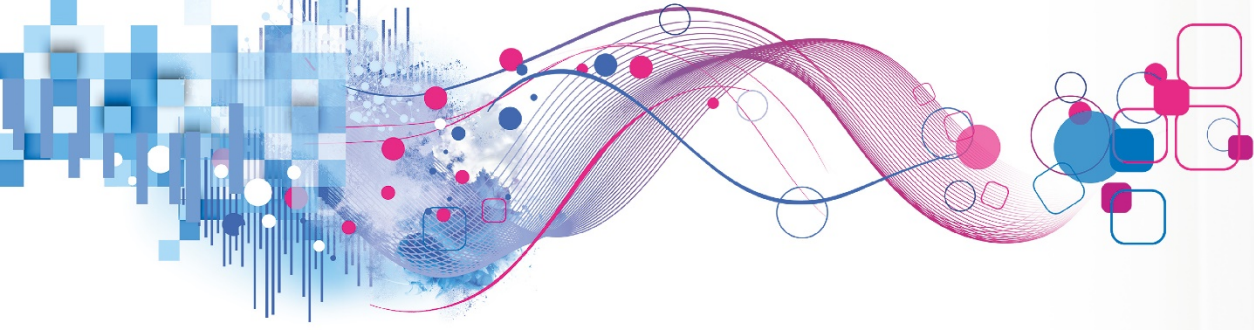


Half-yearly results for six months ended 30 September 2017

15 November 2017





Strategic and operational overview

Brian Cassin, Chief Executive Officer



First-half results highlights

Financial and strategic progress

- Organic revenue growth 4%, total growth 5%
- EBIT margin flat at actual rates, Benchmark EPS up 6%
- Strong B2B performance, organic growth up 7%, expect H2 to edge higher
- Good progress in Consumer Services:
 - Strong start for IdentityWorks
 - CreditMatcher going well
 - Outstanding response to new services in Brazil

Shareholder returns

- Completed c. two thirds of US\$600m share repurchase programme
- First interim dividend up 4%

Revenue growths are stated on a constant currency basis.

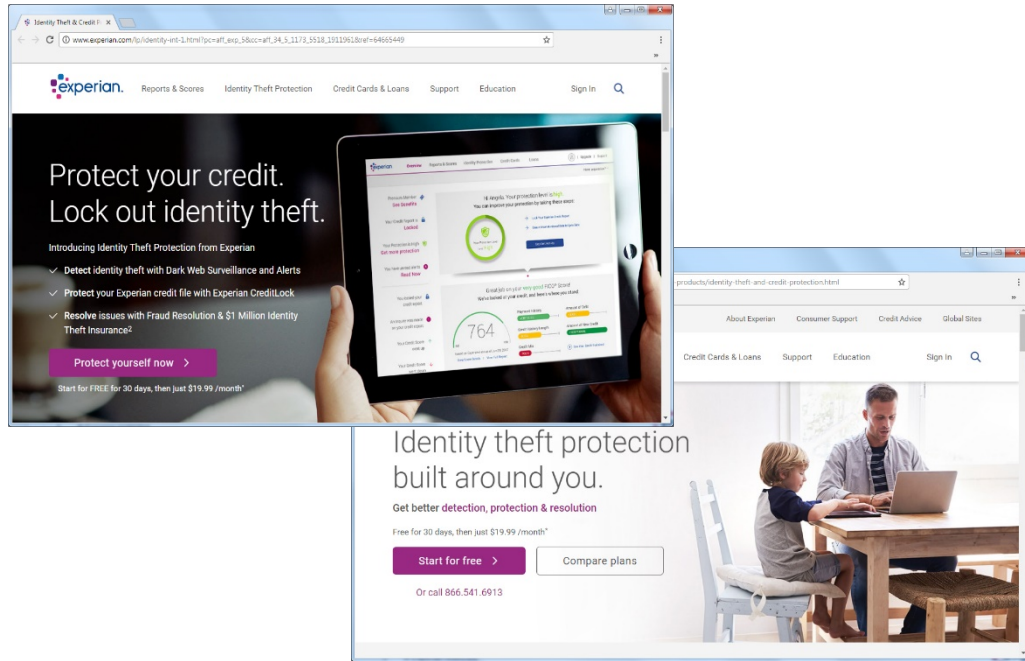
Regional highlights

North America B2B

- Good momentum in B2B
 - Several new product introductions, for example:
 - Ascend
 - eResolve
 - Text For Credit
 - PowerCurve Collections
 - Fannie Mae to add Experian trended data to Desktop Underwriter
 - Securing new client wins in health
 - Experian data usage grows in digital marketing campaigns



Regional highlights North America Consumer Services – IdentityWorks



Protect your credit.
Lock out identity theft.

Introducing Identity Theft Protection from Experian

- ✓ Detect identity theft with Dark Web Surveillance and Alerts
- ✓ Protect your Experian credit file with Experian CreditLock
- ✓ Resolve issues with Fraud Resolution & \$1 Million Identity Theft Insurance*

Protect yourself now >

Start for FREE for 30 days, then just \$19.99 /month*

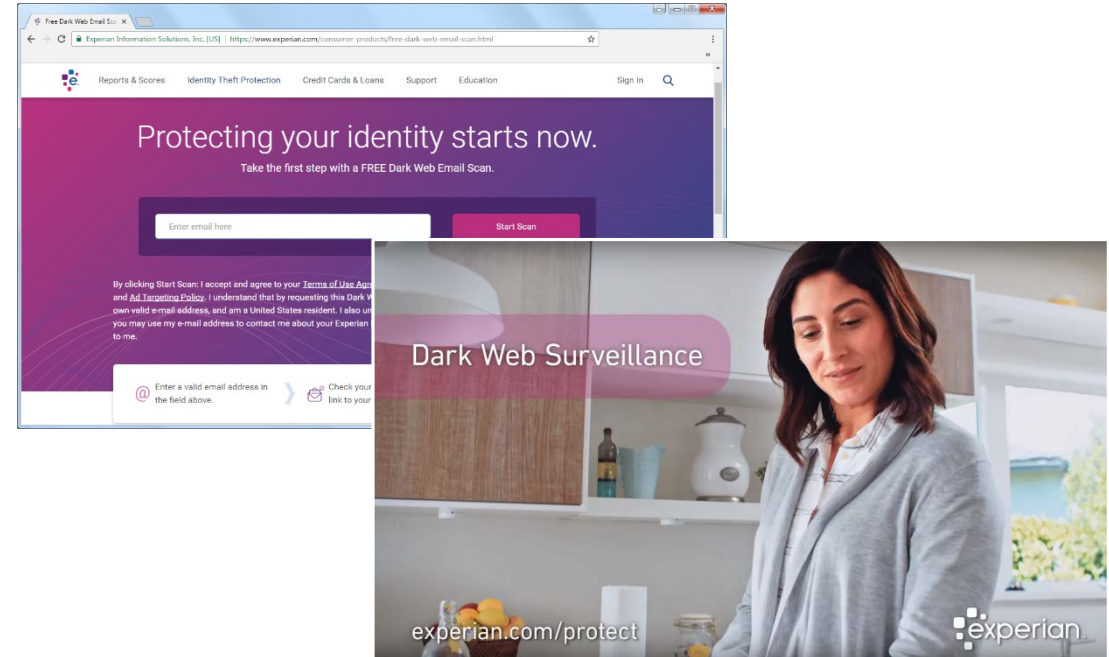
Identity theft protection built around you.

Get better detection, protection & resolution

Free for 30 days, then just \$19.99 /month*

Start for free > Compare plans

Or call 866.541.6913



Protecting your identity starts now.

Take the first step with a FREE Dark Web Email Scan.

Enter email here

Start Scan

By clicking Start Scan I accept and agree to your Terms of Use, Age and Ad Targeting Policy. I understand that by requesting this Dark Web Scan I am providing you with my own valid e-mail address, and am a United States resident. I also understand that you may use my e-mail address to contact me about your Experian services.

Enter a valid email address in the field above. Check your link to your

Dark Web Surveillance

experian.com/protect

experian

- Adding new features and expanding our offers every 60-90 days:
 - Identity Lite – basic protection \$4.99 per month
 - Family Plan – protects entire family \$29.99 per month

Regional highlights

North America Consumer Services

IdentityWorks

On a clear upward trajectory: 120,000* paying members since launch

CreditWorks

Adding more value to our offer to moderate declines

LendingWorks

First-class platform: not yet backed with marketing investment

Partner Solutions

Turned the corner. CSID performing well. Securing new contract wins.

Total North America Consumer Services

On a path back to growth in FY19

* As at 31 October 2017.

Regional highlights

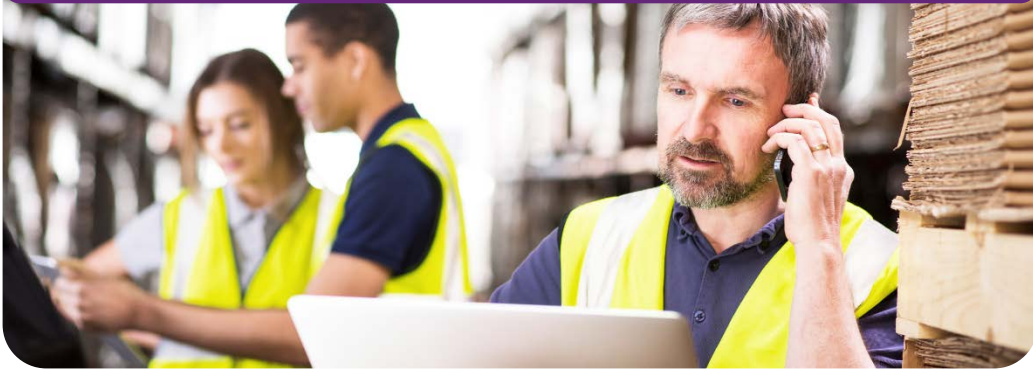
Latin America

- Strong growth notwithstanding economic headwinds
- Invested in Brazil in preparation for economic recovery
- Progress on diversification strategy with strong growth across Decision Analytics and Marketing Services
- Gaining scale in services to consumers
 - Very strong consumer reception
 - Engaging consumers with a variety of offers



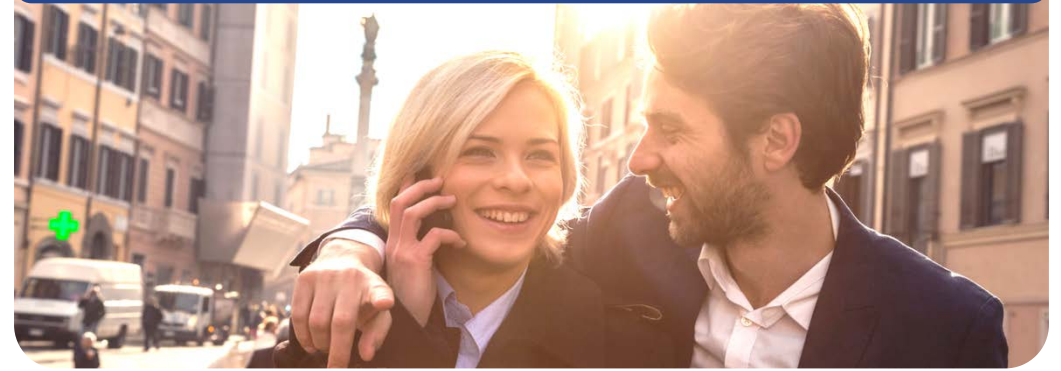
Regional highlights

UK and Ireland



- Pursuing sizeable opportunities in new market segments
- Making good progress in price comparison and background checking
- Consumer Services
 - Gaining scale in CreditMatcher
 - Reduced revenue drag through H2 FY18

EMEA/Asia Pacific



- Double-digit revenue growth in the half
- Driven by new business wins for global Experian products, for example PowerCurve
- Early stage investments to address new markets

Strategic overview: our focus areas

Progress



Broaden and deepen our data assets



Extend our lead in analytics and software



Exploit the breadth of our capabilities



Accelerate pace of innovation



Scale in targeted verticals and geographies



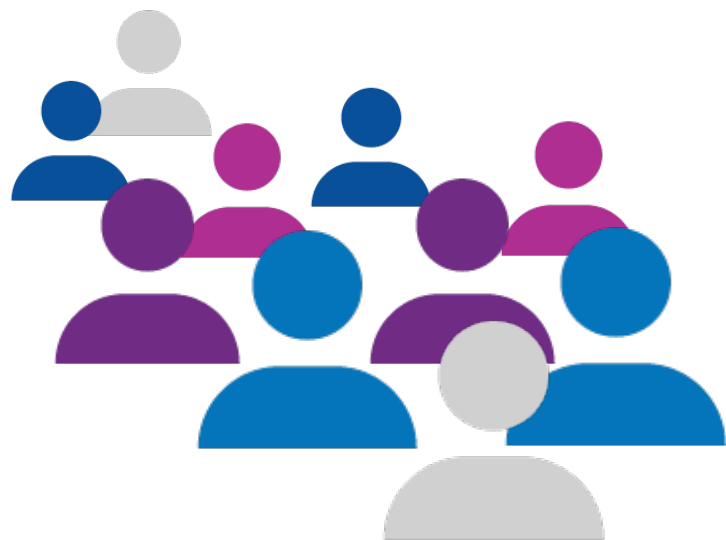
Transform engagement with consumers



Broaden and deepen our data assets US consumer credit data

220m current coverage

270m potential coverage



Alternative financial data

Clarity
62m total (24m thin)

Rent bureau

20m total (9m thin & no hit)
Over 1,000 data furnishers

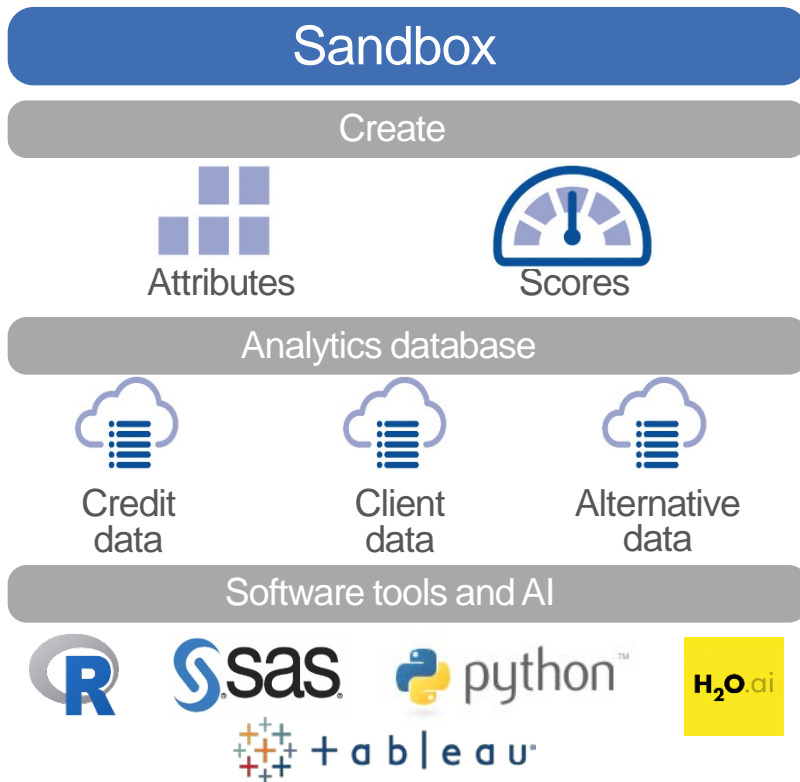
Account aggregation

Wireless
95% have mobile phones

Organic build

Utilities
Electric, gas, water, waste

Extend our lead in analytics and scoring Experian Ascend analytical sandbox



Original sandbox

- 10% sample credit file
- Not real-time data (3.5 days – weeks old)
- Analytics by client staff
- No data visualisation
- 5 years of historic data (back to 2012)

New Ascend sandbox

- Full-file access
- Near-real-time data (daily/hourly updates)
- Artificial Intelligence tools
- Data visualisation via Tableau
- 10+ years of depersonalised data

Strong client reception for Ascend since launch

Accelerate the pace of innovation Transform technology to enable faster growth

Accelerate pace
of innovation



- 33 CrossCore deals signed
- Text For Credit – momentum building
- PowerCurve Collections – strong client reception

Transforming our
technology



- Real-time access to data
- Build once, deploy anywhere
- Greater utilisation of more data

Safeguard all data



- Continued investment in robust information security environment

Transform engagement with consumers

Building consumer relationships across B2C and B2B

Generating large audiences in B2C

- US – 12m free members
- Brazil – 16m free members
- UK – 3m free members

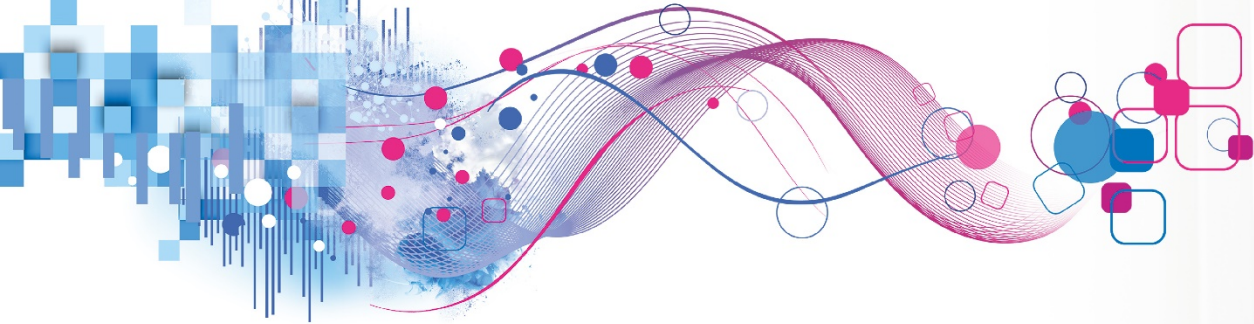
Delivering enhanced consumer experiences through B2B

- Increasing the accuracy of data
- Investment in technology services
- Transform lending through innovation

Summary

- Good progress in the first half
- B2B delivering strong momentum and investments will enable us to sustain growth
- Actions taken in Consumer show good promise





Financial review

Lloyd Pitchford, Chief Financial Officer



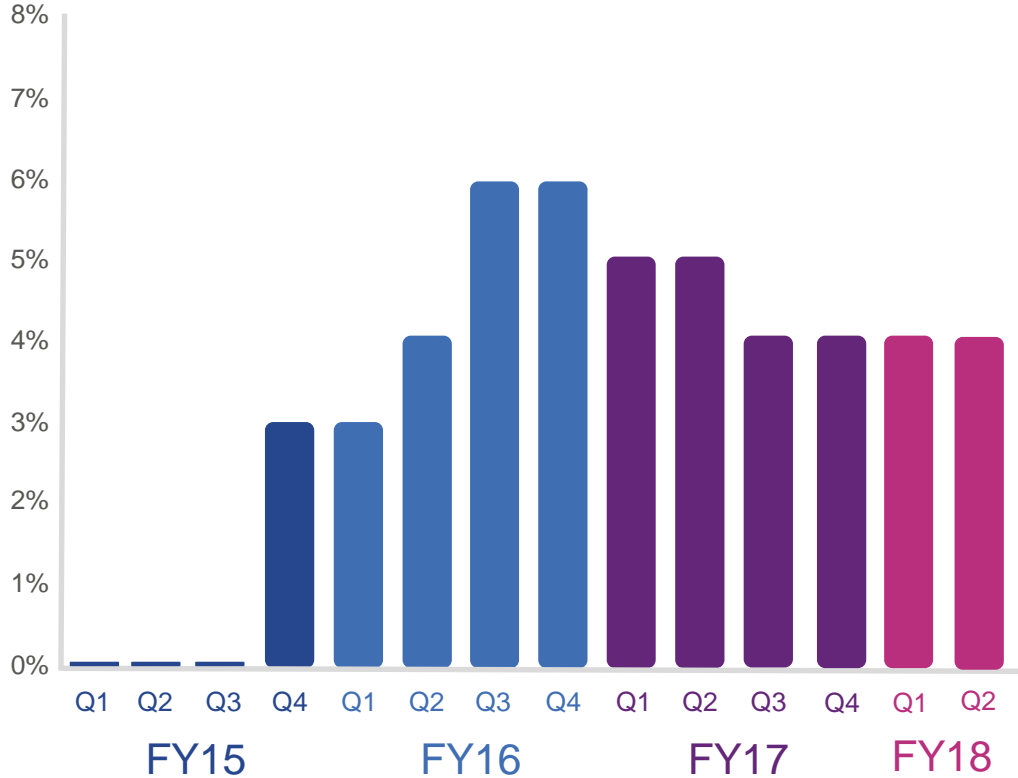
Highlights – first half FY18

		Constant rates	Actual rates
Revenue Growth	Total revenue growth	5%	5%
	Organic revenue growth	4%	
EBIT	Benchmark EBIT growth	5%	5%
	Benchmark EBIT margin		26.5%
	<i>Margin progression</i>	-10 bps	0 bps
Earnings	Benchmark EPS growth		6%
Operating cash flow	Operating cash conversion		68%
First interim dividend	Dividend per share growth		4%

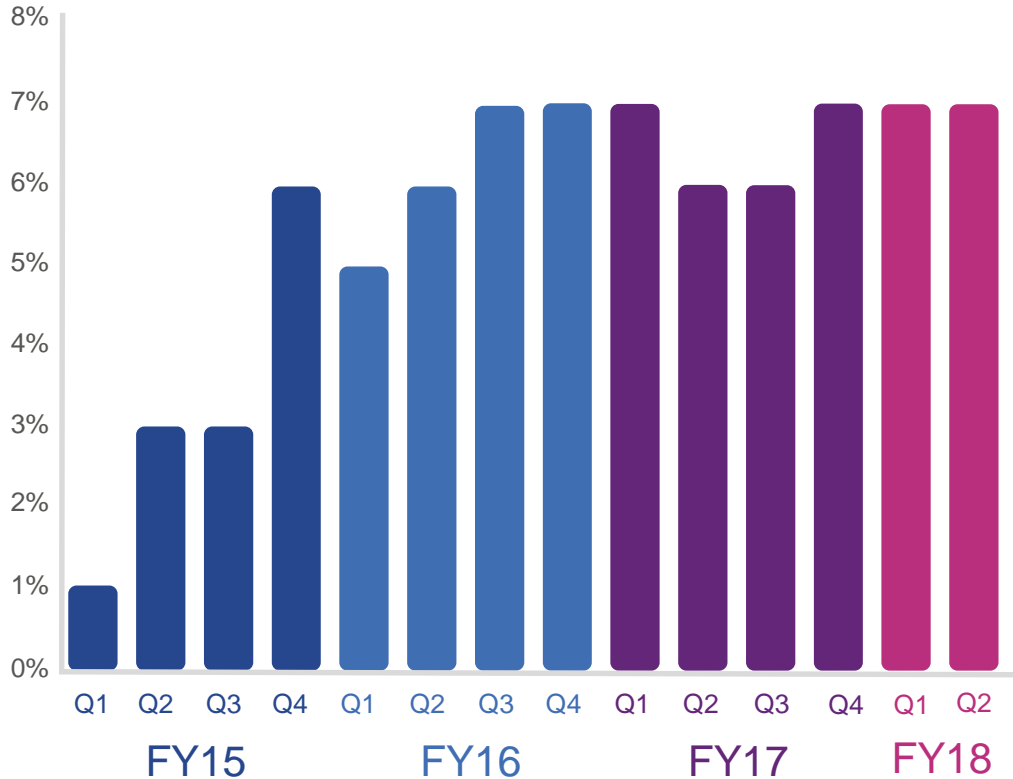
Certain financial data have been rounded within this presentation. As a result of this rounding, the totals of data presented may vary slightly from the arithmetic totals of such data. Revenue, Benchmark EBIT growths and Benchmark EBIT margin are on an ongoing activities basis.

Growth trends

Group organic revenue growth continues to be in our target mid-single digit organic revenue growth range...



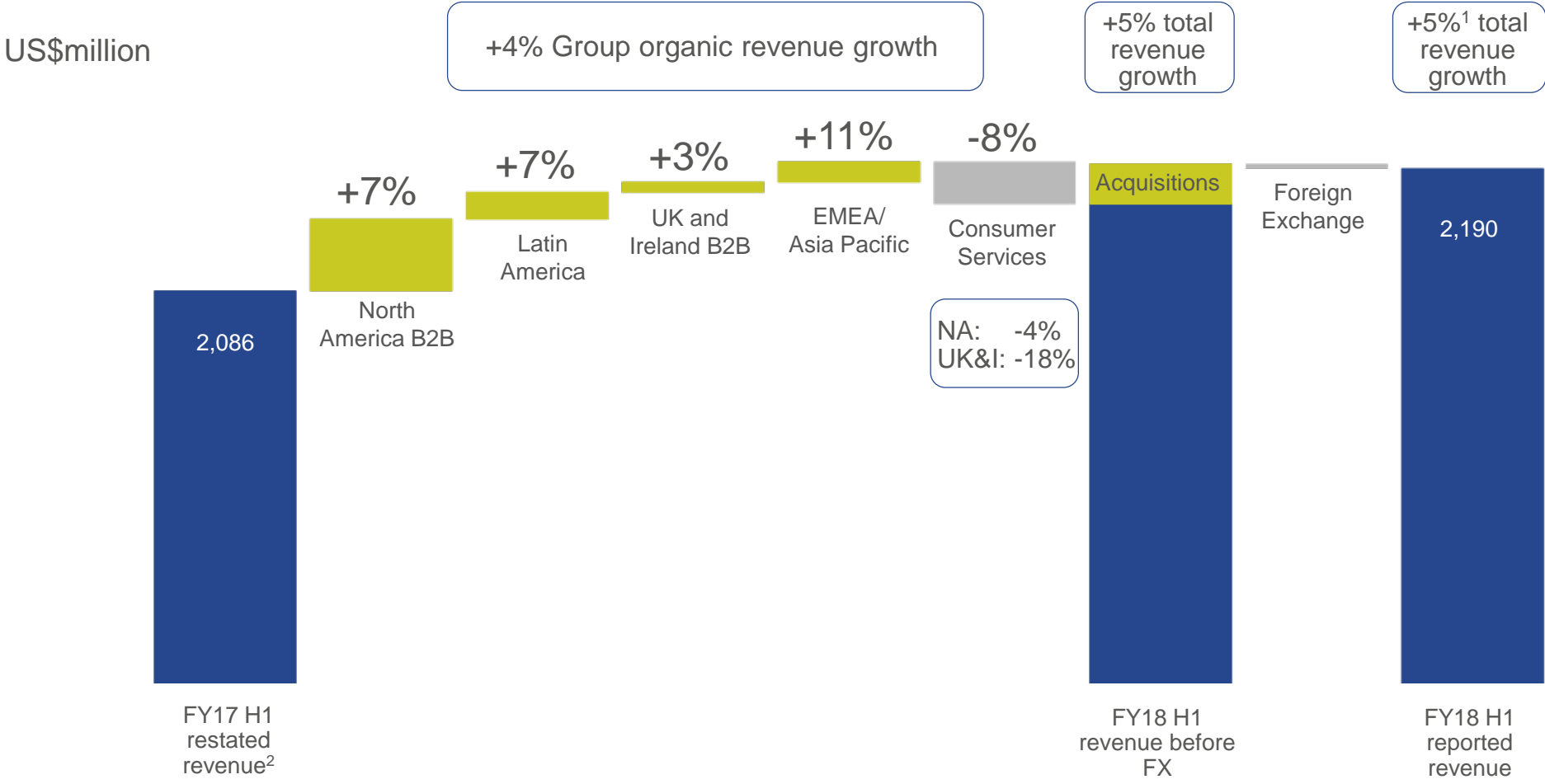
...with high-single digit B2B growth



Organic revenue growths for all prior periods are as reported and have not been restated for subsequent divestments. B2B defined as Credit Services, Decision Analytics and Marketing Services.



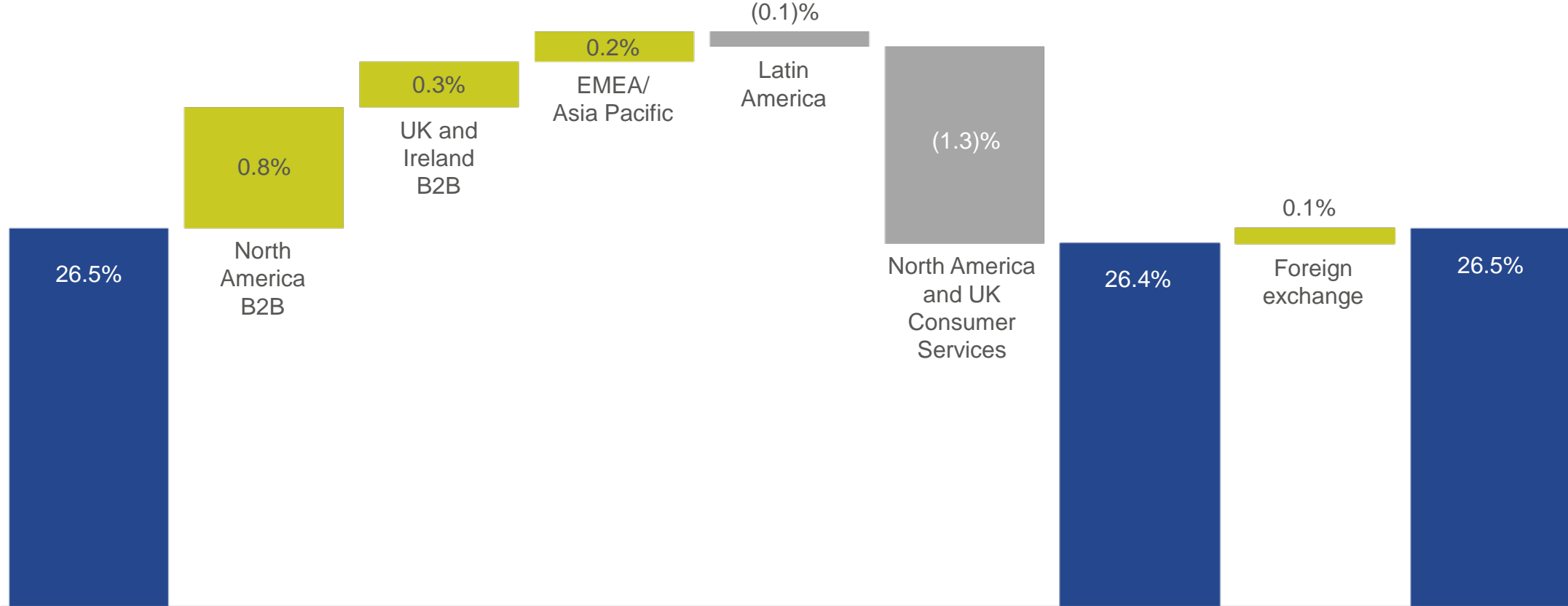
First-half revenue growth



1 At actual FX rates.
2 Restated for the divestment of the email/cross-channel marketing business (CCM).



Benchmark EBIT margin – by region



¹ Restated for the divestment of the email/cross-channel marketing business (CCM).



North America

Six months ended 30 September
US\$million

Revenue	2017	2016	Total growth	Organic growth
Credit Services	697	652	7%	7%
Decision Analytics	83	77	8%	8%
Marketing Services	104	93	12%	12%
Business-to-Business	884	822	8%	7%
Consumer Services	374	360	4%	(4)%
Total revenue	1,258	1,182	6%	4%
Benchmark EBIT – ongoing activities	395	377	5%	
Benchmark EBIT margin	31.4%	31.9%		

All results are Benchmark figures and are on an ongoing activities basis.
Growth at constant exchange rates.

Latin America

Six months ended 30 September
US\$million

Revenue	2017	2016	Total growth	Organic growth
Credit Services	340	311	4%	4%
Decision Analytics	28	20	35%	35%
Marketing Services	13	9	30%	30%
Total revenue	381	340	7%	7%
Benchmark EBIT – ongoing activities	118	107	5%	
Benchmark EBIT margin	31.0%	31.5%		

All results are Benchmark figures and are on an ongoing activities basis.
Growth at constant exchange rates.

UK and Ireland

Six months ended 30 September
US\$million

Revenue	2017	2016	Total growth	Organic growth
Credit Services	124	122	7%	5%
Decision Analytics	98	102	3%	3%
Marketing Services	70	74	0%	0%
Business-to-Business	292	298	4%	3%
Consumer Services	86	112	(18)%	(18)%
Total revenue	378	410	(2%)	(3%)
Benchmark EBIT – ongoing activities	112	122	(3)%	
Benchmark EBIT margin	29.6%	29.8%		

All results are Benchmark figures and are on an ongoing activities basis.
Growth at constant exchange rates.

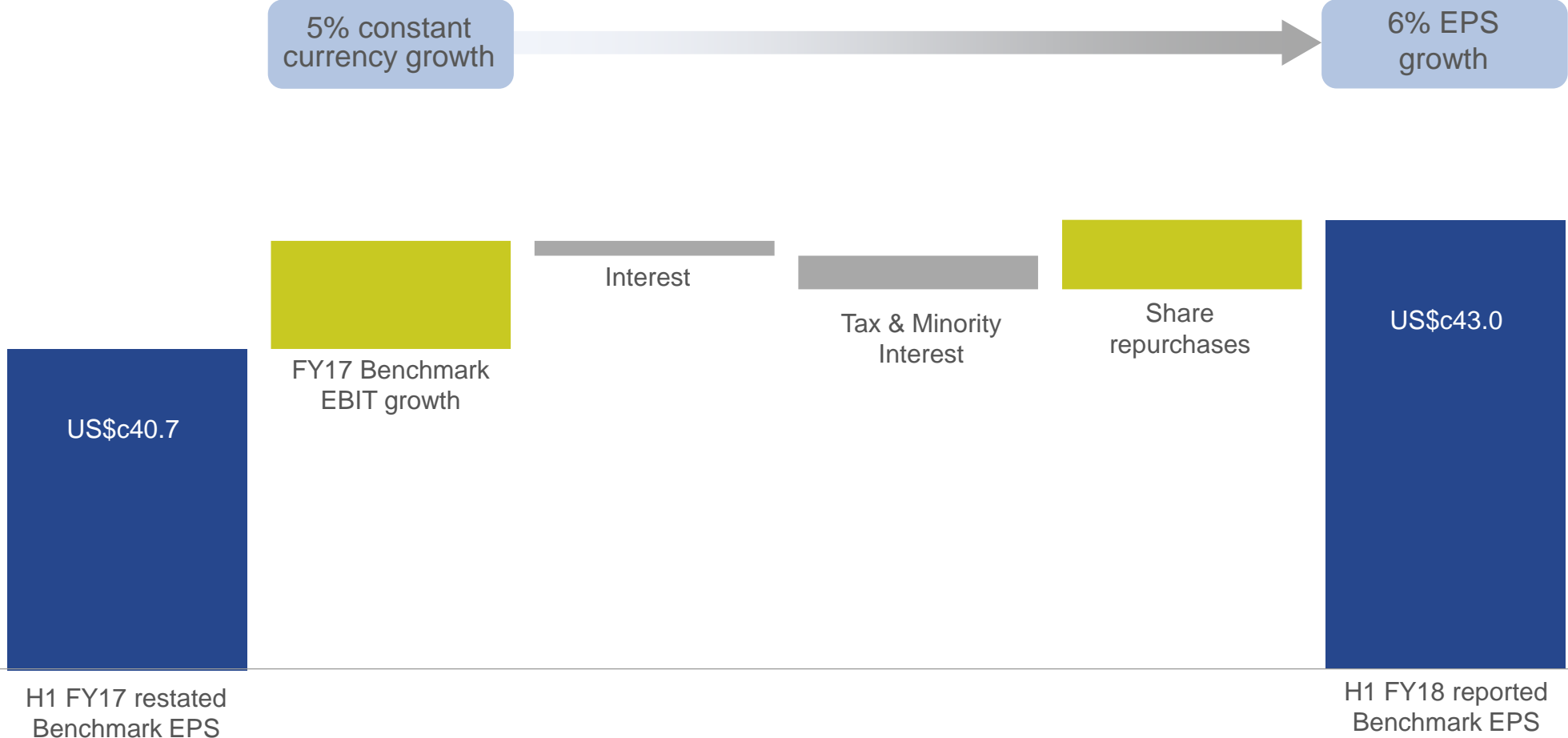
EMEA/Asia Pacific

Six months ended 30 September
US\$million

Revenue	2017	2016	Total growth	Organic growth
Credit Services	73	73	(1)%	(1)%
Decision Analytics	79	64	25%	25%
Marketing Services	21	18	13%	13%
Total revenue	173	154	11%	11%
Benchmark EBIT – ongoing activities	(14)	(17)	11%	
Benchmark EBIT margin	(8.1)%	(11.0)%		

All results are Benchmark figures and are on an ongoing activities basis.
Growth at constant exchange rates.

Benchmark EPS



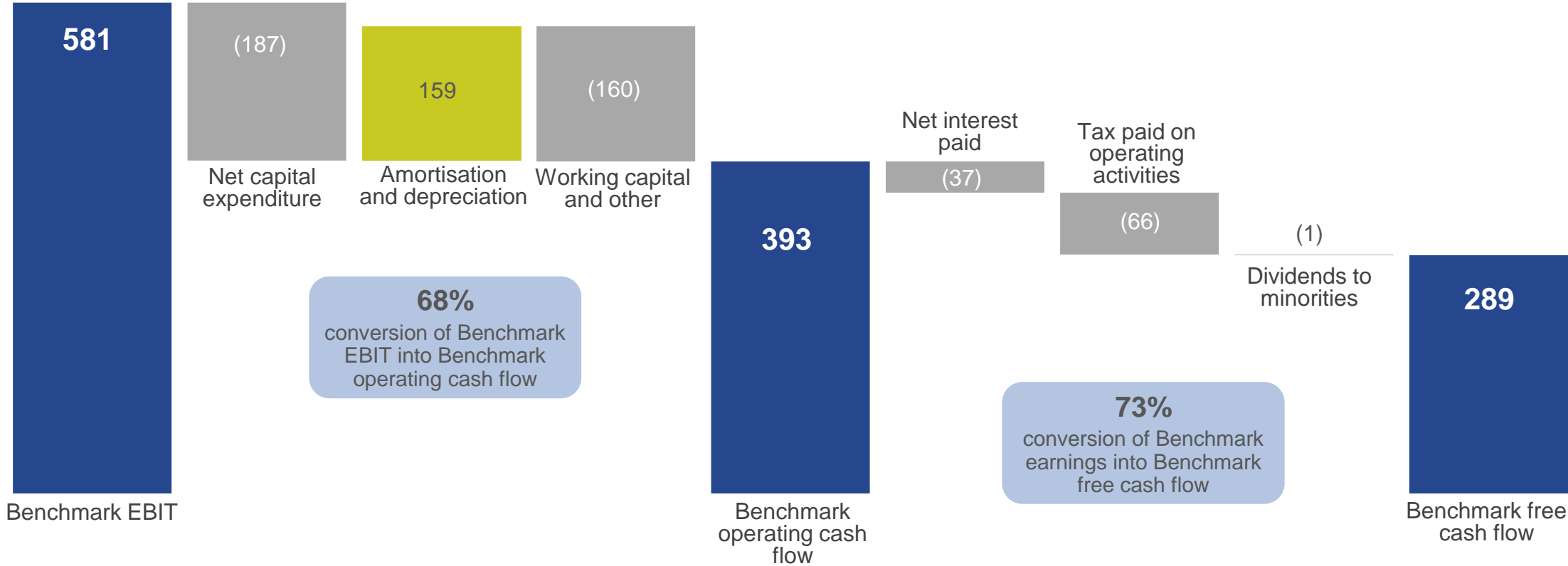
Reconciliation of Benchmark to statutory PBT

Six months ended 30 September
US\$million

	2017	2016	Growth (actual rates)	Growth (constant rates)
Benchmark profit before tax	541	518	4%	4%
Exceptional items	-	-		
Amortisation of acquisition intangibles	(53)	(51)		
Acquisition expenses and adjustment to contingent consideration	(9)	(10)		
Statutory profit before tax before finance cost FV adjustments	479	457	5%	
Financing fair value remeasurements	(12)	43		
Statutory profit before tax	467	500	(7%)	

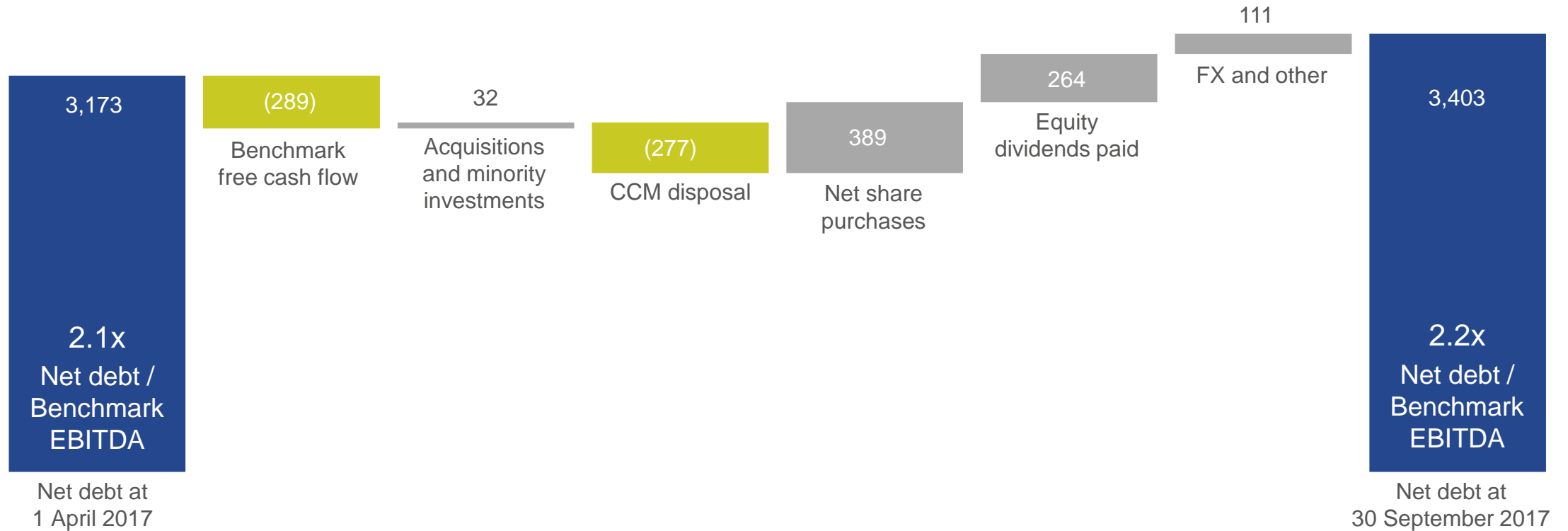
Benchmark cash flow

US\$million



Net debt

US\$million



Modelling considerations for FY18

Acquisitions and investments	<ul style="list-style-type: none">• Four bolt-ons; pro forma revenue of c.US\$60m
Net interest	<ul style="list-style-type: none">• Expected to be c.\$85m
Tax	<ul style="list-style-type: none">• Benchmark tax rate between 26% and 27%
Capital expenditure	<ul style="list-style-type: none">• Capital expenditure 9-10% of revenue
Share repurchases	<ul style="list-style-type: none">• Full year WANOS* expected to be in the region of 917m shares.

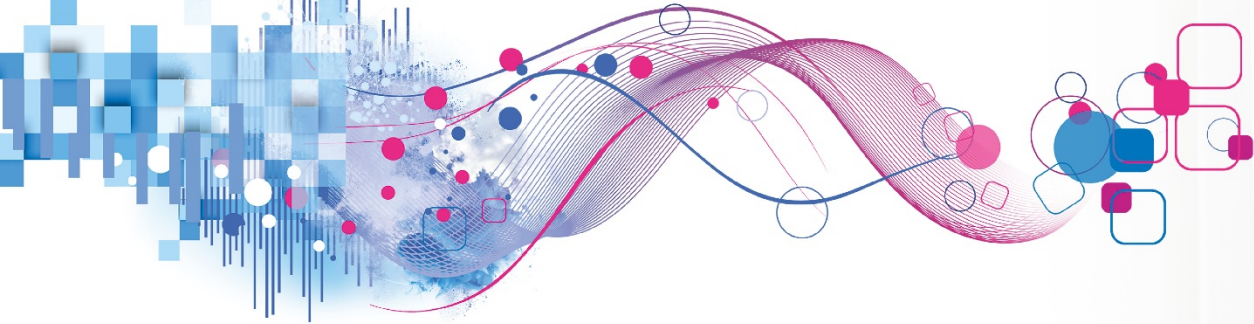
* Weighted average number of shares.



Summary and outlook



- Good financial and strategic progress in the first half
 - Strong B2B performance
 - B2C trajectory improving
- Outlook for FY18
 - Mid single-digit organic revenue growth; H2 weighted
 - Stable margins at constant currency
 - Benchmark earnings per share growth
 - Continued focus on strategic initiatives and capital framework



Closing summary

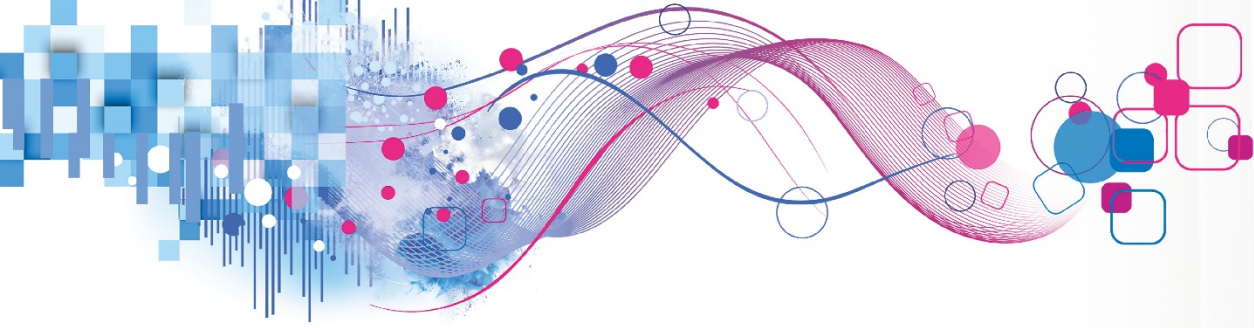
Brian Cassin, Chief Executive Officer



Closing summary



Foundations laid for a stronger future



Appendix



Appendix – FY17 H1 restated for CCM divestment

		H1 FY17 as reported (inc CCM)	Adjustment	H1 FY17 as restated (ex CCM)	H2 FY17 (inc CCM)	Adjustment	H2 FY17 (ex CCM)	FY17 (inc CCM)	Adjustment	FY17 (ex CCM)
Group Results										
Revenue	North America	1,262	(80)	1,182	1,363	(88)	1,275	2,625	(168)	2,457
	Latin America	342	(2)	340	391	(1)	390	733	(3)	730
	UK and Ireland	423	(13)	410	409	(12)	397	832	(25)	807
	EMEA/Asia Pacific	209	(55)	154	244	(57)	187	453	(112)	341
	Total Revenue	2,236	(150)	2,086	2,407	(158)	2,249	4,643	(308)	4,335
EBIT	Total EBIT	574	(21)	553	679	(33)	646	1,253	(54)	1,199
	EBIT Margin	25.7%		26.5%	28.2%		28.7%	27.0%		27.7%
Organic growth	North America	5%	1%	6%	3%	0%	3%	4%	1%	5%
	Latin America	7%	0%	7%	10%	0%	10%	9%	0%	9%
	UK and Ireland	1%	1%	2%	-1%	1%	0%	0%	1%	1%
	EMEA/Asia Pacific	8%	(1%)	7%	9%	2%	11%	9%	0%	9%
	Total	5%	0%	5%	4%	0%	4%	4%	1%	5%

Experian American Depositary Receipt (ADR) program

For ADR shareholder enquiries, please contact:

Shareholder Relations
BNY Mellon Depositary Receipts
PO Box 30170
College Station
TX 77842-3170
United States

T: + 1 201 680 6825
(From the US: 1-888-BNY-ADRS, toll free)
E: shrrelations@cpushareownerservices.com
W: www.mybnymdr.com

Experian ADR shares trade on the OTCQX under the following information:

Symbol	EXPGY
CUSIP	30215C101
Ratio	1 ADR : 1 ORD
Country	United Kingdom
Effective Date	October 11, 2006
Underlying SEDOL	B19NLV4
Underlying ISIN	GB00B19NLV48
U.S. ISIN	US30215C1018
Depositary	BNY Mellon

Appendix

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Sarah Schibli
Investor Relations and Communications Manager
Email: sarah.schibli@experian.com

Appendix

Event calendar

18 January 2018	Third quarter trading update (FY18)
17 May 2018	Full year results (FY18)
13 July 2018	First quarter trading update (FY19)
18 July 2018	Annual General Meeting

Appendix

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