



## **Russian Standard Bank Reports Positive Results with Teradata in First Phase of Customer Management Implementation; Realizing Significant Improvements in Target Marketing, Return on Technology Investment**

May 26, 2006 at 12:31 PM EDT

DAYTON, Ohio--(BUSINESS WIRE)--May 26, 2006--Teradata, a division of NCR Corporation (NYSE:NCR), today announced that Russian Standard Bank (RSB), the country's top retail lending private bank, is reporting significant and positive results after its first-phase implementation of Teradata Customer Relationship Management (CRM) solution running on a Teradata(R) Warehouse.

RSB holds one of the largest in-house consumer databases in Russia and is leveraging the power and performance of Teradata-enabled enterprise customer intelligence to better analyze, understand and serve its 14 million customers.

"We selected and implemented Teradata based on the vendor's expertise in data management, proven references, and solutions specific to retail banking and consumer finance," said George Gorshkov, senior vice president and head of marketing for RSB. "We have experienced positive performance and results from our Teradata environment pertaining to insights around customer value and segmentation. Moreover, we expect to continue to improve our target marketing with reduced costs in customer acquisition, reduced customer attrition, and better customer value management."

According to RSB, implementation of a clearly-focused business strategy, high-quality bank products and information technologies have enabled the bank to create a new consumer lending market in Russia. RSB has positioned itself as the leading independent bank in the nascent Russian consumer finance market, with the largest consumer loan portfolio among Russian banks, apart from state-owned Sberbank. With a two-year head start over the competition, RSB has already established strong partnerships with Russia's leading retail chains and become a trusted and recognized brand in consumer credit.

"We are pleased that Russian Standard Bank, the leading private consumer lender in its nation, has selected Teradata to extend its leadership and success in enterprise intelligence for customer management," said Hermann Wimmer, vice president of Teradata for Europe, Middle East and Africa. "RSB is a dynamic and innovative bank which will continue to benefit from the power and performance of Teradata as they extend their implementation into the next phase."

Gorshkov was a key presenter at the Teradata Universe event in Madrid in early April. His session focused on profiling the bank, its strategy, its Teradata platform and software tools - and its success in 2005, with anticipated success throughout 2006.

According to a recent IDC study reported in CRM Today, March 26, 2006, spending on information technology is growing rapidly in Russia's banking sector.

### About Russian Standard Bank

Russian Standard Bank (RSB) is a dynamically developing, independent and reliable financial institution offering world-class services targeting a broad customer base. RSB is one of the leading consumer finance banks in Russia. RSB's business activities primarily focus on consumer finance products and services, such as consumer loans, car loans and credit card loans.

### About Teradata Division

Teradata ([www.teradata.com](http://www.teradata.com)), a division of NCR Corporation (NYSE:NCR), is the global technology leader in enterprise data warehousing, analytic applications and data warehousing services. Organizations around the world rely on the power of Teradata's award-winning solutions to get a single, integrated view of their business to enhance decision-making, customer relationships and profitability.

### About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's Teradata(R) data warehouses, ATMs, retail systems, self-service solutions and IT services provide Relationship Technology(TM) that maximizes the value of customer interactions and helps organizations create a stronger competitive position. Based in Dayton, Ohio, NCR ([www.ncr.com](http://www.ncr.com)) employs approximately 28,400 people worldwide.

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SOURCE: NCR Corporation