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BB&T Leasing Goes Live with ProFinia™ From International Decision Systems

First live end-to-end implementation of the highly anticipated IDS solution suite positions BB&T for growth, competitive agility and operational efficiency

MINNEAPOLIS, MN, October 24, 2005 – International Decision Systems (IDS), the standard-setting leader in equipment financing technology solutions, announced today that BB&T Leasing has gone live with IDS ProFinia and is operating its \$500 million leasing business end-to-end with the Rapport and ProFinia software suite.

“BB&T has established what is today the industry’s most effective, integrated Web-based system for managing full life cycle commercial finance and equipment financing operations from origination through disposition,” said Todd Davis, Chief Operating Officer of IDS.

“Our going live on ProFinia marks the beginning of a new era for BB&T and the finance industry -- lessors now will find that quality, offer innovation, compliance and efficiency are easily within reach,” said Joel Rutledge, President of BB&T Leasing. “Going live is another key milestone in our 20-year partnership with IDS. This partnership has helped BB&T Leasing successfully deliver on our strategic intent of exceptional client service and rapid, profitable growth. We couldn’t be more pleased with IDS’s continued market leadership as we take this next step with them to operate BB&T Leasing on our fully integrated ProFinia system following our successful implementation.”

BB&T Leasing is a wholly owned subsidiary of BB&T Corporation, the ninth largest financial holding company in the United States and one of the fastest-growing regional banks in the Southeast with more than \$106 billion in assets and 1,400 branch offices. Known as a forward-thinking company, BB&T officially transferred from IDS’s InfoLease, the industry standard for lease management, to ProFinia on October 5, 2005. ProFinia facilitates management of leases, loans, contracts, assets and customers for organizations of various business operations and size.

“As we see with BB&T going live, ProFinia offers a new opportunity for commercial finance organizations to grow, innovate, and compete,” added IDS’s Todd Davis. “At the same time, ProFinia can help lessors deal with compliance regulation and accuracy concerns as they respond to a changing leasing and commercial finance marketplace” he added. “We are excited that this breakthrough product and our associated services will allow us to continue to meet our customers’ demands.”

An asset-centric back-office solution, ProFinia opens new avenues for market segmentation and customized customer offerings while leveraging the front office capabilities of Rapport by tracking income and expenses within a leasing portfolio. ProFinia offers insight into key financial measures including asset value and profitability, and provides accurate updates of changes that could impact a contract. Through its open enterprise architecture, the solution allows for seamless interfacing with standard enterprise systems. In turn, Rapport automates origination and other front-end functions via a Web-based interface, and automatically feeds information to any lease accounting system. By using ProFinia and Rapport, businesses can make more informed decisions based on real-time access to critical data including pricing, credit applications or scores and pending contracts.

“As we looked at the way the industry was changing year by year, we were challenged to find avenues for growth and to be more dynamic than our current technology allowed,” said BB&T’s Joel Rutledge. “After evaluating various software solutions over a 10-year period, we concluded that we could only achieve our goals by calling on the experience and industry knowledge of IDS. Not only do Rapport and ProFinia enable us to meet the daily needs of clients, they help us address all of the industry’s current needs ranging from asset and customer management to regulatory concerns.”

“BB&T’s growth and profitability success and its evolving technology and services partnership with IDS reflect how this highly competitive market has changed in recent years,” stated IDS’s Mr. Davis. “Lessors can no longer afford to inadvertently miss opportunities related to customer, asset and regulatory inefficiencies surrounding commercial finance and leasing management. In developing ProFinia, as with our InfoLease and Rapport products, IDS is laser focused on solving the key industry challenges that impact growth, profitability, offer development and regulatory compliance. ProFinia is the latest innovation from IDS that matches our thirty years of experience with the latest in enterprise technology.”

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About BB&T Leasing Corporation

Winston-Salem-based BB&T Corporation and its subsidiaries offer full-service commercial and retail banking and additional financial services such as insurance, investments, retail brokerage, corporate finance, international banking, leasing and trust. BB&T operates more than 1,400 financial centers in the Carolinas, Virginia, Maryland, West Virginia, Kentucky, Tennessee, Georgia, Florida, Alabama, Indiana and Washington, D.C. With more than \$106 billion in assets, BB&T Corp. is the nation's ninth largest financial holding company. BB&T Leasing Corporation is a wholly owned subsidiary of BB&T.

About International Decision Systems

International Decision Systems (IDS) is the global leader in developing lease/loan accounting and portfolio management software and services. Headquartered in Minneapolis, Minnesota, IDS also has offices in London, Sydney, Singapore and Bangalore, India. IDS offers the largest and most experienced global consulting, implementation, and technical support teams in the equipment financing industry. For additional information about International Decision Systems, visit www.idsgroup.com.

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