

Jordan Ahli Bank selects Experian-Scorex for efficient and accurate loan evaluation

1st March 2007 - Jordan Ahli Bank – JAB - (previously Jordan National Bank), a leading Jordanian institution and the first national bank to be established in East Jordan, announces that it is to implement a fully managed application evaluation service from Experian-Scorex, the global decision analytics business of Experian®.

Experian-Scorex's turnkey solutions will enable Jordan Ahli Bank to accurately assess the risk of consumer loan applicants and make fast, consistent decisions about their potential value as customers. With the solution's simulation capability, Ahli Bank will also be able to evaluate business scenarios to calculate the impact of potential changes and assess the effectiveness of its lending strategies.

This set of solutions was chosen after an extensive vendor evaluation where Ahli Bank's main goal was to establish an automated system that could respond to the client within seconds. Experian-Scorex's web-based solution enables the bank to process online applications, in real-time and in a user-friendly way. This will be piloted in two selected branches in February, and then rolled out to the entire Ahli Bank branch network.

Deema M. Akel, Jordan Ahli Bank's Head of Group Risk Management, commented: "Experian-Scorex's solutions have met our requirements to enhance our retail credit risk management and they also provide us the chance to extend the collaboration for further developments. Jordan Ahli Bank has a very ambitious plan to become a world class financial institution and we are very pleased to collaborate with Experian-Scorex to help us achieve our objectives."

Bijan Matin, Experian-Scorex's Business Development Manager for the Middle East, said: "The banking industry has made great progress in the Middle East in the past few years thanks to the leading role of banks like Jordan Ahli Bank. This collaboration reinforces our commitment to the region, which will benefit from a world-class credit risk management system. Our goal is to continue contributing our business expertise and technical support to assist the development of the area."

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About Experian-Scorex

Experian-Scorex is the global decision analytics business of Experian®. Its 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.

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

Press release



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 at 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 (£1.7bn/€2.5bn).

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

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About Jordan Ahli Bank

Jordan Ahli Bank (previously Jordan National Bank) was established in 1955 and was the first national bank to be established in East Jordan. Ahli Bank was the sixth public shareholding company to be established in the Hashemite Kingdom.

For 50 years, the bank has been a leading player in the financial services industry in Jordan and beyond. Since its formation, the bank has grown successfully and greatly in terms of its scale, scope and complexity. At present, the bank is a leading Jordanian institution, with a steeped national history and heritage, and with a presence in Lebanon, Palestine, Cyprus, as well as a 19% stake in JIB (London).

For more information, visit the **Banks's** website on www.ahli.com