

## **BANK TURANALEM IN KAZAKHSTAN TO IMPLEMENT SCORING MODELS FROM EXPERIAN-SCOREX**

### **Automated customer acquisition will improve risk management**

*March , 2007, Moscow.* – Bank TuranAlem, one of the leading banks in Kazakhstan, has chosen Experian-Scorex, the decision analytics business of Experian<sup>®</sup>, to supply scoring models that will enable the bank to automate its new customer acquisition process. Experian-Scorex's application scorecards will enable Bank TuranAlem to accurately assess the risk of consumer loan applicants for cash loans, credit cards and automotive loans, and make fast, consistent decisions about their potential value as customers.

Bolat Baimirov, Deputy Chairman of Bank TuranAlem, said: “We are delighted to be collaborating with Experian-Scorex. By implementing its scoring models, the bank will benefit from improved management of its daily operations, in an environment where the consumer finance market in Kazakhstan is on the rise and where risk management efficiency is the key to our successful performance and protection of shareholder value.”

Daniel Zelenski, Head of Experian-Scorex in Russia and CIS, said: “The banking industry has made great progress in Kazakhstan in the past few years thanks to the leading role of banks like TuranAlem. This collaboration reinforces our commitment to the region; our goal is to continue contributing our business expertise and technical support to assist further developments with Bank TuranAlem.”

### **About Experian-Scorex**

Experian-Scorex is the global decision analytics business of Experian<sup>®</sup>. Its enterprise-wide solutions combine data intelligence, predictive analytics, decision-enabling technologies, strategy optimization and consulting services to enrich client data and allow organizations to maximize profitability and performance from their customer relationships. Experian-Scorex works closely with clients in more than 60 countries across diverse industries, including financial services, telecommunications, retail, leasing, automotive, insurance and utilities, enabling them to make billions of customer-focused decisions annually.

As part of the global Experian Group, Experian-Scorex 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 bureaux 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 at [www.experian-scorex.com](http://www.experian-scorex.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 more than 12,500 people in 34 countries worldwide, supporting clients in more than 60 countries. Annual sales are \$3.1 billion (€2.5 billion).

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

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## **Experian-Scorex in Kazakhstan**

Experian-Scorex offers a full range of decision analytics solutions to Kazakhstani clients, covering all key aspects of the customer life cycle, from acquiring new business through to managing the customer relationship and collections. These solutions bring together the unique blend of consulting, analytics and software to help organizations achieve their business objectives for risk management, fraud and loss prevention and growth.

The company has been operating in Russia and CIS since 2002. In May 2005, Experian-Scorex launched its official representative office in Moscow. The company's partners in Russia and CIS are leading businesses in banking, finance and telecommunications, including Alliance Bank in Kazakhstan, Alfa Bank and VTB 24 in Russia. Experian-Scorex can bring to its clients its global expertise as well as its knowledge of the local market in Kazakhstan, Russia and Ukraine.

## **About Bank TuranAlem**

JSC Bank TuranAlem (BTA) is the core of the financial group, present in all market segments. The network of strategic partner-banks of BTA covers Ukraine, four regions in Russia, Belarus, Georgia and Armenia. BTA's representative offices are established in Russia, Belarus, China, Kyrgyzstan, Tajikistan and UAE. K is the system-making bank of Kazakhstan and the leader in the creation of banking network in the CIS countries. As at the beginning of 2007, BTA's assets exceed \$16.3 billion, while its total equity capital exceeds \$2 billion. In 2007, the bank is planning to consolidate its CIS assets to grow to \$50 billion by 2015.

Bank TuranAlem holds a number of industry awards. In 2005 alone, BTA was recognized by 'Euromoney' as 'The Best Bank in CIS' and 'The Best Bank in Central Asia', and the BTA deal on long term financing of oil tankers import from Russia to Kazakhstan was acknowledged by 'Trade Finance' magazine as the 'Deal of the Year 2005'. In 2006, 'Euromoney' named the Bank 'Best FIG Borrower-Emerging Europe 2006' based on the innovative technologies and products used by BTA. The National Consumer League of Kazakhstan awarded BTA with an 'Irreproachable' Quality Award as a result of a retail quality banking study among the 'big three' of Kazakhstan.

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