

Clarima Banca to manage its credit cycle in Europe with Experian's solutions

Milano, X October 2007– Experian Decision Analytics, part of Experian®, has signed a global agreement with, to implement its suite of core solutions to manage the complete credit cycle in the European Operations of Clarima Banca, the Consumer Finance subsidiary of Unicredit Group Italy.

Implementation of Experian Decision Analytics' solutions will enable Clarima Banca to improve risk management decisions on customers as they apply for new accounts, manage all consumer and business data available with its reporting and monitoring capabilities, plus manage its collections strategy.

Clarima Banca owns and manages affiliates in several European countries and is rapidly expanding its activities in Eastern Europe and Asia. As this solution is to be implemented throughout these companies within the group, it must feature a common credit verification platform. Experian Decision Analytics' automated credit decisioning system enables the bank to centrally control the lending policies, risk assessment, strategies and scorecards. Credit decisions will be delivered in a matter of seconds with tailored strategies for each vendor in the different countries. The system will be first implemented in Italy, followed by a roll-out to other Central and Eastern European countries.

Milo Marletto, Credit Director Banca Clarima, said: "We realised that Experian Decision Analytics met our criteria during a feasibility study, in which we tested how the solutions worked together seamlessly and can be tailored to satisfy our needs. This technology, along with its experience and international support, made Experian Decision Analytics our perfect partner".

Miretta Menarini, *Head of Telecom and Finance Houses of Experian Decision Analytics Italy*, commented: "We are very proud of this agreement as it strengthens our fruitful collaboration with Unicredit Group and gives us the opportunity to expand our support locally to each of the countries where Banca Clarima operates".

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About Experian Decision Analytics

Experian Decision Analytics' 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. 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 organisations, 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 on 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 on www.experiangroup.com.

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About Clarima Banca

The UniCredit's Retail division focuses on the financial needs of the mass-market and of affluent individuals, together with small businesses in Italy, Germany and Austria.

The objective of the Division is to pool and leverage all retail banking know-how available in the Group and put it at the service of all of our customers, regardless of their location. This allows for high and sustained growth in a market that changed remarkably over the last years in Europe in terms of increasing competition and monetary and fiscal policies.

Organisational structure

The Retail Division is organized into three main distribution networks (UniCredit Banca, HVB and BA-CA), in global specialized mono-liners on consumer credit (Clarima and VISA), residential home financing (Banca per la Casa), Bausparkasse (VVB and Wüstenrot), services (HVB Direkt) and insurance products (UCA, AVIVA, CreditRas Assicurazioni, CreditRas Vita, Union Versicherungs-Aktiengesellschaft and Versicherung).