



Dear Reader,

Profitera presents this issue of PowerCollect eNews - May / June 06 which brings to you a great collection of latest Industry News, Articles, Events and Solutions Information. The feature article "Best Practice in Consumer Collections"

Profitera Corporation is amongst the world's leading Technology Providers of Revenue Collections and Debt Recovery Management Software Solutions. For more details and information on our Products and Services, please visit our website at www.profitera.com or write to us at info@profitera.com.

Happy Reading!

From The Profitera Team

A. Industry News

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Profitera Solutions

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Events Participated

[ISV Solutions Day, 22nd- 23rd June 2006, Vietnam](#)

[BankTech Congress 2006 , 25th - 26th May 2006, India](#)

[APCONEX 2006](#)

B. Whitepapers and Articles of Interest

Best Practice in Consumer Collections

This extract is from the research report Best Practice in Consumer Collections, written by Astrid Rial and published by the global financial services information provider, VRL Publishing. The Spanish language edition of this report was kindly sponsored by Visa.

Consumer credit lending boom

Consumer spending is at an all-time high around the world. Competition and increased availability of additional credit mean that more consumers than ever before are able to purchase goods and services and finance them without having to pay for their entire cost in a lump sum. With the dramatic improvement in the reliability and availability of consumer information and technology, consumer credit, which was once only available to the privileged few, is now being offered to consumers at all income levels.

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Industry News 1. Outsourced Contact Centers Continue to Promise Business Benefits and Market Growth

Customer care outsourcing is increasingly emerging as a viable option for companies, both large and small, to realize substantial cost savings as well as provide a better overall customer experience. Outsourcing offers an extremely cost-effective alternative to operating large and expensive in-house contact centers.

New analysis from Frost & Sullivan, North American Outsourced Contact Center Services Market, reveals that this market earned revenues of \$19.5 billion in 2005 and is likely to reach \$20.1 billion in 2012.

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Industry News 2. Barclays sees rising bad debt

U.K. bank Barclays PLC warned Thursday that consumers weren't paying off their credit card debt. Barclays said that, based on current trends, it now expects impairment losses for 2005 to be somewhat higher than in its last published risk-tendency statement.

The news pressured shares in Barclays which were last trading down 5.3% at 521 pence in a declining London market. "The trading statement has disappointed the market this morning," said analysts at bank Insinger de Beaufort. "This is due to higher-than-anticipated impairment charges and rising consumer bad debts at the Barclaycard consumer lending unit."

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Industry News 3. BI pushes banks to meet Basel II accord targets

Urip Hudiono, The Jakarta Post, Jakarta

The central bank will require all lenders in the country to comply with the Basel II international best practices on minimum capital requirements and risk management by 2008. To this end, a monitoring committee has been established to assist each bank in taking the necessary steps.

The policy will not adversely affect the performance of the banking sector, Bank Indonesia banking regulation director Muliaman D. Hadad said, as the industry's average capital adequacy ratio (CAR) level was already above the Basel II requirements. In fact, he said, improved risk management under the accord would actually strengthen the lending capabilities of banks.

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Industry News 4. The Year of Growth for BII in Indonesia

PT Bank Internasional Indonesia Tbk. (BII) ended the year on a solid note. Loans grew 68% (gross) to Rp22,098 billion, compared to the previous year. In the light of the volatile market conditions fueled by high inflation and interest rates, this loan growth is commendable considering the containment of NPL's. On the back of this loan growth interest income increased by 50% to Rp4,443 billion, while net interest income grew by 42% to Rp2,345 billion from Rp1,646 billion last year. Discounting the one off gains from sales of marketable securities in 2004, other operating revenues increased by 30% supported by increases in fees and commissions. Total operating expenses rose by 29% to Rp2,212 billion from Rp1,708 billion.

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Industry News 5. Non Performing Loan Market Activity Reaches 20-year High

The total global market for nonperforming loans (NPLs) is in the midst of its hottest of period of transaction activity in the last 20 years — and the market shows little signs of cooling, according to the Ernst & Young 2006 Global Nonperforming Loan Report released today. With almost three dozen major NPL sales over the last 24 months by German lenders and the expected escalation in NPL sales activity in China over the next year, worldwide transaction activity is expected to quicken signaling that the NPL market has evolved from a series of regional market opportunities to a full-fledged, mature global marketplace.

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Industry News 6. Indian Banks record varied performance for FY2006

Driven by a buoyant economy, Indian banks recorded strong credit growth for FY2006, but bottom line growth was uneven as net interest margins and capital propositions varied greatly between banks.

A glimpse of the eight major Indian banks that have recently released their financial results for 2006 revealed that the net profit growth ranges widely from negative six percent for Union Bank of India to over 100 percent for Bank of India.

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About Profitera Corporation

Profitera Corporation is a leading provider of Revenue Collections and Debt Recovery Management Software Solutions. With Office in USA, Singapore, Malaysia, and partners in 10 countries in Asia, Profitera focuses in providing innovative solutions, leveraging the potent mix of people, technology and expertise to bring about greater Profitability. As a dynamic business technology company, Profitera's aim is to help its Customers focus on their Clients and optimize profits throughout their Revenue & Profitability Lifecycle.

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