



Norway's Leading Financial Services Institution Selects Teradata Value Analyzer for Improved Product and Customer Profitability Insight

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Investment Supports DnB NOR's BASEL II Compliance and Its
Capabilities to Better Understand and Manage Business Profitability
Drivers

OSLO, Norway--(BUSINESS WIRE)--Nov. 20, 2006--Teradata, a division of NCR Corporation (NYSE:NCR), has announced that DnB NOR, Norway's largest financial services group, will extend the capacity and business value of its Teradata Warehouse by implementing Teradata Value Analyzer, an analytical solution that accurately measures profitability down to the individual customer or product level.

Teradata Value Analyzer (TVA) is advanced analytical software that provides detailed enterprise profitability reporting and analysis for enhanced value-based decision-making. Designed to realize the exceptional power of the Teradata Warehouse, TVA is used in a number of leading banks and firms across the world.

"We first decided to invest in TVA because we realized it can help us calculate accurate, risk-adjusted views of enterprise profitability," said Jannicke Flesland, assistant general manager of Financial Reporting at DnB NOR. "We need that capability in order to consistently and reliably comply with certain aspects of BASEL II reporting."

Teradata's enterprise data warehouse brings DnB NOR's data together into a single integrated view, providing consistency and accuracy throughout management's multiple views of its business. By leveraging information across a broad spectrum of business dimensions, including customer services, marketing, operations and profitability data, DnB NOR is offering personalized services and products to its more than 2 million customers, reinforcing these critical relationships.

According to Flesland, the purchase of TVA extends the value of the company's Teradata enterprise data warehouse, improving the bank's ongoing customer relationship initiatives. "We view the compliance benefits of TVA as just the beginning," she says. "We also intend to gain detailed product and customer profitability insights that guide management decisions and maximize customer value."

"The implementation of TVA extends a strong partnership between Teradata and DnB NOR," said Peter Mikkelsen, Teradata vice president for the Nordic region. "Not only have they implemented a highly effective Teradata Warehouse, but they have a well-established, admired Teradata-supported customer relationship management program. By providing bank management with access to detailed information about customer and product profitability, TVA will extend the value and reliability of DnB NOR's CRM program with profit metrics that tie back to the finance team's general ledger."

Teradata Value Analyzer is an important part of Teradata's Finance and Performance Management solution portfolio. For more information on Teradata Finance and Performance Management: www.teradata.com/t/page/43093/index.html

For more information on Teradata data-warehouse-driven solutions for the financial services industry: www.teradata.com/t/page/43479/index.html

About DnB NOR

DnB NOR is Norway's largest financial services group with total assets of more than NOK 1.4 billion. The Group includes the strong brands DnB NOR, Vital, Nordlandsbanken, Cresco and Postbanken. For more information, visit www.dnbnor.com/

About Teradata Division

Teradata (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. As a growing business, Teradata is always looking for outstanding talent. To learn more about Teradata career opportunities, visit www.teradata.com/careers.

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) employs approximately 29,300 people worldwide.

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