools to build, manage, and sustain profitable commercial loan portfolios.

The next generation of Optimist provides an integrated credit work flow platform that is designed to replace manual workbook and Excel spreadsheet systems by eliminating duplication in data entry and vastly improving the speed, accuracy and consistency of loan approval documentation.

Inmatrix President and CEO, Mr. Dileep Ramachandran, emphasized that Optimist 7.3 sets a new benchmark in risk management and client relationship management software.

"The release of Optimist 7.3 demonstrates our ongoing commitment to deliver the world's best credit risk software which helps make our customers more successful."

"Optimist 7.3 improves banks' commercial lending results, enhances clients' business performance, strengthens customer retention and provides a market-differentiator for banks using the application," Mr. Ramachandran said.

Through the release of Optimist 7.3, Inmatrix delivers significant advances in Credit Risk analysis, including:

- **Meeting the requirements of CRE regulations:** Through the introduction of 'worksheets' Optimist 7.3 delivers the capability for focused analysis of construction projects, income-producing property and property developments. All worksheets are integrated within Optimist reports, and can be included in credit approval documentation.
- **Customized credit write up tool kit:** Optimist 7.3 provides flexibility to create, manage and edit loan approval documents - offering unlimited potential to custom-create reports. Customized 'templates' can be built within Microsoft Word and Excel programs, with the data linked directly to Optimist models. These templates are then integrated with institutions' credit workflow and processes.

- **Standard & Poor's Integrated Credit Risk Assessment:** Inmatrix's strategic alliance with Standard & Poor's, delivers a premier financial diagnostic tool with the capability of assessing credit risk across the middle market. Using Standard & Poor's CRT, Optimist 7.3 has the capability to provide:
 - a Risk Rating and Probability of Default (PD) on a one-page scorecard;
 - graphic representation of a customer's trend for Probability of Default over the last four years; and
 - a formal credit report detailing the customer's business performance and credit risk, therefore delivering a completed credit risk management and measurement solution.

By maintaining all relevant financial and non financial obligor information within one central database users have instant access to information by customer, or on a deal by deal basis. Optimist provides greater consistency in forms, templates and access to data.

About Inmatrix

Inmatrix offers a dynamic, interlocking suite of credit risk management solutions for banks seeking to increase their commercial loan businesses.

From credit assessments and monitoring of individual borrowers' portfolios, to stress testing of business plans, key financial drivers, and credit scenarios, Inmatrix has the tools banks need to achieve superior business results. The business is a world leader in providing software tools for making business simple, providing products which create knowledge through financial, sales and other data analysis. Inmatrix clients include some of the world's top banks, major accounting practices and corporations.

Inmatrix products are used by more than 2,000 businesses worldwide and the company boasts a global client base in North America, Europe, Asia and Australia. The company was founded in Melbourne, Australia in 1999, with its head office now located in San Francisco.

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For further information on the release of Optimist 7.3, please call Inmatrix 800 685 1773.