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GEO STRATEGIES & EXPERIAN REVEAL THE CHANGING FACE OF ROMANIAN SOCIETY

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Romania's market leading consumer segmentation - Mosaic Romania - has now been updated by a joint team from Geo Strategies and Experian to reflect prevailing demographic and social changes that have occurred in contemporary Romanian society. The data used are based on updated statistics, geographic data and spatial factors, also drawn from a range of additional data sources to generate an updated understanding of the ageing population, the affluence-poverty divide, the prevalence of ethnic clusters, the emergent middle class and their move to house-living, and also the marginalisation of rural Romania. It also factors in the impact of consumerism and the economic slowdown.

> Mosaic is Experian's market leading people classification and is used by thousands of commercial and not-for-profit organisations world-wide to gain insight into local consumer markets, behaviours and lifestyles. Mosaic Romania is used in the commercial sector to map, analyse and target markets at street segment and postcode level. It is used as a key tool in targeted marketing e.g. for customer communication, prospect recruitment, local marketing and branch network planning.

Mosaic Romania 2009 draws on over 28 separate sources of compliant public and proprietary information for the population of Romania – a total of 247 variables and approximately one million new data items to create a rich and detailed picture of modern Romanian society. The classification incorporates 10 Consumer Groups and 45 Consumer Types. The annual updates provide a continuously contemporary view of Romanian consumers at the level of a group of households, or street segments, or postcodes.

Some of the more significant social trends incorporated and identified within Mosaic 2009 are as follows:

Ageing Society

> The population of Romania is decreasing at significant rates and, alarmingly, mostly among the mature working-age groups. It is estimated that there will be in excess of three million people over the age of 55 by 2019 but, with Mosaic, the user can make a distinction between the active and less-active phases of old age. This information presents businesses with commercial opportunities and also with an understanding of those communities which require more support, health and social care.

The deepening affluence-poverty divide

> The recent economic boom and the current recession highlight the increasingly strong divide between the very wealthy section of Romanian society and the very poor. The 'elite' includes individuals from both the public as and from the commercial (or private) sector. The 'poor' live in both rural and, increasingly, in inner-city clusters. With Mosaic, the user can identify equally the upper echelons of affluence, and the poorest - and those with the highest risk of transitioning into poverty throughout Romania.

More visible ethnic clusters

Contemporary Romania is visibly multi-cultural. Also, as a result of the recent property boom which has enabled segments of population to move to better housing in sub-urban areas, certain ethnic clusters have become more visible, especially in Bucharest. With Mosaic, the user can identify these communities more accurately for state support, for tailored offerings, and for risk profiling.

House re-location Middle Class

The last few years have seen a significant rise in the emerging Middle Class re-locating to new houses - mainly in green-field sites but also brown-field sites. This is beginning to have a noticeable effect on, what was previously a strong cultural trait of multiple-generations living in just one household. Mosaic identifies this sub-urban lifestyle which is becoming a significant trend in today's Romania.

Marginalisation of rural Romania

Mosaic Romania 2009 Update identifies the "green and grey", mainly rural, segment of society which is increasingly isolated from creeping urbanisation and consumerism. These areas tend to be populated by the old and needy and within striking distance of large towns and cities - some even at commuting distances - but which struggle to survive as functioning communities.

Impact of consumerism & economic slowdown

Geo Strategies and Experian monitor the degree to which different types of people are affected by the current economic slowdown. To date, in addition to the poor who are becoming poorer, there is significant risk and pressure on new homemakers who, having bought brand new properties in the last few years, now find themselves in serious negative equity. This also affects those consumers who have been lured into loans they could not really afford – especially those who are now suffering from currency variations.

Luiza Golgojan, CRM Manager, Allianz-Tiriac Asigurari Romania, commented: *"Allianz-Tiriac Asigurari has 172 retail agencies in Romania and is consolidating its network. To grow our comprehensive insurance business it has been essential to understand consumer behaviour and the changing social trends. We have used Mosaic Romania since 2007 as a key tool to understand our customers, site new agencies, optimise sales and evaluate demand for our products. Having access to Mosaic Romania - and the powerful geographic analysis system MicromarketerG3 Romania – both with the regular updates and additional data sources provided by Geo Strategies, enable us to continue growing our business by revealing further insight into who and where our current and future customers are"*.

Daniel Pana, Director BCR Bank, added: *"Mosaic has played an important part in our Target Marketing activities. We communicate with large numbers of people and we aim to deliver highly targeted and responsive campaigns. This is very important to us, especially at this time when marketing budgets are constrained. Mosaic and the analytical work carried out by Geo Strategies have assisted us underpin the targeting innovations aimed at understanding our customers better.*

Daniela Florea, CEO Geo Strategies Experian concluded: *"Mosaic has become the classification of choice and is used by thousands of leading companies as well as organisations across Romania. This is because its accuracy, richness and detailed level of insight cannot be matched. The latest update of Mosaic is the product of a continuous*

development programme and represents major investment by Geo Strategies and Experian. This latest Mosaic Update offers an exceptional, detailed and accurate picture of Romanian consumers, also their households and neighbourhoods in contemporary Romanian society."

A Mosaic Romania® 2009 licence gives the user access to a Mosaic Directory (database) which include a code for each street segment &/or postcode in Romania and comprehensive descriptions (text, imagery and graphs in a 550 page e-handbook).

Mosaic Xpress 2009 is a report on the most compelling Romanian consumer trends and is also set within a European context. It is available as a pdf slide presentation. Orders at mosaic@geo-strategies.com

MicromarketerG3 Romania ®2009 is based on one of the world's leading PC-based integrated geographical analysis tools which combines powerful software with a wide range of databases to provide an unrivalled set of resources for developing and implementing micromarketing strategies.

NOTES TO EDITORS

About Mosaic

Mosaic Romania is market's leading people classification system, built by Experian and Geo Strategies and used by commercial organisations throughout Romania. The latest update, Mosaic Romania 2009, updates information on 21 million people and over 7 million households with a population of 21.5 million people, which are grouped in 10 Groups and 45 Types. It is available at street segment or postcode level. Mosaic Romania was first built in 2007 and is currently at it's second annual update. The current update has been developed using over one million separate data items.

 Mosaic Romania is also part of the Global Mosaic consumer classification tool which is available for 29 major countries. It classifies a billion consumers worldwide, covering a third of the surface area of the Earth and is available in all of the world's economies including China, North America, Europe and Asia Pacific.

Around the world Mosaic is used in the commercial sector to map, analyse and target potential and existing markets for any products and services. It is used by retailers and property developers as a key tool for site location, evaluation, sales optimisation, benchmarking and measurement. Mosaic is used in the public sector for a range of applications and is an excellent predictor of many economic variables such as incomes, spending characteristics and housing demand. The police use Mosaic to identify neighbourhoods at risk of burglary and other household crimes. The Health Service uses Mosaic to map and analyse vulnerability to a range of medical conditions and the Fire Service uses Mosaic to identify households most at risk of fire. Mosaic is also used by many of the main political parties to profile the electorate and maximise their share of the vote.

For more information please contact:

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About Geo Strategies

Geo Strategies was founded in 1993 and has become the leading supplier of geographic and geo-marketing intelligence for Central and Eastern Europe.

Its core expertise is built around geo-spatial information solutions, analytical and modelling tools, consumer segmentation, bespoke data services, consultancy, training, and project management.

This expertise has been developed according to internationally recognised best practices and methodologies, to which significant innovation and value is being added to make it relevant and actionable in the local context. Mosaic Romania and Micromarketer Romania 2009 Update are the latest development. Geo Strategies is Experian's exclusive franchise and partner for Romania.

See also: www.mosaic.geo-strategies.com

About Experian

Experian is a global leader in providing analytical and information 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.

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About Experian's Business Strategies Division

Experian's Business Strategies division provides a comprehensive understanding of consumers, markets and economies in the UK and around the world, past, present and future. It is a market leader in consumer profiling and market segmentation, economic forecasting and public policy research, supporting businesses, policy makers and investors in making tactical and strategic decisions. As part of the Experian group, it has access to a wealth of research data and innovative software solutions. The division's economic research team is one of the largest in the UK, devoted to analysing national, regional and local economies for a range of public and private sector clients. Its statisticians, econometricians, sociologists, geographers, market researchers and economists carry out extensive research into the underlying drivers of social, economic and market change.

For more information, visit the Group's website on www.experiangroup.com.

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