

## **Garanti Bank selects Experian to provide efficient and accurate loan evaluation**

**6<sup>th</sup> September 2007, Istanbul.** – Experian Decision Analytics, part of Experian<sup>®</sup>, the global information solutions company, has signed an agreement with Garanti Bank, the third largest private bank in Turkey, to supply a set of solutions that will enable the bank to automate its new customer acquisition process. With these solutions Garanti Bank will be able to accurately define and control its credit risk management strategy from the point of application.

Garanti Bank will use the Experian solutions to accurately assess the financial risk of SMEs in its portfolio and make fast, consistent decisions about their potential value as customers. By strengthening its current application processing systems for credit cards, consumer loans and overdraft, the bank will improve its decisioning process across the different portfolios and have the speed and flexibility to respond to applications within seconds. The solutions will initially be implemented in Turkey and Romania, followed by a second phase rollout to other countries in Eastern and Central Europe.

The simulation capability built into Experian Decision Analytics' solutions will enable Garanti Bank to evaluate business scenarios and calculate the impact of potential changes to its policies, as well as assess the effectiveness of its lending strategies. This will help the company to quickly modify and adapt its strategies when required.

The solutions to be implemented by Garanti Bank will collate the different sources of information within the business to provide high level reports with summarised statistics and indices, and also highlight divergences from its business goals, with detailed analysis down to individual record level if necessary.

Ali Temel, Executive Vice-President of Garanti Bank, commented: "We have chosen Experian Decision Analytics as it is a proven provider of decisioning technology and its solutions' functionality, ease of use and advanced analytics capabilities will ensure that we deliver consistent decisions across our business. Moreover, its reporting modules will enable us to understand the impact that our business strategies and processes have on profitability and forecast this into the future."

Mr. Hüsnü Erel, Executive Vice-President of Garanti Bank, added: "Having worked with Experian Decision Analytics' local team in Turkey for a number of years, we are aware of its strong experience and commitment to our marketplace, which made them our preferred choice."

Gençer Özhelvacı, Country Manager for Turkey & Middle East, Experian Decision Analytics, said: "We have been working with Garanti Bank since 1999 and we look forward to continuing to contribute our business expertise and technical support to assist further developments with Garanti Bank and the entire Turkish credit market."

ENDS

### **Media inquiries:**

Beatriz Sanjuán, +34 91 770 95 00  
Peter Brooker, +44 (0) 115 934 4548

[beatriz.sanjuan@experian-scorex.es](mailto:beatriz.sanjuan@experian-scorex.es)  
[peter.brooker@uk.experian.com](mailto:peter.brooker@uk.experian.com)

## **About Experian Decision Analytics**

Experian Decision Analytics' enterprise-wide solutions combine data intelligence, predictive analytics, decision-enabling technologies, strategy optimisation and consulting services to enrich client data and allow organisations to maximise profitability and performance from their customer relationships. Its fraud and identity solutions enable clients to prevent fraud at all stages of the customer lifecycle – from authentication and application fraud through to transactional and open account fraud.

Experian Decision Analytics works closely with clients in more than 60 countries across diverse industries, including financial services, telecommunications, retail, leasing, automotive, insurance, government agencies and utilities, enabling them to make billions of customer-focused decisions annually.

With over 20 years experience in fraud and identity solutions, the company has clients worldwide and collaborates with organisations, associations and trade bodies to further develop data sharing schemes and support new fraud prevention initiatives.

As part of the global Experian Group, Experian Decision Analytics has more than 30 years experience of managing bureau data, adding intelligence to that data and delivering analytical solutions. It maintains connectivity with more than 70 credit bureaus around the world and, with offices worldwide, is uniquely qualified to support local, national, regional and global businesses.

**For more information, visit the company's website on [www.experian-da.com](http://www.experian-da.com).**

Experian Group Limited is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. It has corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, California and Nottingham, UK. Experian employs around 13,500 people in 36 countries worldwide, supporting clients in more than 60 countries. Annual sales are \$3.5 billion (£1.8 billion/€2.7 billion).

**For more information, visit the Group's website on [www.experiangroup.com](http://www.experiangroup.com).**

**The word 'Experian' is a registered trademark in the EU and other countries and is owned by Experian Ltd and/or its associated companies.**

## **About Garanti Bank**

Garanti Bank ('Garanti') is the third largest private bank in Turkey, with \$36 billion of assets as of December 31, 2006. Garanti provides retail, commercial, corporate and private banking services to over 6.3 million customers. As of June 2007, it operates 510 domestic branches, five foreign branches (in Luxembourg, Malta and Northern Cyprus (3)), four international representative offices (in Moscow, London, Dusseldorf and Shanghai), 1,589 ATMs, a call center and an internet bank utilising its state-of-the-art technology and focusing in customer satisfaction.