



PRESS RELEASE

CERVED AND EXPERIAN ITALY EXPAND STRATEGIC PARTNERSHIP TO ADDRESS MARKET NEEDS

Milan, November 17, 2015 – Cerved and Experian Italy have announced today they are expanding their strategic partnership to address the increasingly complex demands of financial and non-financial organisations in Italy. The new agreement strengthens the strategic partnership formed in 2012.

As part of the agreement, Cerved will distribute in Italy, Experian's analytical software solutions for the banking, insurance and utilities sectors, allowing integrated access to consumer credit and business information. Cerved will be able to distribute Experian's decision-making software, currently among the most advanced on the market, whilst providing its clients with access to the Credit Information System independently managed and operated by Experian-Cerved Information Services.

Experian will integrate its two business lines in Italy – Experian Decision Analytics and Experian-Cerved Information Services – into one single entity (Experian-Cerved Information Services), which will be able to provide its customers with analytics services, consultancy and consumer information services, together with access to Cerved business information services provided through its proprietary Decision Analytics software.

"The market is evolving, and integrated access to data, analytical tools and decision making software is becoming increasingly important" explained Marco Benvenuto, Market President Key Markets EMEA at Experian. "Our partnership with Cerved will help provide Italian companies with simple and integrated access to the entire range of tools and solutions they require".

"Cerved is a primary provider of business information in Italy" said Gianandrea De Bernardis, CEO of Cerved. "Our partnership with Experian will allow us to provide a complete suite of solutions to our clients. In addition to Credit Information System, Experian possesses very advanced decision analytics tools which when combined with Cerved's comprehensive and high quality data base, provide real differentiation in the market".

The prior shareholder agreement between Cerved and Experian will be amended in order to remove the purchase options on the share capital of Experian-Cerved Information Services, in favor of Experian Holding SpA Italy and Cerved Group SpA. The rules of governance will be also revised in order to respond to the changed corporate structure.

The partnership agreement, which is assumed to become effective in the first weeks of 2016, is subject to compliance with the due process of law in the antitrust field, [to this end it will be notified in the coming days to the European Commission], and to compliance with the procedure provided for by the trade unions. 47 of Law no. 428/90.

About Experian

We are a global information services company, providing data and analytical tools to our clients around the world. We help businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. We also help people to check their credit report and credit score, and protect against identity theft. In 2015 we were named by Forbes magazine as one of the 'World's Most Innovative Companies'.

We employ approximately 17,000 people in 38 countries and our corporate headquarters are in Dublin, Ireland, with operational headquarters in Nottingham, UK; California, US; and São Paulo, Brazil.

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 March 31, 2015, was US\$4.8 billion.

To find out more about our company, please visit http://www.experianplc.com or watch our documentary, Inside Experian'.

About Cerved

Cerved Group is primary information provider in Italy and one of the major credit rating agencies in Europe. It offers the most comprehensive range of products and services used by more than 34 thousand companies and financial institutions to assess the solvency and creditworthiness of its stakeholders, manage credit risk in all its phases, and accurately define marketing strategies. Furthermore, through Cerved Credit Management, Finservice and Recus, it offers solutions for the evaluation and management of NPLs.

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