

PRESS RELEASE

## Gardant launches Data Gardant, a laboratory dedicated to the development of innovative technology solutions applied to the credit management sector

The initiative aims to realise development projects in the field of Data Science, Artificial Intelligence & Advanced Analytics at the service of the Gardant Group's management and investment activities, through the adoption of the best technological solutions available on the market and by opening collaborations with fintech companies and academic institutions of excellence.

Rome, 15 December 2022

**Gardant**, Italy's market leader in the credit management sector, has launched **Data Gardant**, a laboratory aimed at driving the Group's technological evolution, with a focus on the world of *Data Science, Artificial Intelligence & Advanced Analytics*. Data Gardant makes use of both internal resources and collaborations with external professionals and institutions, including universities.

*"Our Group was created with the objective of establishing a centre of excellence for credit management, with a particular focus on technology applied to this sector," Mirko Briozzo, CEO of Gardant, explains. "Data Gardant was created as a laboratory through which to equip the Group with the best technologies and collaborations with leading partners in innovation, capable of analysing a large amount of data and information to support the company's business. This wealth of information is functional to the activities of the Group's professionals who make critical decisions every day with the aim, in particular, of maximising the performing repayment of companies and businesses in difficulty."*

Data Gardant provides support to the Group's management in defining new strategies enabled by technological leverage, promotes the opening of collaborations with public and private partners of excellence, and ensures constant observation of technological trends on the national and international scene in terms of both methodologies and tools.

*"The characteristic aspect of Data Gardant," Alberto De Maggi, Group COO of Gardant, adds, "is the complete integration with the Group's existing technological infrastructure, particularly with regard to architectural and data security aspects. In this direction, every new initiative is conceived taking into account, right from the design stage, the needs of the business activity, thus eliminating any inefficiency linked to the integration of innovative solutions that are disconnected from the work processes of the various company areas."*

Data Gardant is based on two different areas of activity: the first, **Data Power**, represented by the data assets collected by the company, quantifiable in hundreds of billions of data points on approximately EUR 50 billion of assets under management.

The second area of activity is **Data Engine**, which gathers all the development activities dedicated to proprietary information systems, strongly inspired by open and data-driven logics, where the

activities on the assets under management, through models and algorithms, become new evolved information assets to be made available again for decision-making and business processes. Data Engine, at the same time, directly targets Italian and European universities that stand out for research programmes in sectors similar to Gardant's and leading industrial partners on topics of interest to the Group.

### **Gardant S.p.A.**

Gardant S.p.A. is an Italian company, headquartered in Rome, the parent company of the Gardant Group, Italy's leading operator in alternative asset management and servicing of impaired loan portfolios. With over EUR 560 million of funds raised, more than EUR 40 billion of loans under administration and about EUR 20 billion of loans managed as special servicer, the Gardant Group presents the widest range of products and services for investors and banks in the illiquid and impaired loans sector. Special Gardant (licensed ex Art. 115 TULPS, Italian Consolidated Law on Public Security) is the company specialised in judicial and extrajudicial recovery activities; Master Gardant is the company (financial intermediary ex Art. 106 TUB, Italian Consolidated Law on Banking and Lending) specialised in UTP credit management support activities and in servicer activities of securitisation vehicles; Gardant Investor SGR is the Group's management company specialised in alternative investments in the credit sector.

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