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**EXPERIAN ENHANCES CREDIT ASSESSMENT  
WITH NEW AFFORDABILITY MEASURE**

*Affordability Index to provide detailed insight into people's ability to afford new credit*

Experian<sup>®</sup>, the global information services company, today launched a new tool providing banks, mortgage companies and other lenders with further insight into the creditworthiness of their customers.

Experian's new Affordability Index advances current credit-scoring systems by considering all areas of spending that an applicant might prioritise to help lenders quickly and more accurately judge their ability to make repayments.

By automatically comparing income and expected monthly outgoings, the Affordability Index uses Experian's data and analytics capabilities to provide lenders with an indication of an applicant's ability to afford future repayments, in addition to their previous credit performance.

The Affordability Index uses standard application form information, including age, income, marital status, number of dependents and employment status.

Accommodation status is also used for non-mortgage applications, to allow a more accurate assessment of an applicant's existing outgoings.

Simon Harben, Head of Bureau Analytics at Experian, comments: "Experian's new Affordability Index provides lenders with a compelling new tool to quickly and simply assess an applicant's ability to meet their credit commitments. A key element of responsible lending centres on understanding each applicant's disposable income, and our latest innovation equips lenders with the ability to more accurately factor in affordability when lending to consumers."

**ENDS**

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## **About Experian**

Experian is a global leader in providing information, analytical and marketing services to organisations and consumers to help manage the risk and reward of commercial and financial decisions.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organisations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage.

For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include organisations from financial services, retail and catalogue, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Experian has corporate headquarters in Dublin, Ireland and has operational headquarters in Costa Mesa, California and Nottingham, UK. The Group employs approximately 15,500 people in 38 countries worldwide, supporting clients in over 65 countries around the world. Continuing sales for the year ended 31 March 2008 were \$4,059m (£2,020m / €2,858m).

For more information, visit [www.experiangroup.com](http://www.experiangroup.com).