

Toyota Bank to automate credit decisions with application processing from Experian

Moscow, November 2007 - Experian Decision Analytics, part of Experian®, the global information services company, announces that Toyota Bank, which specializes in car loans and is owned by Toyota Motor, is to automate making credit decisions and carrying out applicant's analysis with an Experian Decision Analytics' AcquireSM solution and a car loan generic scorecard.

The decisioning systems will enable Toyota Bank to process applications in real time in order to quickly assess the risk level of applicants and provide customers with an immediate decision in an efficient and cost-effective way.

The generic car loan scorecard will enable Toyota Bank to accurately assess the risk of car loan applicants and make quick decisions while identifying optimal customers. Along with AcquireSM, this solution improves operational efficiency by enabling the automation of manual processes which results in a significant cost reduction. It improves decisioning quality through combining application data with comprehensive information from external and internal sources, thus providing a complete profile of every applicant. It also helps increase profitability by maximizing revenue, reducing referral rates and minimizing risk.

AcquireSM is a web-based application processing solution that allows an organisation to implement the solution at a significantly lower cost compared to deploying software. The system offers the functionality of the Experian-Interfax credit bureau which stores over 3 million credit histories and works with over 190 financial organizations, including major banks operating in consumer finance. Thus, when a credit application is processed by AcquireSM and a score is calculated, the system uses the records of both the bank and the credit bureau.

Dr. Olaf Neitzsch, President of Toyota Bank, comments: "Over 72,000 Toyota and almost 7,000 Lexus cars have been sold in the first half of 2007 in Russia, 30-40% of them on credit. We are set to achieve leading positions in financing their sales in Russia."

"Toyota Bank already has its first five points of sale located in Toyota and Lexus authorized dealerships in Moscow. Launches of 16 points of sales in all Moscow-based authorized dealerships of Toyota and Lexus are planned for 2007 – early 2008. In 2008 Toyota Bank services will be available in Saint-Petersburg as well. Regional markets are part of further development plans. At the moment the bank product line includes car loans for new Toyota and Lexus vehicles. In nearest future ZAO Toyota Bank plans to extend its product line, develop new products stepwise, since high quality of own services is top priority for the Bank."

Daniel Zelenski, Head of Experian Decision Analytics Russian office, says: "We are delighted that Toyota Bank has become our customer in Russia. Russia today is a particularly promising sales market and production location. The past year was record-setting for Russian car market in terms of growth rates: sales of foreign models increased by 280,000 units in 2006, which represents a 100% increase year-on-year. Sales of new imported cars stood at 720,000 units, a 76% increase as compared to 2005*. We at Experian Decision Analytics are confident that our advanced solutions will ensure Toyota Bank's successful launch in this country and will provide for further competitive strengths and expansion of their business across this exponentially growing marketplace."

*Source: PricewaterhouseCoopers

About Experian Decision Analytics

Experian Decision Analytics' 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. 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 organizations, 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 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 15,500 people in 36 countries worldwide, supporting clients in more than 65 countries. Annual sales are in excess of \$3.8 billion (£1.9 billion/€2.8 billion).

For more information, visit the Group's website www.experiangroup.com.

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Toyota Kreditbank GmbH

Toyota Kreditbank GmbH was established in 1988, it completely belongs to Toyota Financial Services Corporation. Its headquarters are based in Cologne. Over 40% of Toyota and Lexus cars in Germany were purchased using the products of Toyota Kreditbank GmbH.

Toyota Kreditbank GmbH enlarges its network in Europe by opening branches and subsidiaries. In each country the banking product line is developed taking into account the local specifics. Nowadays, Toyota Kreditbank GmbH successfully operates in France, Sweden, Norway, Spain and Poland. In 2007, Toyota Kreditbank GmbH has established its subsidiary in Russia – ZAO Toyota Bank.

ZAO Toyota Bank

ZAO Toyota Bank is a Russian bank established with 100% foreign capital. 99% of its shares belong to Toyota Kreditbank GmbH (Germany), 1% of the shares is owned by Toyota Leasing GmbH (Germany). ZAO "Toyota Bank" is a part of Toyota Financial Services Corporation. The initial authorized capital is 340 mln Rubles. The license number # 3470 for banking operations in Russia was issued on June 21, 2007.

The bank is specializing in retail auto financing and financing of the official dealers of Toyota and Lexus.

Toyota has become the first among the international automotive companies to establish their own bank in the Russian Federation. The objectives of ZAO Toyota Bank are to contribute to Toyota and Lexus vehicle sales and also to offer high quality financial products and services which meet Toyota and Lexus customer needs.

For more information, visit the Group's website www.toyota-bank.ru