

Nykredit Bank, Denmark rolls out FinacleTM from Infosys to transform corporate lending business

Copenhagen, October 16, 2012: Nykredit, a leading financial institution in Denmark, and Infosys, a global leader in consulting and technology, today announced the successful implementation of Finacle™ core banking solution across the bank's corporate lending business. Built on new generation technologies, Finacle underpins the bank's business transformation program aimed at growing its corporate and retail business across its home market.

In the first phase of this initiative, Nykredit's corporate customers are already enjoying the benefits of personalized offerings and one of the bank's newest capabilities: multi-currency loans.

Nykredit is Denmark's largest mortgage lender with a 42.6 percent market share and 5.2 percent commercial banking market share. In recent years, it has focused on transforming both its corporate and retail businesses across Denmark. A strategic ingredient for success was the selection of a banking technology partner that would work in a collaborative manner to co-create new products and processes. The result: In 2010, Nykredit chose FinacleTM as its business transformation partner.

With Finacle, the bank now has a technology platform from which it can:

- quickly and easily define and roll out new products and functionalities
- seamlessly integrate with other systems within the bank
- manage future customizations in-house to meet business and IT requirements
- scale up operations to support forecasted growth across segments and services

Commenting on this major milestone in the bank's strategic journey, Per Ladegaard, Group Managing Director, Nykredit said: "Adopting a partnership with Infosys has been important to the success of this project. The integrated Nykredit and Infosys team worked closely with the bank's IT and business teams. They laid a solid foundation from which we will be able to offer superior products and service to our clients, and achieve our business growth objectives."

Amit Dua, Associate Vice President and Head for EMEA – Finacle, Infosys, added: "This implementation marks Finacle's entry into the Danish market. From the outset, it's been a meeting of minds with both parties working in unison and learning from each other to develop and deploy a world class banking solution that will power the bank's business transformation. We look forward to embarking on the next phases of the project and helping Nykredit reach new heights in banking excellence."

The next phase in the program plans to introduce additional lines of business onto the Finacle platform. With the foundation now laid, Nykredit is securing the future successes of its banking platforms and expansion programs.

About Infosys Limited

Infosys partners with global enterprises to drive their innovation-led growth. That's why Forbes ranked Infosys 19th among the top 100 most innovative companies. As a leading provider of next-generation consulting, technology and outsourcing solutions, Infosys helps clients in more than 30 countries realize their goals.



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Safe Harbor

Certain statements in this release concerning our future growth prospects are forwardlooking statements, which involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, fluctuations in foreign exchange rates, our ability to manage growth, intense competition in IT services including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, industry segment concentration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks or system failures, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Infosys has made strategic investments, withdrawal or expiration of governmental fiscal incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. Additional risks that could affect our future operating results are more fully described in our United States Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2012 and on Form 6-K for the guarter ended September 30, 2011, December 31, 2011 and June 30, 2012. These filings are available at www.sec.gov. Infosys may, from time to time, make additional written and oral forwardlooking statements, including statements contained in the company's filings with the Securities and Exchange Commission and our reports to shareholders. The company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the company.

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