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İSBANK AUTOMATES FINANCIAL RISK DECISIONING FOR NEW CUSTOMERS WITH EXPERIAN

İşbank has selected Experian[®], the global information services company, to enable it to make faster and more accurate decisions based on the financial risk of consumers applying for its credit cards and retail loans in Turkey.

İşbank will implement Experian's New Business SM system, a fully automated decisioning tool that takes the information from the application form and accesses multiple internal and external credit bureau data sources, including existing customer data. Using this information, İşbank will be able to identify optimal customers and then offer them a tailored package to suit their needs, based on an accurate risk profile.

Experian's system improves operational efficiencies by enabling the automation of manual processes and the redeployment of key resources to concentrate on strategic, rather than tactical, challenges.

Recep Oram, Project Leader and Unit Manager in İşbank's Consumer Loans Division, said: "This system will help İşbank to be more effective and more focused on our growth strategies. Thanks to its advanced simulation capabilities, we will now be able to evaluate and evolve lending strategies for maximum performance. This will be a key advantage that will lead to the faster implementation of new business terms and product modifications and launches."

Genker Ozhelvaci, Country Manager for Turkey & Middle East, Experian's Decision Analytics division, commented: "We are proud to extend our successful working relationship with İşbank. This agreement underlines why Experian is the standard for risk management among the Turkish banking sector."

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About Experian

Experian is the leading global information services company, providing data and analytical tools to clients in more than 65 countries. The company helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to manage their credit relationships and protect against identity theft.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended 31 March 2009 was \$3.9 billion. Experian employs approximately 15,000 people in 40 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; Costa Mesa, California; and São Paulo, Brazil.

For more information, visit <http://www.experianplc.com>.

About Experian's Decision Analytics division

Decision Analytics is the international division of Experian specialising in providing credit risk and fraud management consulting services and products. For more than 30 years, it has developed its best practice analytical, consulting and product capabilities to support organisations to manage and optimise risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies throughout the customer

relationship. With clients in more than 60 countries and offices in more than 30, the Decision Analytics division of Experian delivers experience and expertise developed from working with national and international organisations around the world across a wide range of industries and business size.

Experian Decision Analytics was established in Turkey in 2000 but the company has been providing support to Turkish financial and telecommunications organisations since 1993 from its headquarters in Nottingham, as part of its commitment to providing a local service to clients, backed by the global expertise of being a leading global decision analytics business.

Experian Decision Analytics offers a full range of decision analytics solutions to more than 20 Turkish clients, covering all key aspects of the customer life cycle, from acquiring new business through to managing the customer relationship and collections. We have an extensive experience of the Turkish market and data, gained from the development of over 50 scorecards, including generic and bespoke models and many systems that have been provided to our clients. These solutions bring together a unique blend of consulting, analytics and software to help organisations achieve their business objectives for risk management, fraud and loss prevention and growth.

For more information, visit the company's website on www.experian-da.com

About İşbank

İşbank sustains continuous growth committed to its founding principles, restoring its strength and vigour with each passing year. The Bank tops the list of Turkey's most respected and trustful enterprises, while carving itself a place among the world's largest corporations. As of 31st March, İşbank is the market leader with %13 marketshare and total assets of 98.608 TRY mn. İşbank, a publicly traded firm since its inception enjoys a peerless stakeholder base. Currently, 41.5 % of İşbank shares are held by İşbank's own private Pension Fund, 28.1 % are Atatürk's shares that are represented by Republican People's Party and 30.4 % are free float. In May 1998, 12.3% of the Bank's total shares previously held by the Turkish Treasury have been sold to national and international investors in a highly successful public offering. Today the shares are listed on the Istanbul (ISE) and London Stock Exchanges. The Bank's market capitalization valued at TRY 10,348,056 thousand by the end of March 2009 is the fourth one among private corporations in Turkey. As of 31st March 2009, İşbank's market value constitutes 5.63 % of the ISE market value where 315 corporations were traded and whose market value was TRY 183,809,220 thousand.