



2025 SUSTAINABILITY (NON-CARBON) REPORTING PRINCIPLES AND METHODOLOGIES

This document sets out the principles and methodologies we use in reporting our non-carbon related sustainability data for the year ended 31 March 2025. Our “2025 Carbon reporting principles reporting and methodologies” available on our website explains our principles and methodologies relating specifically to carbon reporting.

1. Our general reporting principles

We endeavour to ensure that:

- The reported information reflects our performance and serves the decision-making needs of all users.
- The data is meaningful, consistent, and prepared and presented in line with any relevant external frameworks and guidelines.
- Any specific exclusions are stated clearly and explained.
- We use consistent methodologies wherever possible to allow for comparisons over time. Any significant changes to our methodologies are clearly explained.
- We describe openly any judgements and assumptions we make in our calculation methods.
- We aim for appropriate transparency to enable users to have confidence in the integrity of our report.

2. Board composition and employee representation data

Board composition and employee representation data is reported either as the number of individuals included within a particular demographic group, or the percentage of individuals reported within a particular demographic group in reference to the total number of Board directors / employees in the workforce.

All employee representation data is sourced from our HR database system based on the number of employees as at 31 March 2025, with the exception of employee population broken down by region, which is based on the average number of employees during the year and the gender representation of the group operating committee and their direct reports which is as at 1 April 2025.

When calculating representation percentages, each employee is included as a whole figure in headcount numbers, regardless of the contractual hours each employee works. External contractors, contingent workers and outsourced resource are excluded from employee numbers.

With the exception of Board members, we operate a company-wide grading system which is reviewed and approved annually by the Experian Group CEO, regional CEOs, and the Experian Group HR Director. Senior leaders are those individuals graded as EB1 to EB6, and mid-level leaders are those individuals graded EB7 to EB8, out of the total workforce grading system of EB1 to EB12.



Gender is an individual's legal gender, recorded as part of the application and onboarding process and maintained in HR systems thereafter.

Employee engagement is measured through an annual employee survey managed and verified by external consultants, Great Place To Work. All eligible employees are invited to complete the survey in June. The survey measures employee engagement by calculating favourable survey responses ("almost always true" or "often true") as a percentage out of the total survey responses to questions regarding employee pride, levels of motivation, willingness to recommend the organisation as a place to work and long-term commitment to the business.

3. Community investment data

Community investment data is gathered by local teams across the Experian Group, then entered into a centrally managed system where it is reviewed and approved both locally and centrally, consolidated and reported for the Experian Group as a whole.

Community contributions include donations and other forms of charitable spend, as well as voluntary spend such as investments in social innovation products specifically designed to have societal benefits.

Community contributions are classified and reported as either charitable donations or voluntary donations following guidance from Business for Societal Impact (B4SI), specifically their 'Community Investment Route' framework mostly for our charitable contributions and the 'Business Innovation for Societal Impact Route' framework for what we include within our voluntary contributions.

Charitable donations are those which meet the definition of community investment contributions under the B4SI "Community Investment Route" framework, we count these contributions as 'charitable' if the funds have been allocated and started to be paid into the programme during the reporting year. Voluntary donations are those outside the B4SI "Community Investment Route" framework but include contributions from the 'Business Innovation for Social Impact Route' framework, namely all investments in social innovation products which meet the definition of social innovation contributions within the framework. Voluntary contributions also include funds allocated by Experian plc to Experian subsidiaries during a given fiscal year, following the same considerations we use for charitable contributions, but where fund have been allocated but payments into the programmes have not yet started by the end of the reporting year.

A full breakdown of community investment data is reported under the following categories:

- *Funds from Experian plc includes:*
 - monetary donations (either direct, or through an Experian subsidiary); and
 - funds allocated to an Experian subsidiary to invest in the development of social innovation products.
- *Financial contributions and investments from Experian subsidiaries include:*
 - monetary donations, including matching funds raised by employees;
 - contributions supporting education initiatives (for example, sponsorship of financial literacy events); and



- costs incurred for commercial initiatives with a charitable purpose in the community (for example, free drop-in centres to help communities better understand their credit scores).
- *Employee time volunteered*: the monetary value of employee time spent volunteering on community initiatives during working hours. The average hourly cost of employee time is calculated for each country using payroll and HR data (including salary, payroll taxes and benefits) and applied to actual volunteering hours recorded by employees. No distinction is made for manual, skilled or senior management level volunteering.
- *Gifts in kind*: the monetary value of assets, products or services donated for community initiatives. Gifts in kind are valued as the cost to Experian (e.g. written down cost of fixed assets, or the cost of delivering a product or service).
- *Management costs*: the monetary value of employee time spent managing Experian's involvement in community initiatives and volunteering opportunities for employees. Employees who manage community initiatives are identified by their job roles and the value of their time is calculated using payroll and HR data (including salary, payroll taxes and benefits). Management costs also include any other costs associated with the day-to-day management of the community programme locally (for example, volunteering t-shirts, communications, post services etc.)

4. Social Innovation data

Through our Social Innovation program, we develop innovative products that aim to offer societal benefits and generate new revenue streams for our business. We report both the revenue generated through social innovation products, as well as the number of people reached.

Revenue generated through social innovation products is recorded as part of our financial reporting systems and processes and is reported in a consistent manner with our financial statements.

The number of people reached is identified by through the number of consumers and/or Small, Medium Enterprises (SMEs) interacting with Experian Social Innovation products, as discussed in more detail below.

Data is calculated and reported with reference to the "B4SI Business Innovation for Social Impact" framework and guidelines published by the Business for Societal Impact Corporate Citizenship Group (previously known as the London Benchmarking Group).

4.1 Live products

Limpa Nome (Brazil)

- Limpa Nome online recovery portal has helped millions of people in Brazil to take control of unmanageable debts since its launch in 2013.
- *Reach definition*: Between FY13-FY20, reach was defined by the number of consumers who had opened an account in Limpa Nome. From FY21 onwards, reach is defined as the number of unique consumers who have made at least one payment against a renegotiated debt in the platform.



Commercial Credit Score Simulator (North America)

- Provides SMEs with access to business credit scores. Reach is defined by the number of unique visitors using the tool.
- *Reach definition: The number of unique small businesses using the Commercial Credit Score Simulator tool.*

Social Media Insights (North America)

- Uses social media data for SMEs to identify credit worthiness of small businesses.
- *Reach definition: The number of small businesses scored on their credit-worthiness based on Social Media data.*

Experian Health Cares / Self-Service Financial Assistance Screening (North America)

- Supports low-income consumers with their healthcare costs by identifying charitable funds they can access.
- *Reach definition: The number of unique applications approved through the solution.*

App Midatacredito Entrenador Financeiro (Colombia)

- Financial coaching available via a mobile app that provides consumers in Colombia with financial education and an individualised financial overview, including credit score and history, payment reminders and savings goals.
- *Reach definition: Number of unique people who have downloaded the app and have it installed as at the point of reporting.*

Experian Boost (UK and Ireland)

- Uses open banking and non-traditional credit data (rental payments, subscription services, etc) to allow consumers to improve (or boost) their credit scores in seconds.
- *Reach definition: The number of unique consumers registering and completing the Boost process.*

Patient Financial Adviser (North America)

- Provides patients with information on healthcare costs and appointment details via SMS to help plan and manage their healthcare provision.
- *Reach definition: The number of consumers receiving information via text message.*



Social Determinants of Healthcare (North America)

- Social Determinants of Healthcare (SDOH) Identifies consumers at risk of one of four key social factors which would negatively impact their health and appends their healthcare records so health service providers can proactively act on this information.
- *Reach definition: The number of consumer records appended with SDOH data and who are likely to experience at least one social factor impeding their health.*

Up, powered by Experian (South Africa)

- A direct-to-consumer app which provides free access to their credit score, financial education (e.g. budgeting tools and content) and income & expenditure tracking.
- *Reach definition: The number of consumers who have registered through the Up, powered by Experian App.*

Support Hub (UK and Ireland)

- A one-stop website for consumers which allows them to share specific support needs and consent which organisations and brands they wish to share that information with, to avoid having to contact each organisation individually.
- *Reach definition: The number of unique consumers who have registered their support needs through the Hub.*

Smallholders Marketplace (Brazil)

- A marketplace to support farmers across Brazil to get more, better access to credit through a lending panel.
- *Reach definition: The number of unique smallholders with credit approved via the Smallholders Marketplace solution.*

ESG Score for SMEs (Brazil)

- A proprietary score which provides assessment of the ESG status of Small & Medium Enterprises (SMEs) at large scale, helping SMEs access to new credit lines and new economic opportunities (supply chain).
- *Reach definition: The number of unique SMEs/companies scored through the product.*

Serasa Descomplica (Brazil)

- Supports micro and small enterprises with their financial management, providing users with a complete dashboard of their Company finances.



- *Reach definition: The number of unique SMEs connected to Serasa Descomplica and that have given consent for data.*

Validation 2.0 (Colombia)

- Helps migrants entering Colombia to establish a financial identity, using official sources for identity validation, enabling individuals to apply for financial products, such as credit cards, savings accounts and insurance.
- *Reach definition: The number of unique migrants whose identities have been validated through the solution.*

4.2 Closed products which have contributed to reach

Extending the use of credit unions - ABCUL (UK and Ireland)

- ABCUL provided Credit Unions with a Processing System to support consumer credit applications between FY15 to FY21.
- *Reach definition: The number of unique consumers who registered on the ABCUL system and who applied for credit between FY15-FY21.*

Social Housing Application Processing (UK & Ireland)

- This solution was designed to improve pre-tenancy assessments by helping Housing Associations and Local Authorities to fairly assess tenant application and allocate social housing properties in a timely way.
- *Reach definition: The number of individual housing applications made using the processing tool between FY16-FY19.*

Affordable Lending Portal / Affordable Loans (UK and Ireland)

- Development of a marketplace to provide consumers with alternative, lower cost lending options via credit unions.
- *Reach definition: The number of people completing an application and receiving a loan offer through the Affordable Lending portal between FY21-FY23.*

Unbanked Risk Score (South Africa)

- Development of financial education tools, embedded on low-cost mobile phones, providing consumers access to credit profiles for the first time.
- *Reach definition: The number of unbanked consumers obtaining a new credit profile between FY19-FY20.*



Prove-ID (India)

- Prove-ID enabled lenders to verify people's identity for loan applications even without formal documentation, by connecting our Prove-ID product with the government's Unique Identification Database. ProveID was merged into our CrossCore platform at the end of FY22 and so reach recorded covers the period FY16 to FY22 inclusive.
- *Reach definition: The number of consumer identity verification reports run through Prove-ID between FY16-FY22.*

Social and Fiscal Compliance & Classification of Environmental Conformity (Brazil)

- This solution provided analysis of the environmental, social, and fiscal compliance of small and medium suppliers to support sustainable procurement decisions by companies.
- *Reach definition: The number of SMEs/companies which were reviewed for compliance between FY16-FY23.*

PowerScore (Indonesia)

- Development of new credit scores based on alternative data for previously unbanked consumers in Indonesia.
- *Reach definition: The number of new credit applications made as a result of the new Credit Score availability between FY21-FY22.*

Experian Micro Credit Platform / E-Link (India)

- E-Link provided credit reports to enable lending decisions by banking clients who aimed to support consumers with microloans.
- *Reach definition: The number of credit bureau reports pulled through the E-Link platform between FY18-FY22.*

Payment Plan Advisor (North America)

- Payment Plan Advisor provides personalised payment plans for patients in the USA.
- *Reach definition: The number of applications made by patients to receive personalised payment plans between FY15-FY23.*



Financial Education of Strata 1 & 2 (Colombia)

- Creation of credit scores for use by banking institutions to help consumers to access government housing subsidies (where they would otherwise be rejected due to a lack of acceptable credit score) and development of financial education tools.
- *Reach definition: The number of approved consumer applications achieved as a result of the new scores being developed between FY20-FY23.*

4.3 Future projects

The following projects have been funded, but not yet launched:

- AgriX (India)
- Prism Plus (India)
- Credit Education Simulation (North America)
- Experian Amplify (India)
- Score with Permissioned Consumer Data (Brazil)
- Agri Score (Colombia)
- Debt-Free Days (UK and Ireland)
- JumpStart (North America)
- Fraud Watch (UK and Ireland)
- Beyond Invisibles (UK & Ireland)
- Empowering SMEs through receivables (Brazil)
- Sustainability Bureau (UK & Ireland)