

Credit Suisse Global Services Conference

February 24, 2009

Paul Brooks, Chief Financial Officer



Experian investment highlights



- **Unique combination of data and analytics**
- **Balanced portfolio by geography and business line**
- **Investment for growth: new geographies, new products and new verticals**
- **Strong financial performance, even in challenging times**

Overview

Strategic progress



Overview

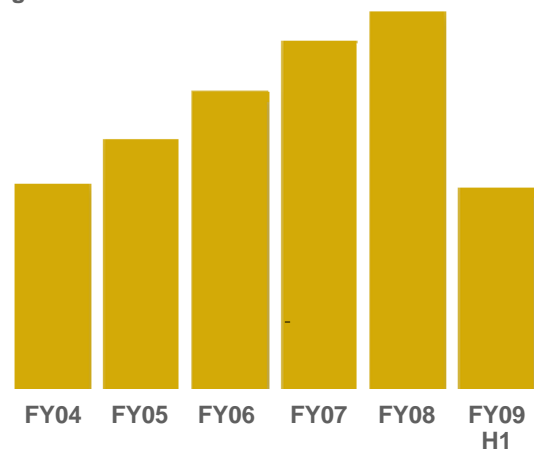
Financial highlights

Revenue US\$m

2,014	2,461	2,930	3,407	3,713	1,987
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Total growth +18% +30% +14% +14% +11%

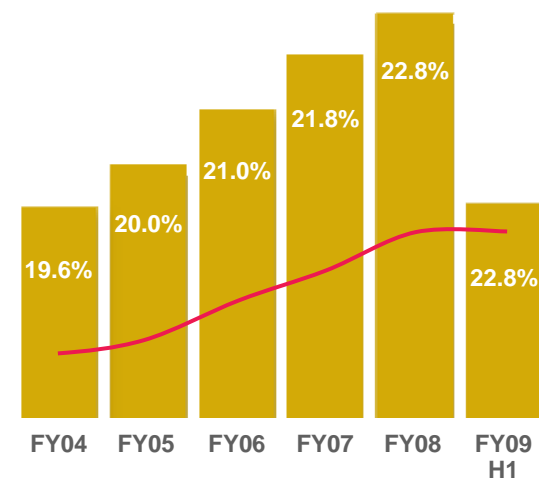
Organic growth +9% +12% +8% +4% +3%



EBIT US\$m and margin

468	565	685	808	901	476
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+17% +28% +15% +13% +8%

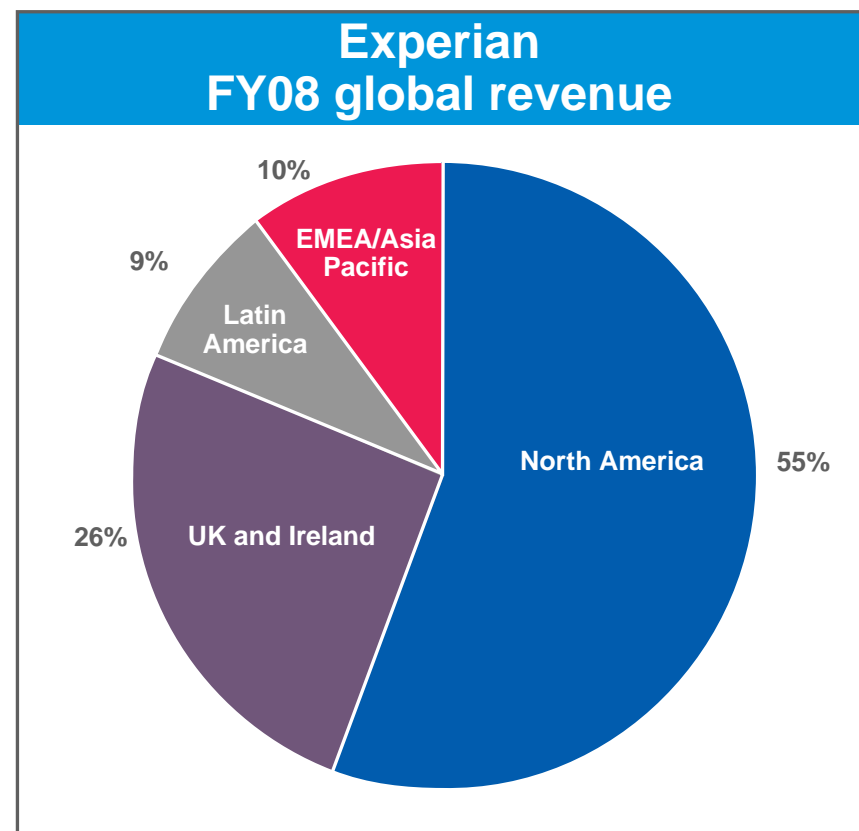
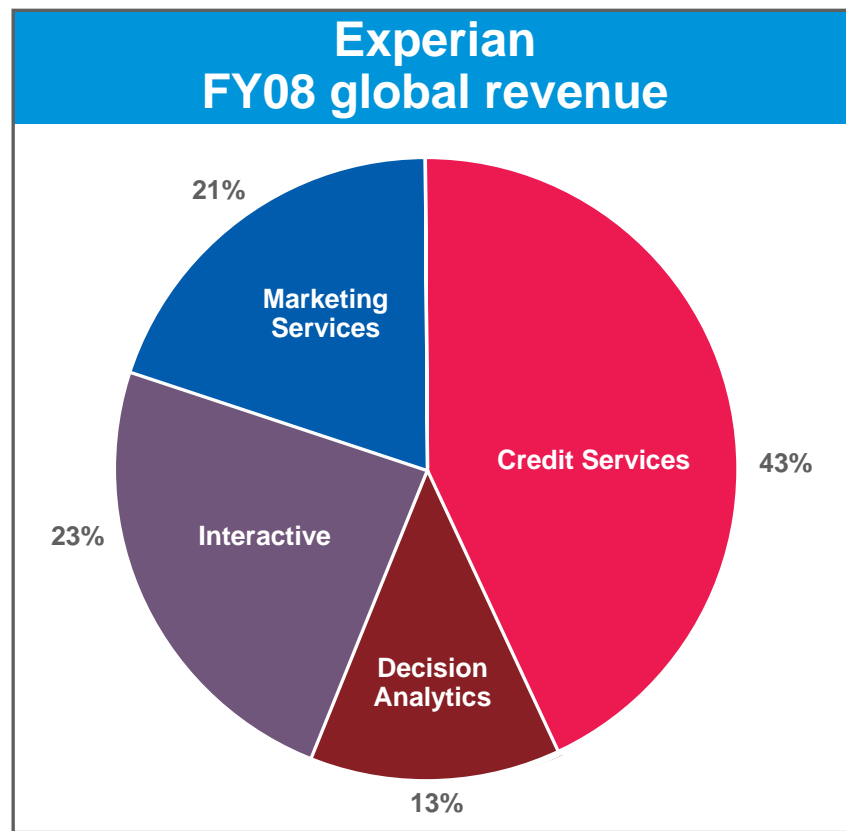


Performance in H109

- Strong cash flow conversion of 83%
- Operating cash flow growth of 23%
- Free cash flow growth of 14%
- Organic revenue growth of 5% in Q3, likely to see some moderation in Q4

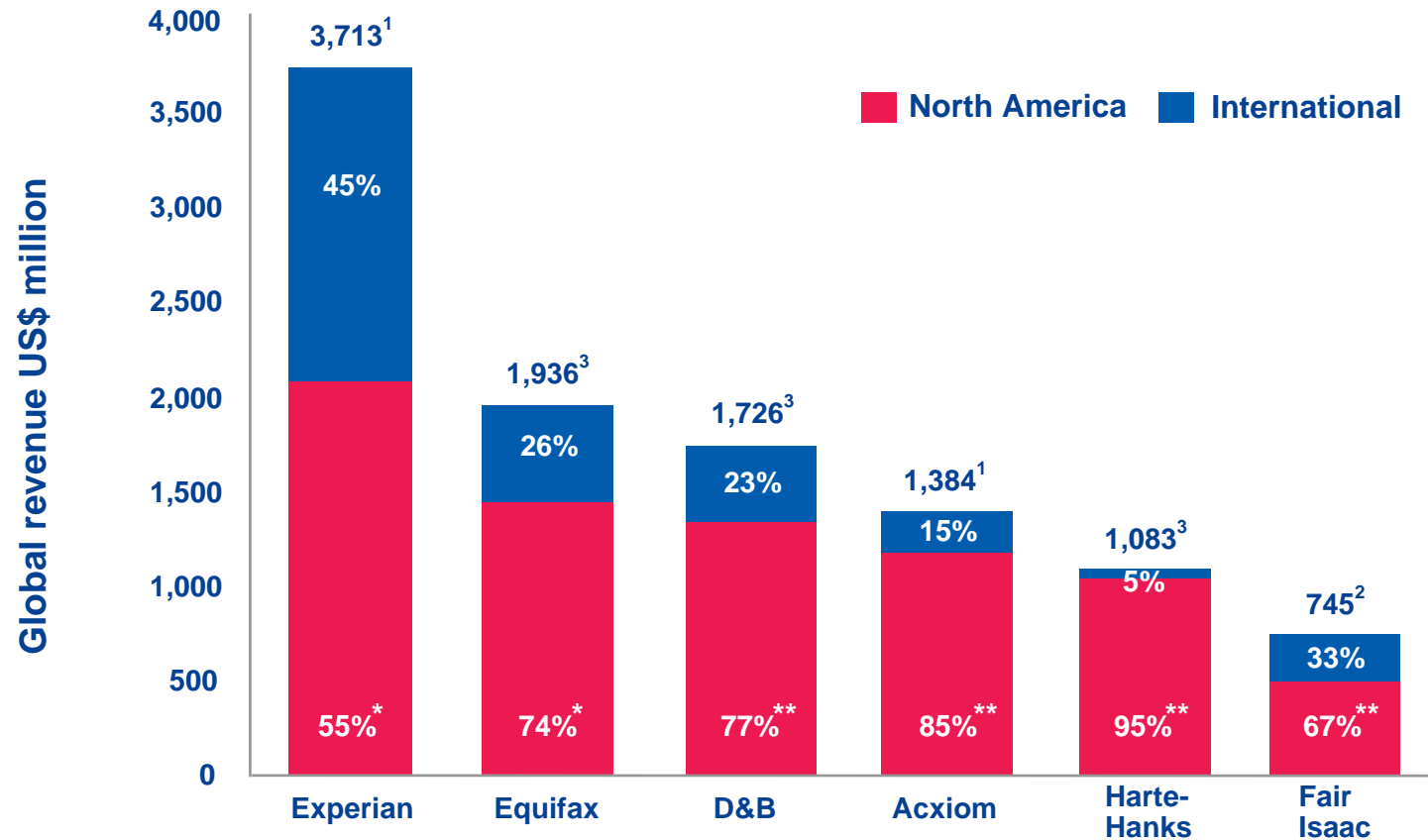
Overview

Business split



Strategic and operational review

Extending our market lead



Experian has greater scale and global reach



* North America only
** US only
1 Year ended 31 March 2008
2 Year ended 30 September 2008
3 Year ended 31 December 2008
Source: Latest full year revenue, company 10K

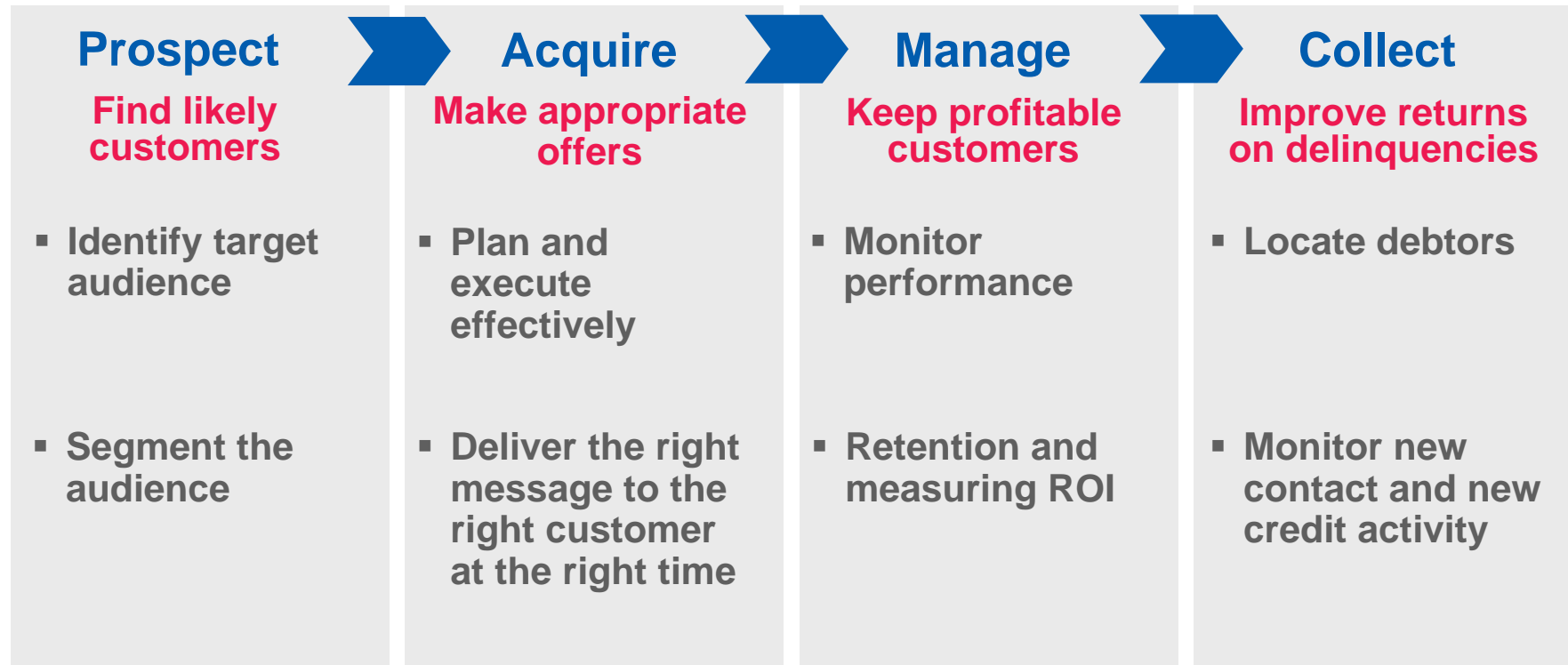
Drive profitable growth: strength in balance and diversity



Resilience has been a reflection of:

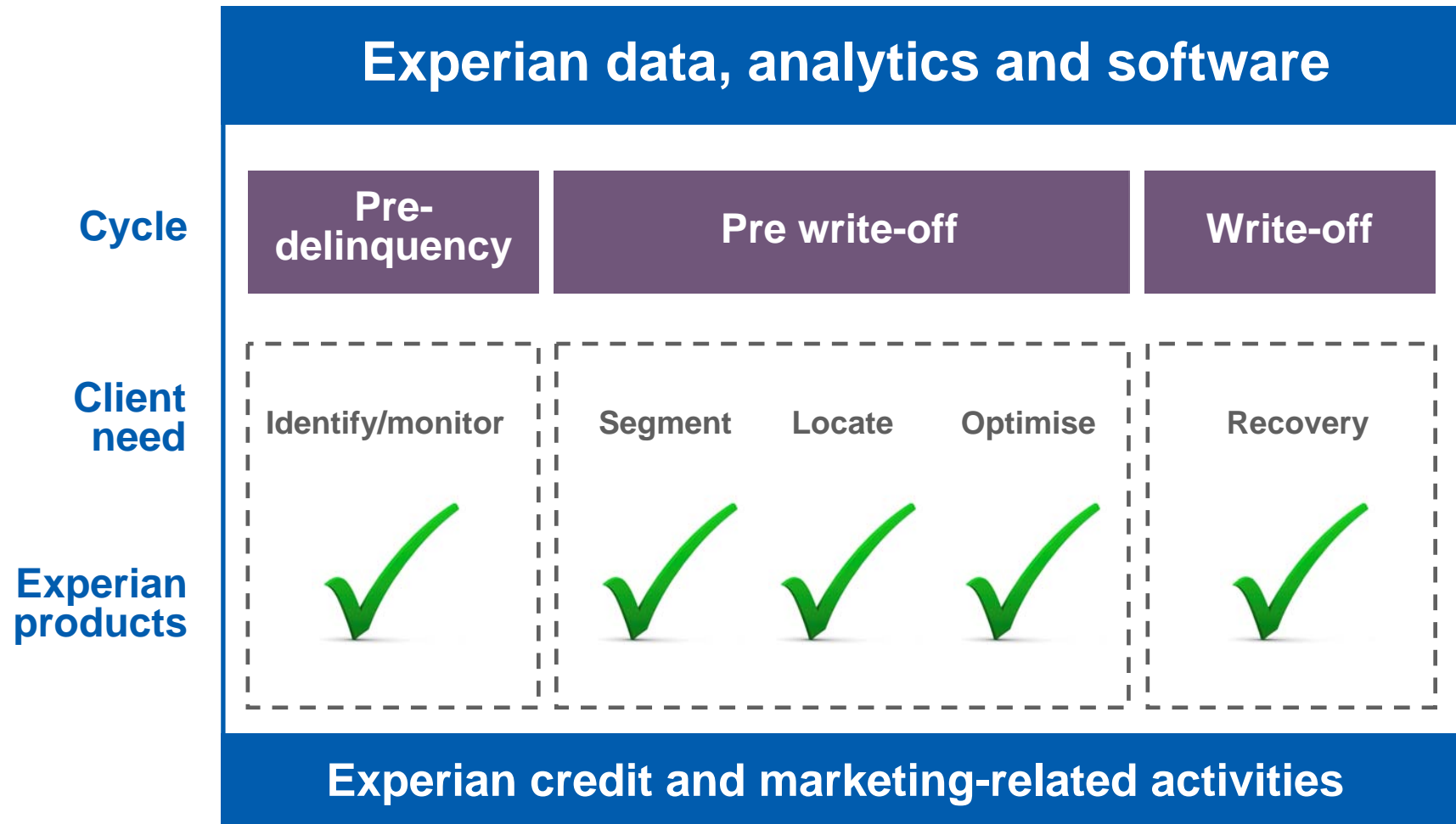
- **Mix of businesses and diversity**
 - **Consumer Direct**
 - **Geographic spread**
 - **Growth in new verticals**
- **Adaptation and flexibility of model**
 - **Focus on countercyclical products**
- **Cost efficiency measures**

Serving clients across the customer lifecycle



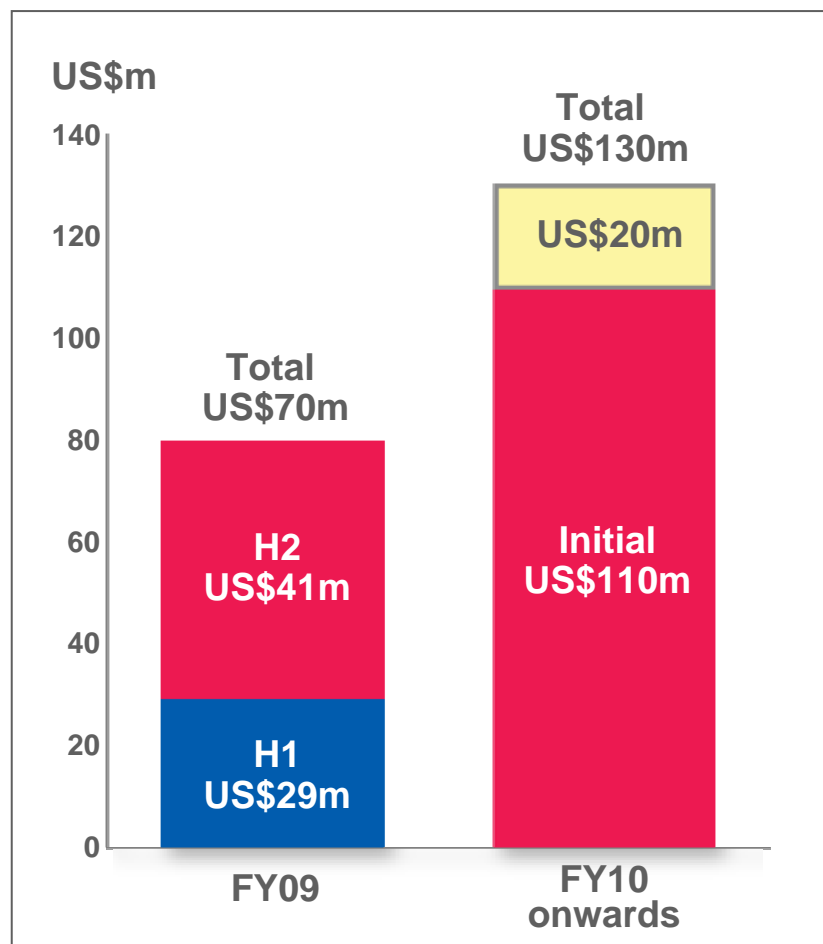
Our applications provide the science for clients to make better decisions

Our response to changing client needs



Strategic and operational review

Cost efficiency programme



- Savings of US\$29m in H1
- FY09 target of US\$70m
- Additional savings of US\$20m announced in November 2008 to take annualised target to US\$130m
- Incremental initiatives:
 - offshoring
 - infrastructure consolidation
 - organisational efficiencies
 - product rationalisation
- Total exceptional charge of US\$170m, from US\$140m

Strategic and operational review

Investment for future growth



- **Asia Pacific and Eastern Europe development**
- **Global bureaux development**
- **Expansion into new vertical markets**
- **Global collections initiative**
- **Consumer Direct new product initiatives**
- **Technology standardisation**

Strategic and operational review

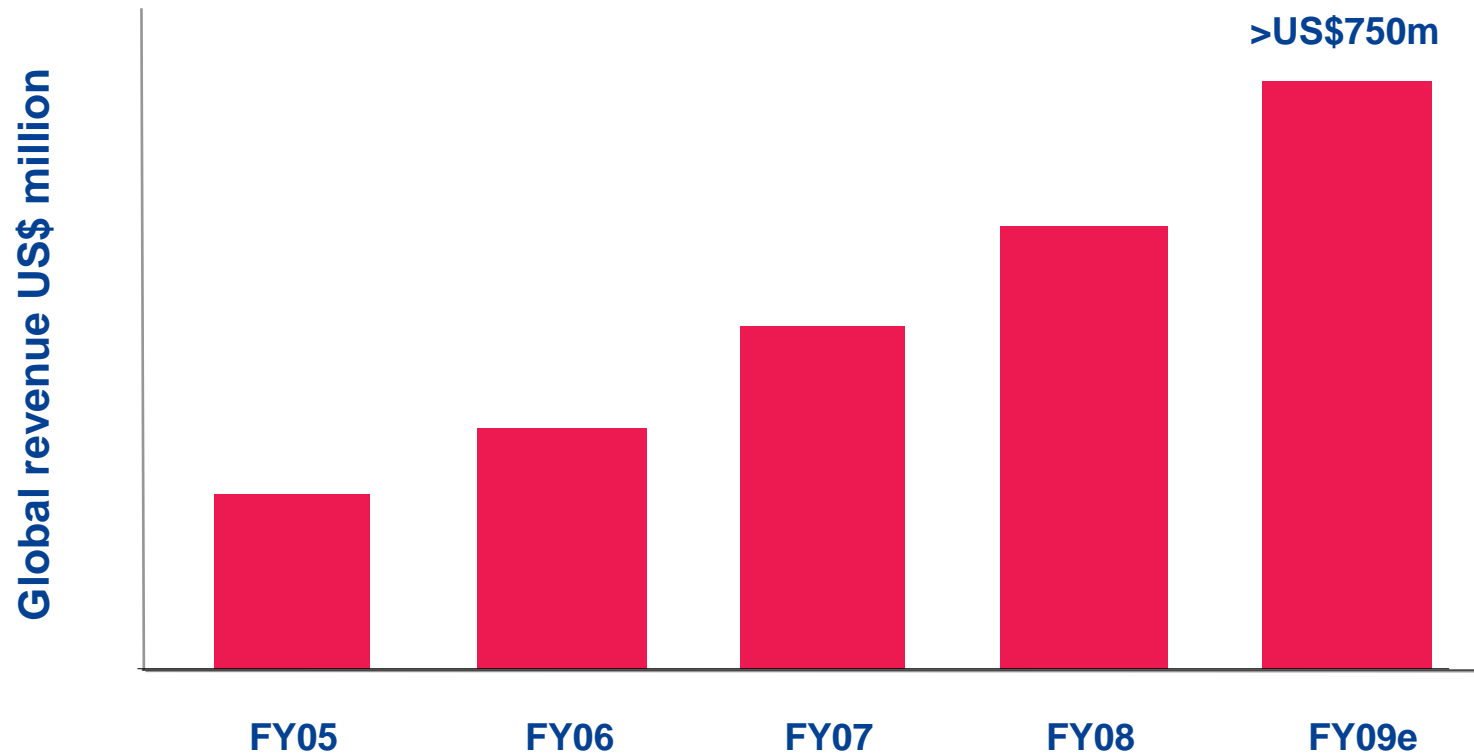
New verticals – UK public sector



- Drivers of growth
 - Government efficiency agenda
 - Joint working agenda between departments
 - Fraud reduction
- Experian offering
 - Fraud detection
 - Identity management
 - Social marketing
 - Contact data management
- Scope to penetrate new departments

A c.US\$50m business with rapid growth

Extending our global lead – Consumer Direct



Clear market leaders in both the US and the UK

Strategic and operational review

Funding position



Summary



- **Good financial performance in the face of challenging market conditions**
- **Business resilience attributable to**
 - **The breadth and diversity of the portfolio**
 - **Adaptation to changing market conditions**
 - **Strong execution of cost efficiency programme**
- **Ongoing investment for future growth in new geographies, new products and new verticals**
- **On track to achieve our objectives for FY09**

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