

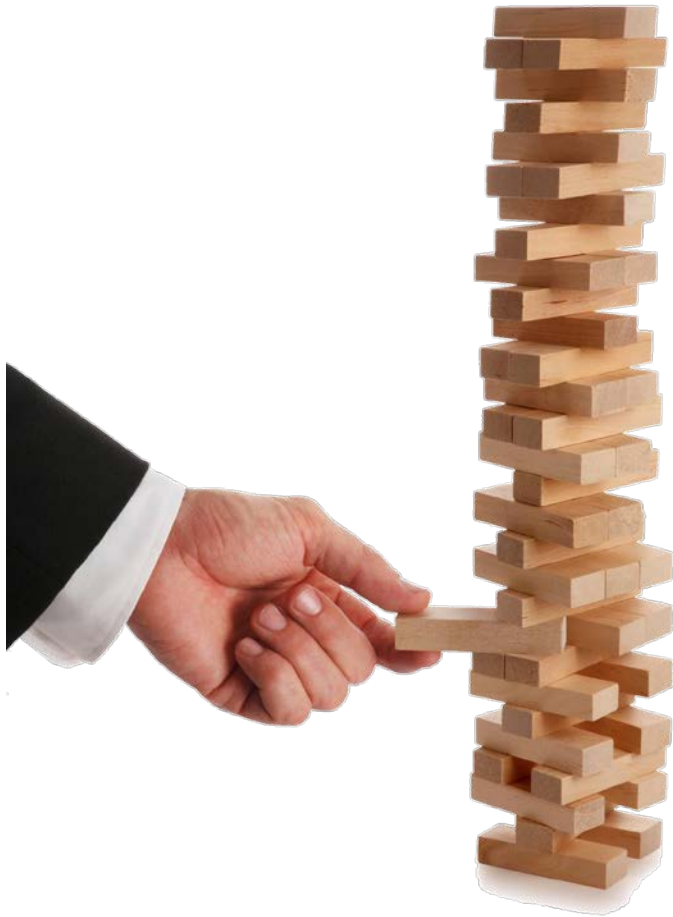


Morgan Stanley - Sustainable and Responsible Investment Day
14 March 2013





What matters?



Key risks linked to our business strategy:

- Data expansion – control, management and security
- Products and services – sufficient innovation, opportunities in new markets
- Consumer/customer satisfaction – direct to consumer product expansion and client loyalty
- Talent – attracting, motivating and keeping the right people

Other risks:

- Climate change – flood, cost and supply of consumables, transport
- Social goodwill – withdrawal of permission to trade



Our six key responsibilities and framework for reporting

Data

Use and protect data properly, respecting all the relevant laws, helping evolve industry guidelines and new legislation and ensuring a culture of compliance with the highest standards of integrity.

Products & services

Create social and economic benefit through our products and services, balancing commercial benefit with consumers' rights and needs.

Consumers

Inform and empower consumers, and ensure that those who interact directly with our company receive fair and honest treatment.

People

Be a good employer to all, establishing a set of expected behaviours and values, ensuring that everyone working for us is treated fairly, given the maximum opportunity to fulfil their potential and that all our workplaces are safe and healthy.

Environment

Minimise as far as possible the environmental impacts associated with our business and enable employee participation, with a particular concentration on the reduction of energy use and its effect on global warming.

Community

Play an active part in social and economic regeneration in our communities, be they local, national or global.



Our CR strategy

Embedding

- Further embed CR principles into normal business processes, taking account of the potential social benefits and risks, and the impact on climate change.

Focusing

- Create a focused approach for major projects, funded with central monies but retain local flexibility for regional funds to encourage employee engagement.

Innovating

- Use CR to provide a catalyst for entrepreneurial 'Big Ideas', products and services that can have a major social or environmental impact and produce life-changing results.

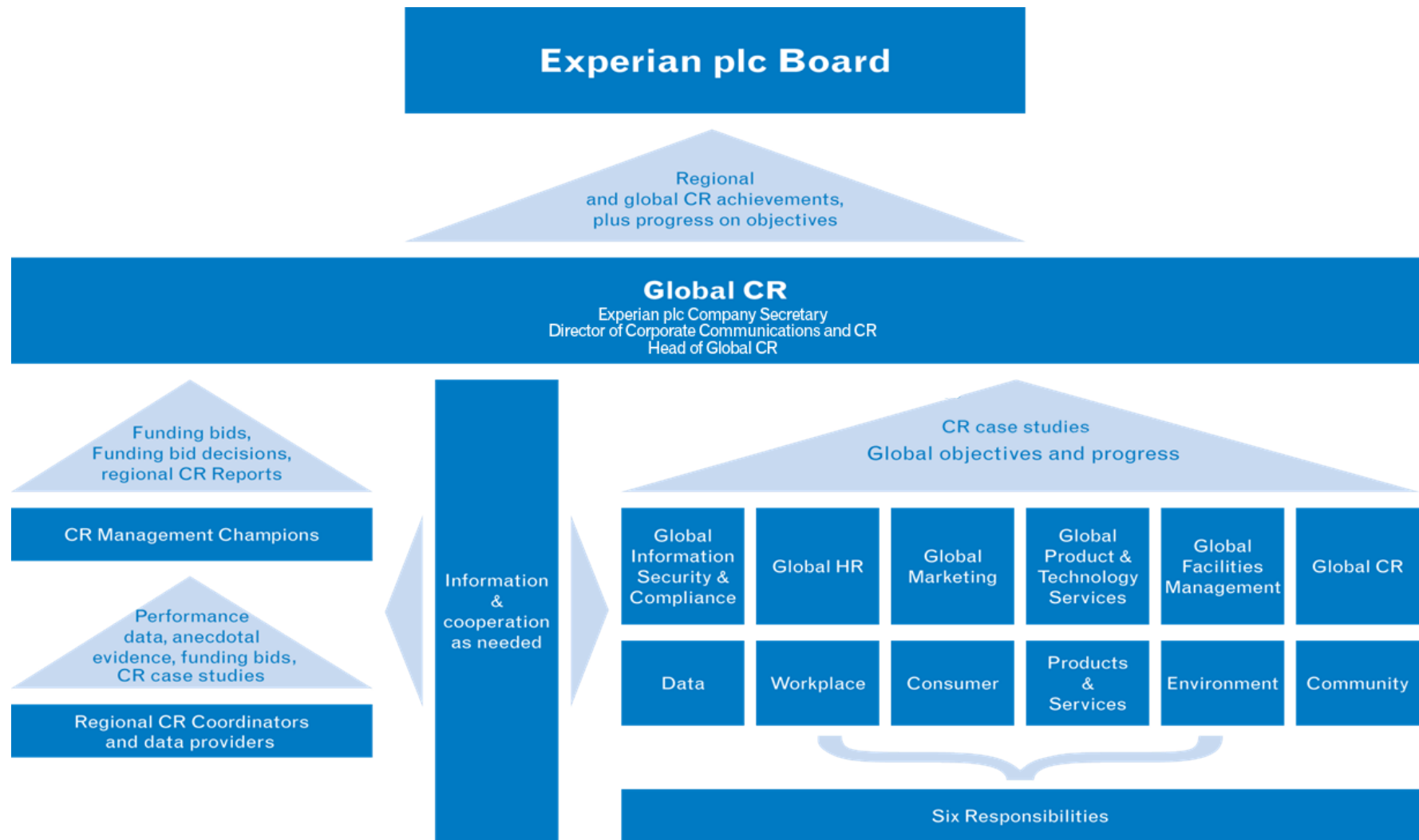
Consulting

- Work with key stakeholders to form partnerships and gain valuable input to our CR goals, focus and strategy.



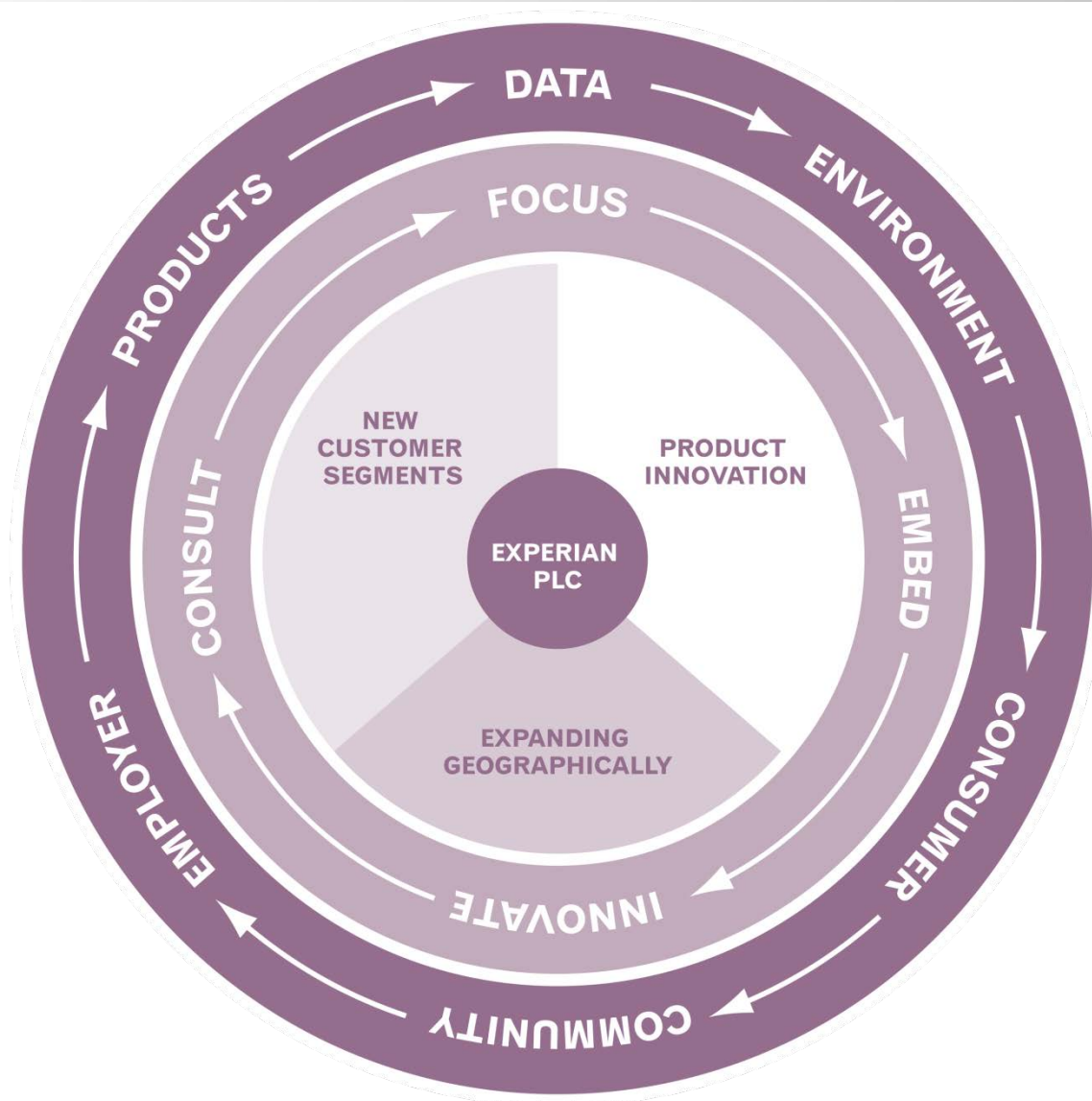


CR Governance





Supporting our business strategy





The evolving picture of our commitment to CR

“Experian people are fantastic, they give, they volunteer, they log a lot of hours, they donate a lot of money. But I have actually begun to feel a bit guilty, when I think about the size of the company, the global footprint, and the relatively small contribution we make to CR activities. That has caused me to reassess our priorities and to think about putting a little bit more balance back in that equation...”

Don Robert, CEO



Embedding: engaging our leadership, involving them in developing the CR programme

<http://www.youtube.com/watch?v=DB9ot-yQPhc>



OUR RESPONSIBILITIES

An Experian Vision for CR



Focusing: identifying a theme and impact driven goals

Our theme, of economic empowerment will enable us to:

- focus our community programme
- engage employees
- develop goals
- define impacts not inputs
- demonstrate our value to society





Innovating: emphasising the social value of our products and setting up a framework to increase social innovation

Risk versus opportunity

- We are encouraging a spirit of social entrepreneurship increasing innovation and addressing risk creatively.
- Using CR to provide a catalyst for entrepreneurial 'big ideas' that can have a major social or environmental impact and produce life-changing results.

Rental Exchange + Big Issue

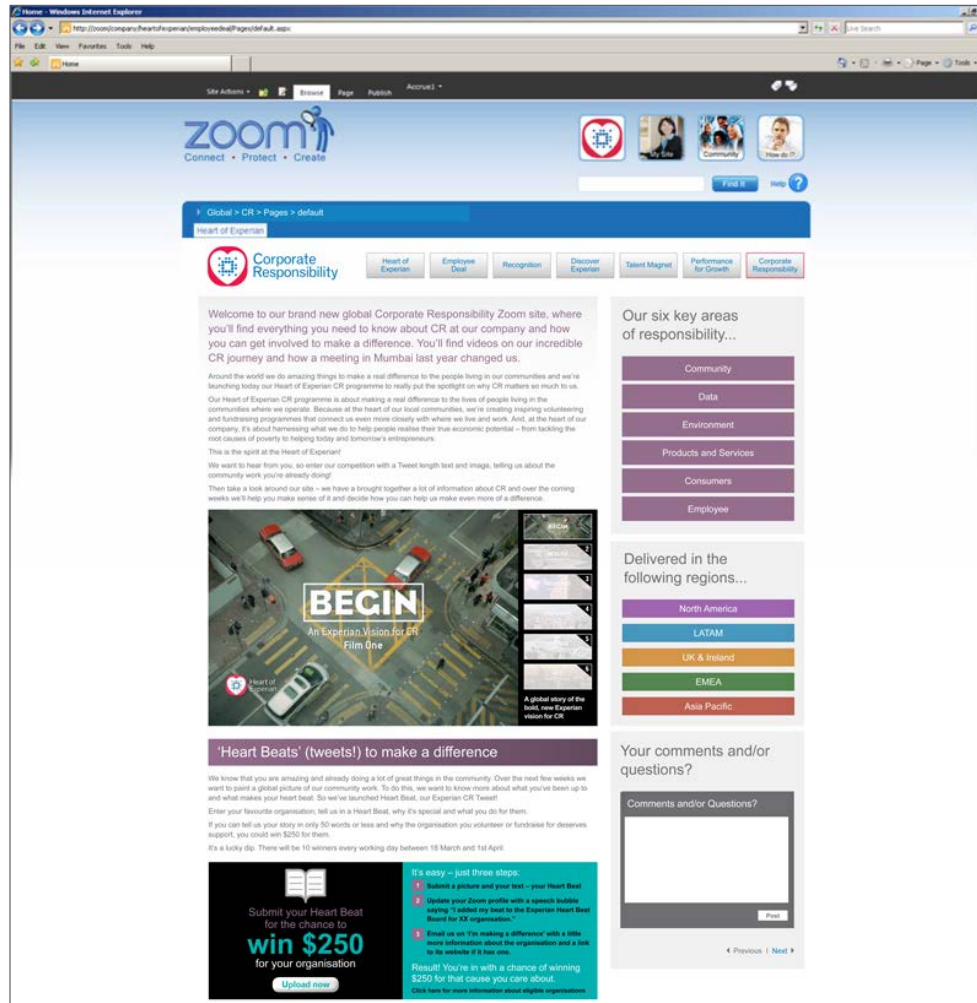
In partnership with Big Issue Invest, Experian has developed the first rental exchange in the UK.

Partnering with Big Issue enabled Experian to focus on the most disadvantaged in society and tackle the issue of social and economic exclusion experienced faced by many in social housing.





Consulting and engaging with stakeholders



- Employees
- Consumer groups
- NGOs
- Governments
- Clients



Business overview



Overview Snapshot of Experian



- Revenue: **US\$4.5 bn**
- EBIT: **US\$1.2 bn**
- Market Cap*: **£10.8 bn**
- **In top 50 of FTSE-100**
- Employees: **c. 17,000**
- Offices in **44** countries
- Largest markets: **US, Brazil, UK**
- Corporate headquarters: Dublin

**Leading global information services company,
providing data and analytical tools to clients around the world**



Overview

The Experian investment case



Market leading global information company

- Unique proprietary data, coupled with value-added analytics
- Scalable business model

Strong market positions

- No. 1 or 2 position across our largest markets
- High barriers to entry

Global growth potential

- By expanding geographically, in new customer segments and through innovation

Strong financial track record

- High quality, recurring revenues
- Highly cash generative with low capital intensity

Focus on data & analytics | Drive profitable growth | Use cash wisely



Credit Services

- Large databases of information, used to manage risk
- 19 consumer credit bureaux
- 14 business credit bureaux
- Automotive information

47%

Decision Analytics

- Value-added products
- Used to convert data into valuable decisions for businesses
- Provides expert consulting, analytical tools and software

11%

Marketing Services

- Sophisticated targeted marketing
- Sell across c.30 countries
- Segmented over 2.2bn consumers
- Delivery over email, mobile, social

21%

Consumer Services

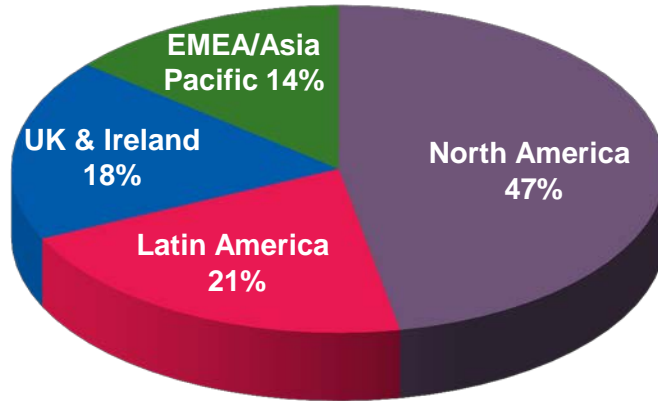
- Direct to consumer credit monitoring services
- Identity theft protection services

21%

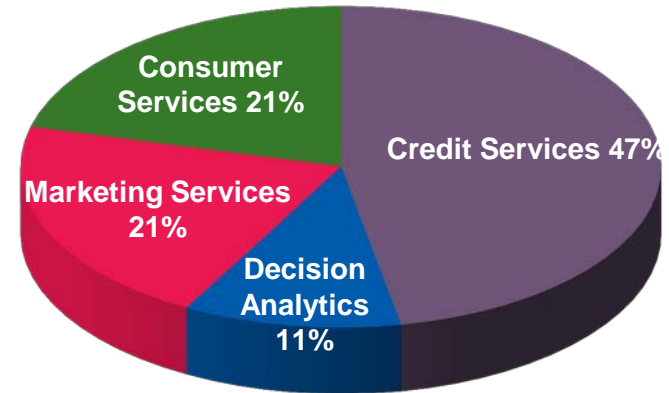


Overview Global revenue FY12

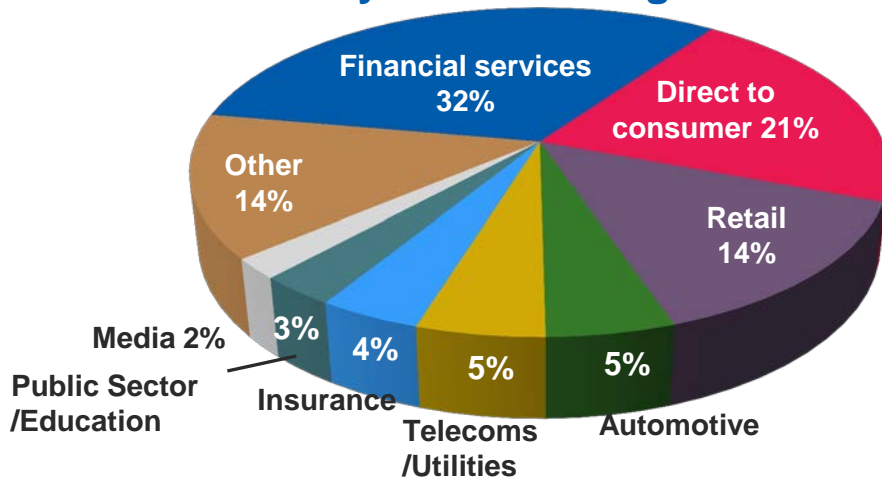
By region



By business line



By customer segment

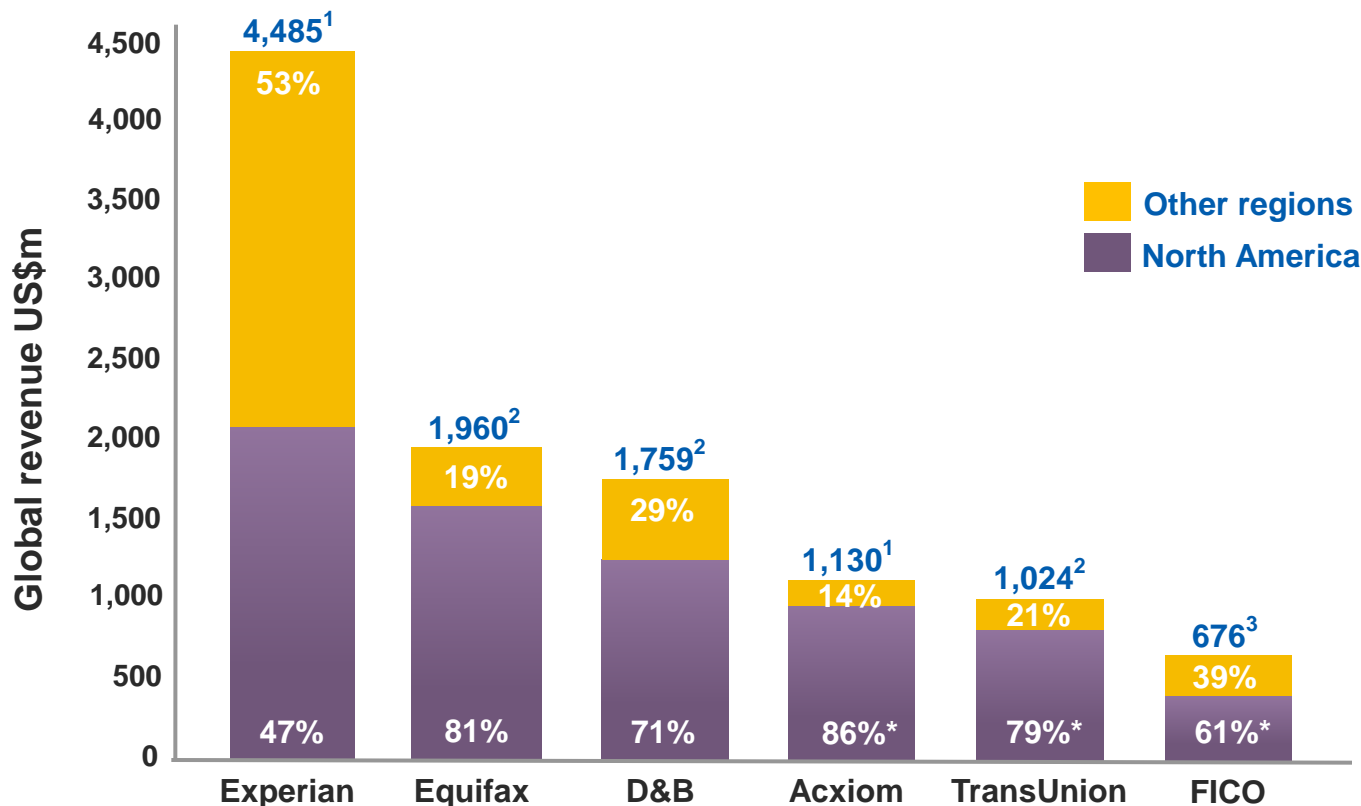


**Diverse portfolio by
geography, business
line and customer
segment**



Overview

Market leader with unparalleled global reach and range



More than double the size of nearest competitor, broader range

¹ Year ended 31 March 2012
² Year ended 31 December 2011

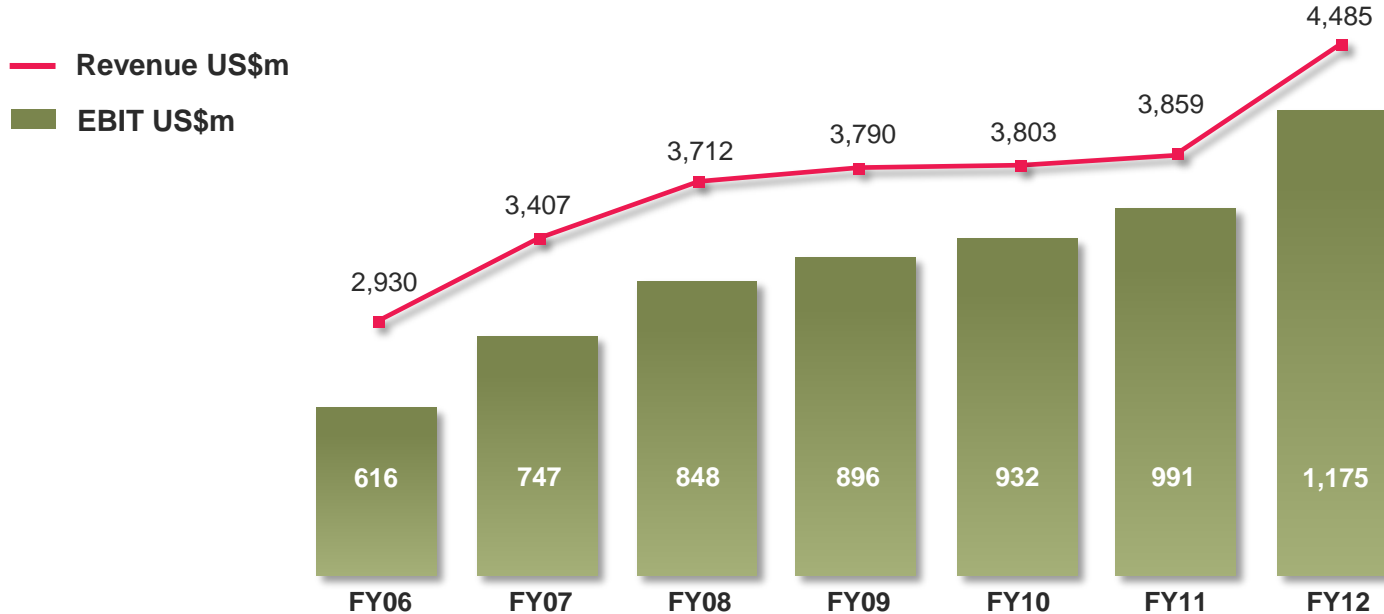
³ Year ended 30 September 2012

*US only.
Source: Latest full year revenue, company SEC filings



Financial overview

Seven year performance trend



Organic revenue growth	12%	8%	4%	3%	2%	8%	10%
EBIT margin (direct business)	21.0%	21.9%	22.8%	23.6%	24.5%	25.7%	26.2%
Operating cash conversion	102%	100%	99%	101%	100%	98%	96%

Global continuing revenue and EBIT only. EBIT margin excluding FARES. Operating cash conversion adjusted to exclude FARES. FY06 to FY10 EBIT adjusted to exclude FARES (discontinued operation). FY06 and FY07 revenue and EBIT adjusted to exclude MetaReward. FY07 and FY08 revenue and EBIT adjusted to exclude Loyalty Solutions. FY08 and FY09 revenue and EBIT adjusted to exclude French Transaction Processing business and other smaller discontinuing activities. FY10 and FY11 revenue and EBIT adjusted to exclude small discontinuing activities. FY11 and FY12 revenue, EBIT and operating cash conversion adjusted to exclude the comparison shopping and lead generation businesses that are held for sale. Revenue and EBIT growth shown at constant FX rates. Benchmark PBT growth shown at actual FX rates.

* At constant exchange rates.

FY13 outlook:

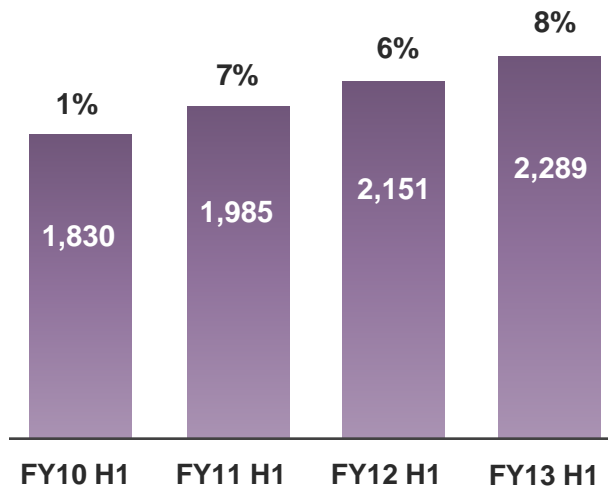
- High single digit organic revenue growth
- Modest margin improvement (at constant currency)
- Convert at least 90% of EBIT into operating cash



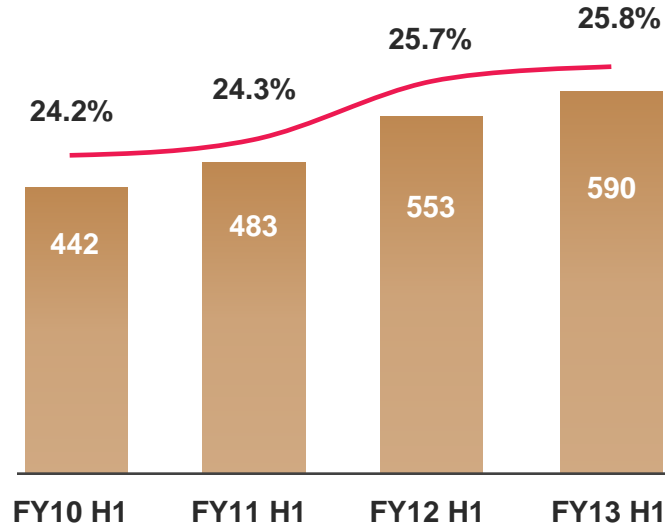
Financial overview

Strong H1 performance

Revenue (US\$m), and organic revenue growth %



EBIT (US\$m), and EBIT margin %



- **Total revenue growth of 12%, at constant currency**
- **Organic revenue growth of 8%**
- **EBIT up 14% at constant currency**
- **Actual revenue and EBIT up 6%**
- **EPS up 3% at actual rates**
- **Dividend up 5% to 10.75 US cents per share**

Global continuing activities revenue and EBIT only. FY10 H1 revenue, EBIT and EBIT margin adjusted to exclude small discontinuing activities with EBIT further adjusted to exclude FARES. FY11 H1 revenue, EBIT and EBIT margin adjusted to exclude small discontinuing activities. FY12 H1 revenue, EBIT and EBIT margin adjusted to exclude the discontinued comparison shopping and lead generation businesses and small discontinuing activities. Organic revenue growths are shown at constant FX rates and have not been restated.



Strategic overview

Strategic objectives

Extend our global lead in credit information and analytics

1

Build successful businesses in new customer segments

2

Build large-scale operations in major emerging consumer economies

3

Become global leader in digital marketing services

4

Become the most trusted consumer brand for credit information and identity protection services

5



Growth and efficiency Global growth programme



New customer segments

- Public Sector
- Telecommunications
- SME
- Healthcare payments
- Insurance
- Utilities



Expanding geographically

- Russia
- Turkey
- Colombia
- India
- Australia
- Marketing Services product roll-out
- Consumer Services roll-out



Product innovation

- Fraud & identity management
- Cross-channel marketing
- Consumer service products
- North America business information products
- Next-generation bureau
- Decision Analytics and Marketing Services platforms

Collectively, global growth programme to contribute over 4% to FY13 revenue growth



Growth and efficiency

New cost efficiency programme to drive growth

- Increasing scale of near and off-shore facilities
- Re-engineering fixed costs
- Re-balancing resources, reducing exposure to lower growth activities
- Rationalisation of lower growth legacy products





Growth and efficiency

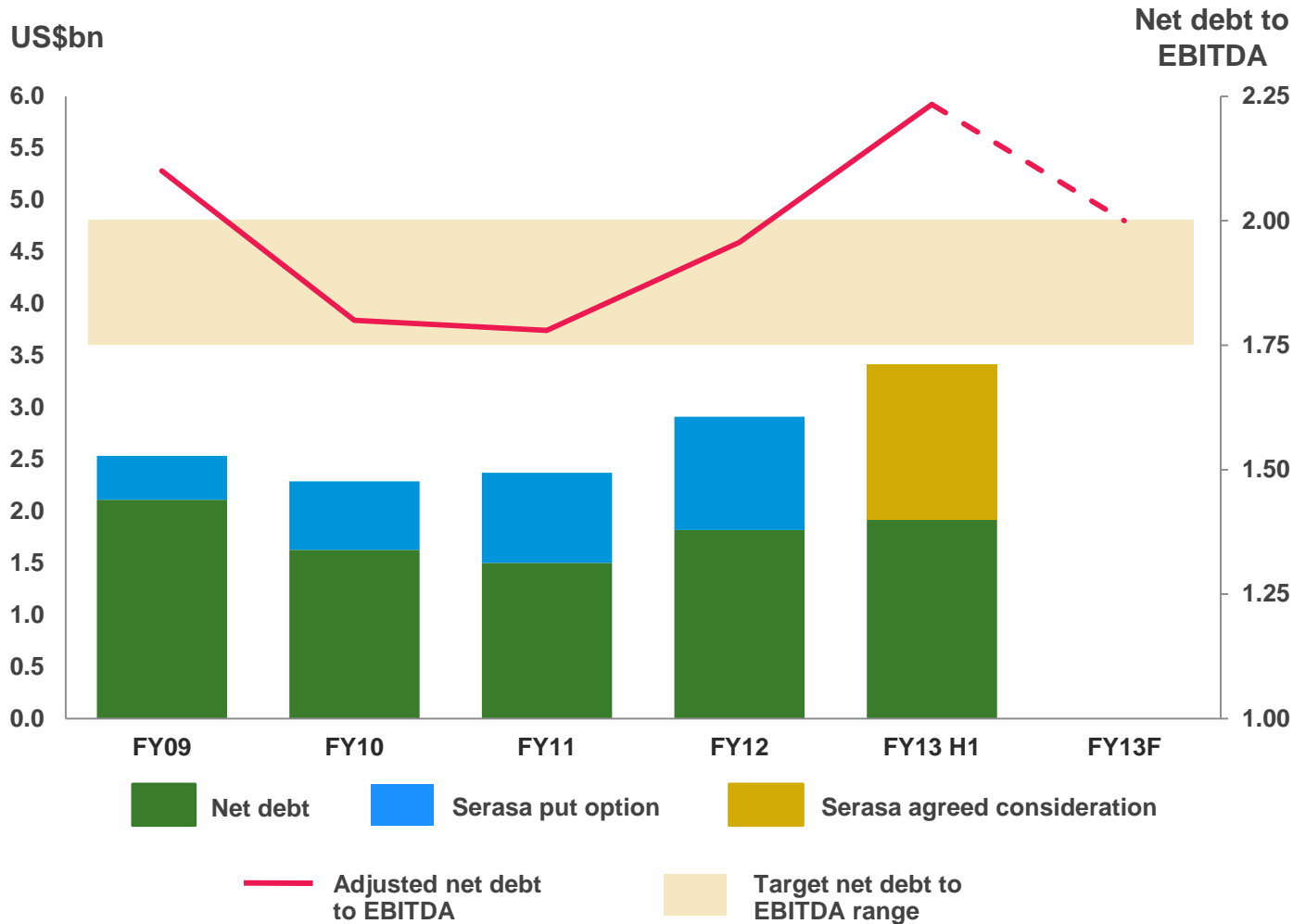
Phasing of cost efficiency programme

	FY13	FY14	FY15	Total
Gross cost saving, US\$m	—	Two thirds	Full run rate	75
Net saving after reinvestment for growth, US\$m	—	Two thirds	Full run rate	25
Charge, US\$m	c. 75	c. 35	—	110



Capital structure

Net debt/EBITDA



- Adjusted net debt/EBITDA of 2.2x as at 30 September 2012
- Target range is 1.75 – 2.0x EBITDA



Summary

Delivering now; investing for the future

- Strong performance in H1
- Growth programme gathers momentum
- Significant opportunities for growth
- Aim to sustain premium growth into the future



Driving shareholder value



Credit Services

Six months ended 30 September US\$million

Revenue	2012	2011	Total growth	Organic growth H1 FY13	Organic growth Q3 FY13
North America	418	377	11%	8%	11%
Latin America	438	429	24%	14%	8%
UK and Ireland	118	116	5%	1%	3%
EMEA/Asia Pacific	98	107	1%	1%	(1)%
Total revenue	1,072	1,029	15%	9%	7%
EBIT	368	345	18%		
EBIT margin	34.3%	33.5%			

All figures above on continuing basis
 Growth at constant exchange rates
 2011 restated for the reclassification of some products from Credit Services to Decision Analytics within Latin America



Credit Services

Competitive differentiation on a global scale



Data



Technology



Product innovation



Vertical markets



Geographic expansion

- Acquire data for competitive advantage
- Develop innovative products across the credit lifecycle
- Deploy global platforms for best in class capabilities and speed to market
- Enter emerging markets with high potential
- Maximize growth within key vertical markets
- Align resources and investments for maximum growth

Creating global competitive distinction for Experian Credit Services



Credit Services Operations around the globe

Credit bureaus

19 Consumer bureaus

- US
- UK
- Ireland
- Brazil
- Colombia
- Peru
- Venezuela
- Denmark
- Italy
- Morocco
- Russia
- South Africa
- Spain
- Australia
- Singapore
- India
- Estonia
- Netherlands
- Norway



People (FTE)

1,635 US
1,196 UK&I
338 EMEA
156 APAC
1,495 LATAM

Commercial credit bureaus

14 Commercial bureaus

- US
- UK
- Ireland
- Brazil
- Colombia
- Denmark
- Italy
- South Africa
- Singapore
- Estonia
- Norway
- China
- Australia
- Malaysia



Data centers

McKinney, TX (US)
Allen, TX (US)
Nottingham, UK (UK, India)
Sao Paulo (Brazil)



Credit Services – data

Competitive advantage - breadth of data assets across the globe

Brazil

Consumer
157m

Business
13.8m

UK and Ireland

Consumer
46m

Insurance
11.8m

Business
17m

Rental Exchange

Automotive
95.9m

Asia Pacific and India

Australia
8m Consumers

India
140m Consumers

Singapore
1.1m Consumers

Malaysia

China
20m Businesses

Spanish Latin America

Colombia
19.9m Consumers
700k Businesses

Peru
20m Consumers

Venezuela
3.5m Consumers

North America

Consumer
220m

Business
25m

Healthcare
50m Patients

Automotive
660m Vehicles

Criminal
690m Records

RentBureau
9m Residents

EMEA

Denmark
4.2m Consumers
600k Businesses

Morocco
3m Consumers

Russia
30m Consumers

Estonia
1.3m Consumers
150k Businesses

Netherlands
9m Consumers
2m Businesses

South Africa
37m Consumers
3.5m Businesses

Italy
44m Consumers
6m Businesses

Norway
4.5m Consumers
1m Businesses

Spain
3.5m Consumers

Global data coverage

- Over 790m consumers
- ~ 89m businesses



Credit Services – data Data depth analysis

Driving greater transparency into our data assets and priority alignment

Phase 1 countries	Data depth score	Market potential	% Achieved of market potential
Australia	14%	28%	50%
Brazil	38%	54%	70%
India	32%	66%	48%
UK	64%	79%	81%
US	74%	96%	77%

- Progress made
- No change
- Hurdle/on hold
- Updated quarterly

Sampling of data initiatives

Australia data initiatives

Description	Pipeline stage	Timing	5 year rev impact	Status
Positive data	Legislation under way	1-3 years	Modest	●
Default data	At various stages depending on industry/client.	<1 year	Significant	●

Brazil data initiatives

Description	Pipeline stage	Timing	5 year rev impact	Status
Positive data	Acquire data	> 3 years	Significant	●

India data initiatives

Description	Pipeline stage	Timing	5 year rev impact	Status
Transactional data	Identify sources	<1 year	Modest	●

UK data initiatives

Description	Pipeline stage	Timing	5 year rev impact	Status
Rental data	Acquire data	1-3 years	Significant	●


























US data initiatives

Description	Pipeline stage	Timing	5 year rev impact	Status
Aggregated asset data	Business case	1-3 years	Significant	●
Verified income & employment	Business case	1-3 years	Significant	●

Country initiatives are not all inclusive



Deploying global platforms in major markets

	NextGen	GVAP	BusinessIQ	Global Data Gateway
Australia				
Colombia				
Denmark				
India				
Netherlands				
Norway				
Russia				
South Africa				
UK				
US				



Development complete



Development underway



Business review / case in progress



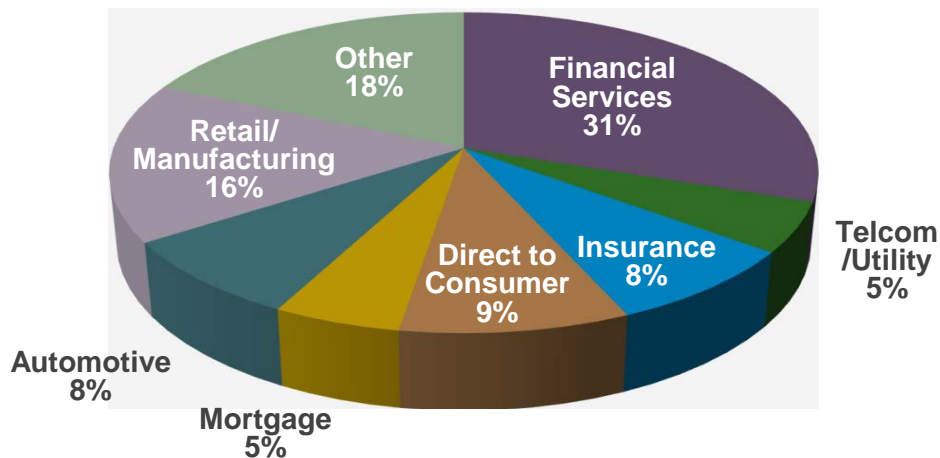
Future interest



Credit Services – vertical markets

Growth initiatives span the globe

Credit Services by vertical market



Telco

- **Markets** – US, UK, APAC, EMEA, Brazil, SP.LATAM
- **Products**
 - Credit Reports
 - Identity Verification
 - Skip Tracing

Healthcare

- **Markets** – US
- **Products**
 - Credit Reports
 - Skip Tracing
 - Archives

Financial Services

- **Markets** - US, UK, APAC, EMEA, Brazil, SP.LATAM
- **Products**
 - Credit Reports
 - Triggers
 - Prescreen
 - Account Management
 - Collections

Collections

- **Markets** – US, UK, EMEA, Brazil
- **Products**
 - Credit Reports
 - Skip tracing
 - Triggers

Public Sector

- **Markets** - US, UK
- **Products**
 - Credit Reports
 - Skip Tracing
 - Archives

Automotive

- **Markets** - US, UK, APAC, EMEA, Brazil
- **Products**
 - Credit Reports
 - Vehicle History
 - Prescreen

Insurance

- **Markets** – UK, APAC, EMEA, Brazil, SP.LATAM
- **Products**
 - Credit Reports
 - Discount Calculations
 - Claim Scores



Credit Services

Geographic expansion

Historic	Completed FY12/13	Of interest
 Brazil	 Brazil - 30% remaining	Geographic expansion criteria <ul style="list-style-type: none">▪ Favorable legislation▪ GDP growth▪ Competitive saturation
 China	 Colombia	
 Morocco	 Venezuela	
 Russia	 Peru	
 Singapore	 Australia	
 South Africa		
 India		



Six months ended 30 September US\$million

Revenue	2012	2011	Total growth	Organic growth H1 FY13	Organic growth Q3 FY13
North America	70	59	18%	18%	12%
Latin America	19	17	41%	41%	47%
UK and Ireland	98	96	4%	(2)%	0%
EMEA/Asia Pacific	50	57	(6)%	(6)%	(1)%
Total revenue	237	229	8%	5%	7%
EBIT	44	49	(10)%		
EBIT margin	18.6%	21.4%			

All figures above on continuing basis

Growth at constant exchange rates

2011 restated for the reclassification of some products from Credit Services to Decision Analytics within Latin America and a small discontinuing activity in EMEA/Asia Pacific



Decision Analytics Who we are



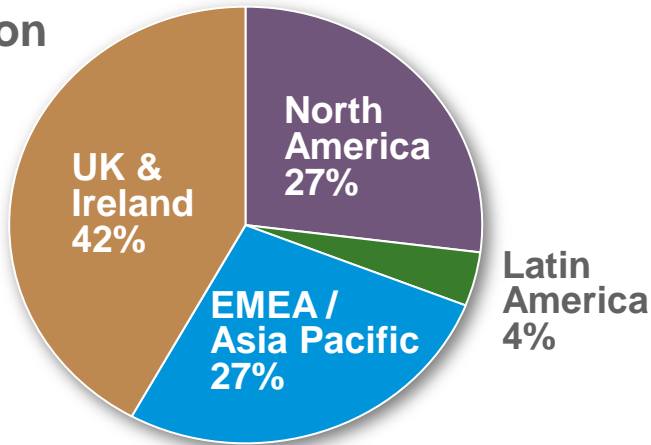
- 4,000 clients globally
- 70% of the top 100 global retail banks
- 6 of the top 10 global telecommunications providers
- However, 85% of clients take just one product

Big opportunities for growth

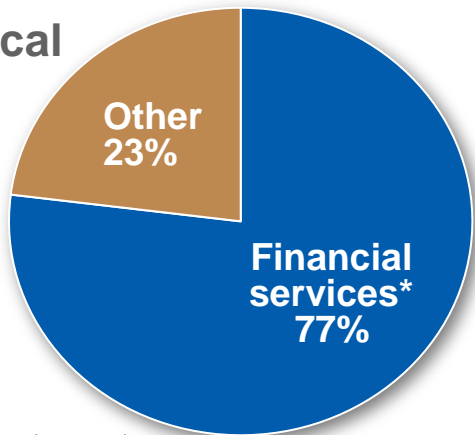


Decision Analytics Our business profile

By region



By vertical



*includes insurance and automotive.

- US\$476m FY12 revenue
- Performance varies by geography
- Revenue concentration in financial services
- Business is on an improving trend:
 - Delivering high-single digit revenue growth
 - Investments yielding results
 - Diversifying geographically

Goal to diversify by business line, vertical and geography



Three-pronged approach to accelerate and sustain growth



Product innovation & extension

- Launching new product ranges (e.g. fraud detection & authentication, PowerCurve)
- Extending core analytics capabilities



Clearer market focus

- Differentiated strategies for mature and emerging markets
- Vertical market expansion



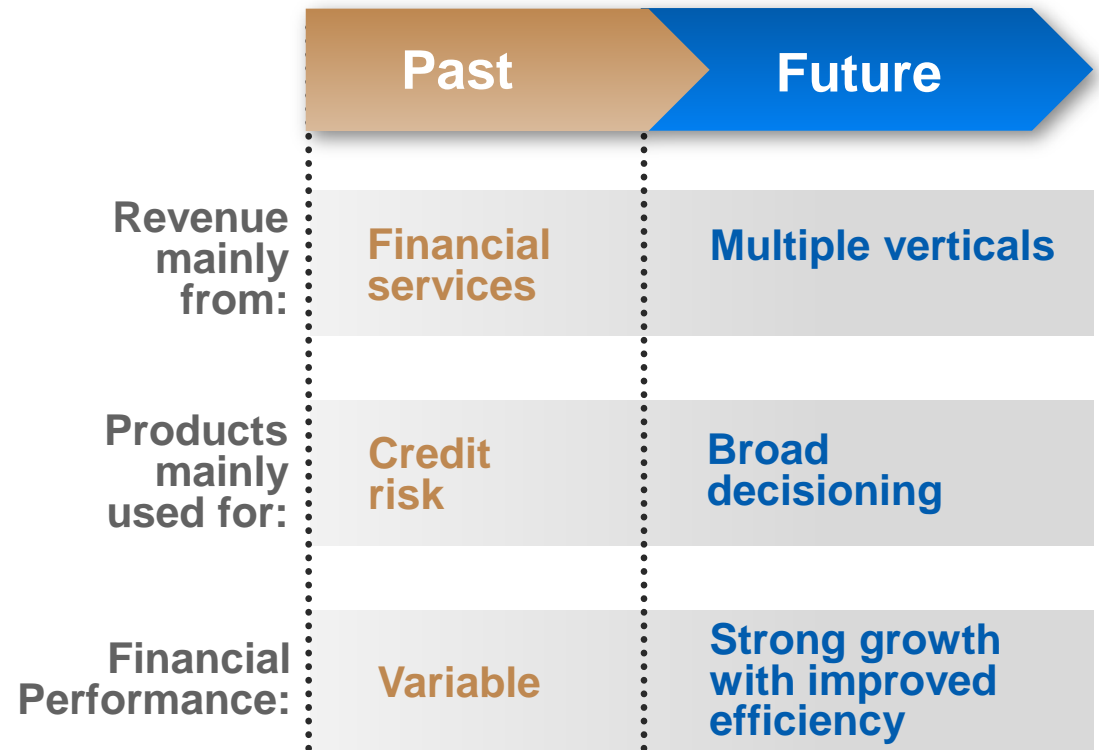
Client experience

- Expanding and investing in global consulting
- Aligning resources to best opportunities; driving down costs



Sustaining growth through:

- **Markets**
 - Build scale in US and other developed bureau markets
 - Differentiated strategy for other markets
- **Products**
 - Leveraging recent innovations
 - Scaling analytics
- **Operations**
 - Improved operational efficiencies





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Marketing Services

Six months ended 30 September US\$million

Revenue	2012	2011	Total growth	Organic growth H1 FY13	Organic growth Q3 FY13
North America	198	191	4%	3%	4%
Latin America	42	14	227%	62%	29%
UK and Ireland	109	115	(3)%	(3)%	(1)%
EMEA/Asia Pacific	131	118	16%	13%	3%
Total revenue	480	438	12%	6%	4%
EBIT	58	60	(1)%		
EBIT margin	12.1%	13.7%			

All figures above on continuing basis
Growth at constant exchange rates



Global focus



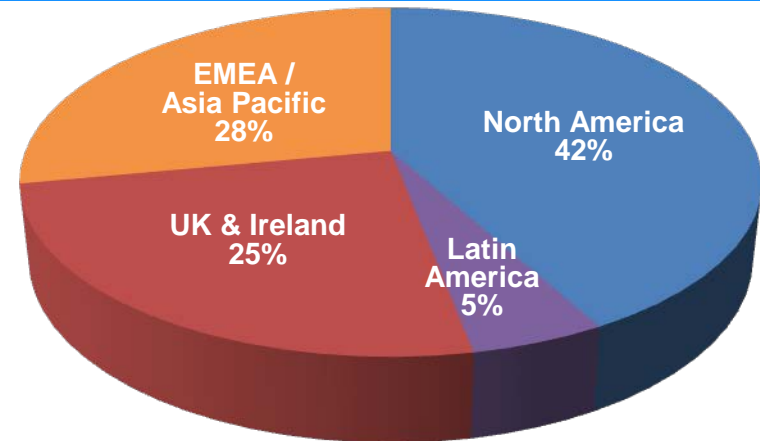
- C. US\$1bn of revenues in FY12
- Over 10,000 clients in 30 countries
- Heavy cross-sell strategy

Unique offerings

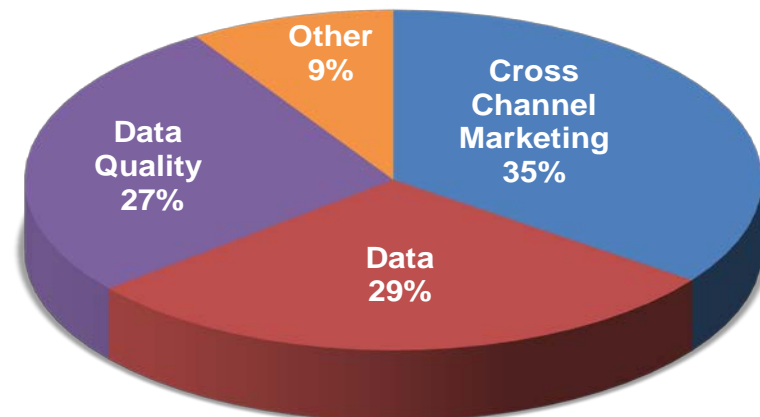


- Global segmentation of over 2.2bn consumers
- Demographic data on c.500m individuals in 260m households
- Deliver over 300bn permission-based, targeted emails annually
- Online behavior data for 25m users across 5m websites
- 1.2bn cookies profiled, powering hundreds of billions of impressions

Revenue by region



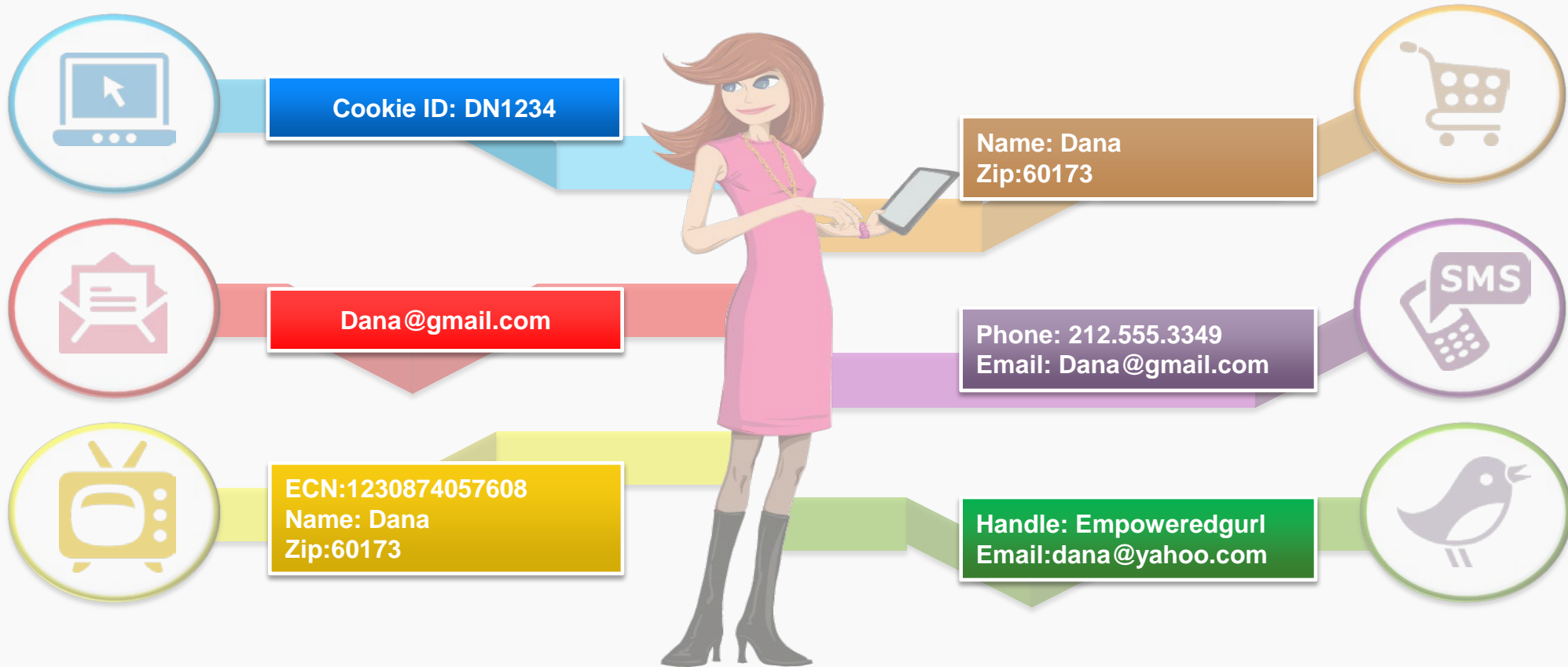
Revenue by product





Marketing Services

It's about... connecting – Experian data quality





Data and Analytics

- Offline and digital consumer behavior
- Segmentation & audience creation
- Consumer insight

Data quality

- Linkage and identity resolution
- Data verification
- Customer data management

Cross-channel marketing

- Email
- Online
- Mobile
- Social
- Addressable TV



	FY10	FY13	Medium term
Revenue from outside US & UK	c. 23%	c. 40%	> 50%
Financial performance	Declining	Mid-single digit growth	Premium growth with improving margins
Revenue mainly from:	Point solutions		Integrated products
Experian products used mainly for:	Customer acquisition		Cross channel digital marketing



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Consumer Services

Six months ended 30 September US\$million

	2012	2011	Total growth	Organic growth H1 FY13	Organic growth Q3 FY13
Revenue					
North America	410	383	7%	7%	4%
UK and Ireland	90	72	28%	26%	26%
Total revenue	500	455	10%	10%	8%
EBIT	153	127	22%		
EBIT margin	30.6%	27.9%			

All figures above on continuing basis
 Growth at constant exchange rates
 2011 restated to exclude the discontinued comparison shopping and lead generation businesses in North America



Consumer Services

A snap shot of today...the Experian value equation



Product

Three core vertical markets



Channel

Diversification across markets



Geographies

Two mature, others emerging

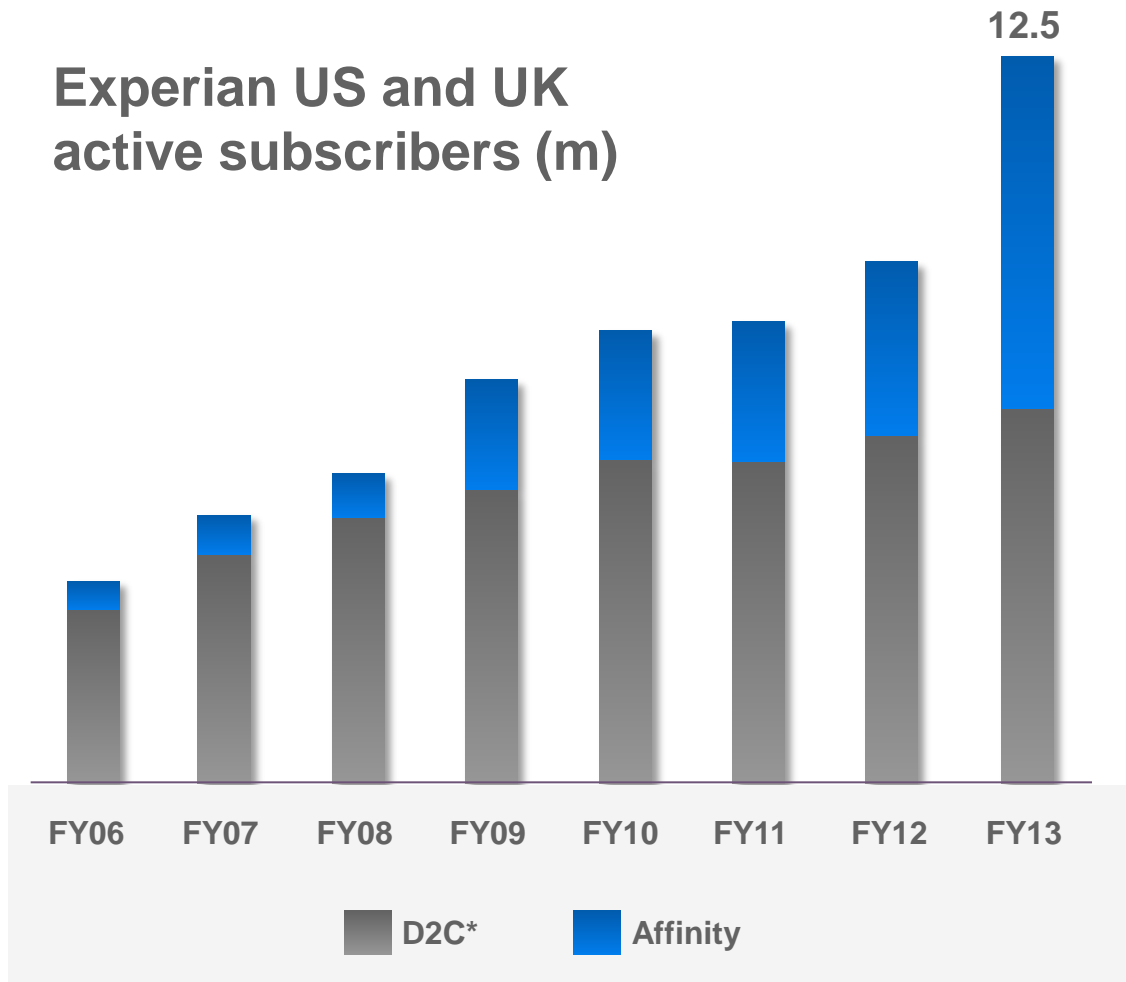
Technology



Scalable | Flexible | Compliant



Experian US and UK active subscribers (m)



Affinity marketers, such as credit card issuers, account for about half of the US market

*D2C: Direct -to-Consumer



Consumer Services

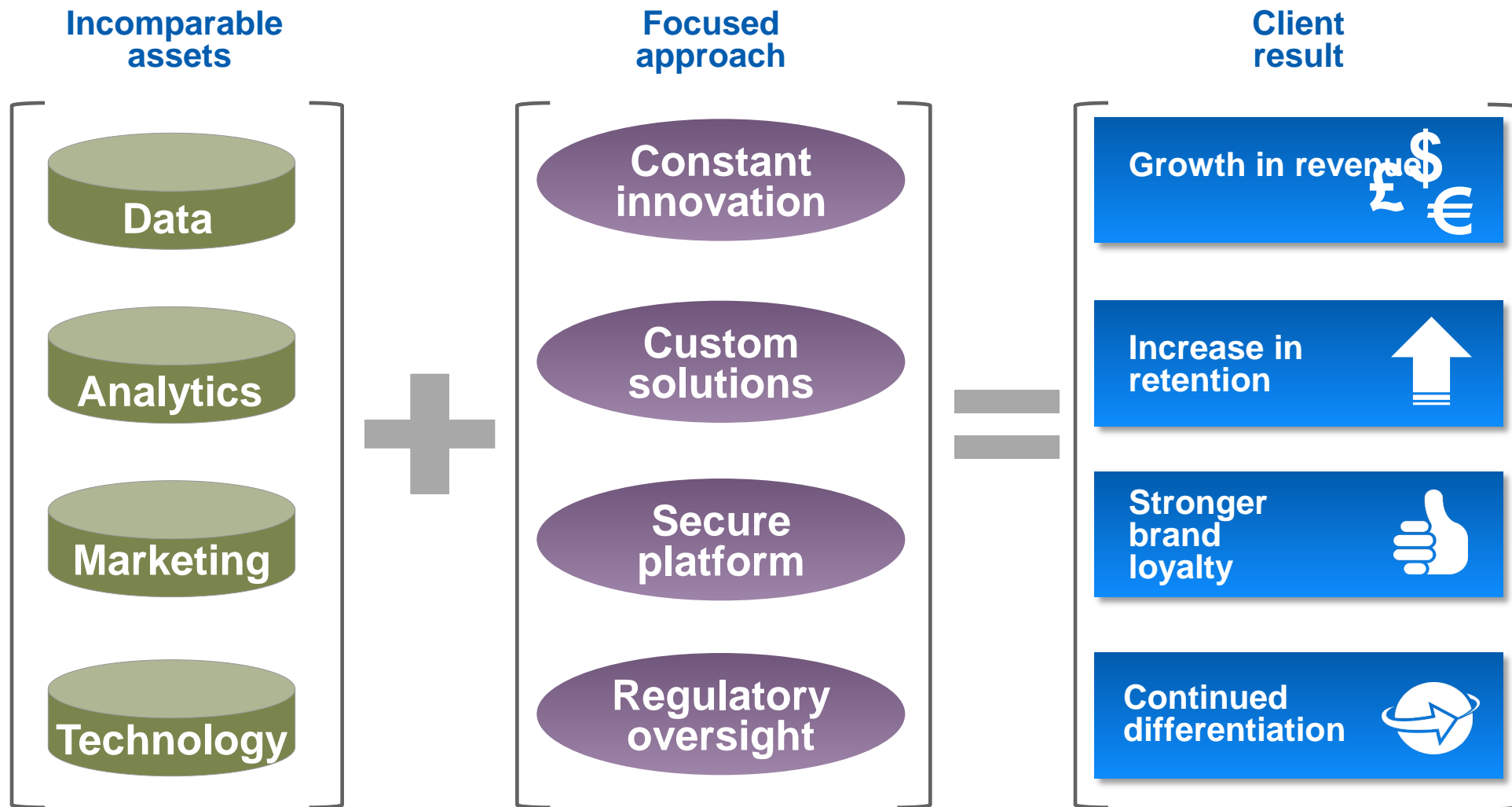
Sustaining growth - why Affinity partners

- Large organisations with substantial installed base
- Future growth in established markets
- Immediate scale in new regions
- Diversification to current revenue model





The Experian advantage - the Affinity equation



Experian promise



Consumer Services

The future of Experian Consumer Services



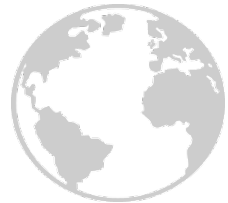
Product expansion

Expand into two new verticals



Affinity growth

Double the number of partners



Emerging regions

Established in eight countries

Technology

Technology will be the driver of marketing



Appendix



Appendix FY13 modelling considerations

Net interest

- Net interest in the region of US\$65m to US\$70m, after a net pension credit of US\$8m, at current rates

Tax

- Benchmark tax rate of c.25%

Capital expenditure

- Capital expenditure expected to be between US\$470m and US\$490m

Expenditure on shares

- Share purchases in respect of employee incentive plans that vest expected in the region of US\$170-180m



Appendix North America

Six months ended 30 September US\$million

Revenue	2012	2011	Total growth	Organic growth H1 FY13	Organic growth Q3 FY13
Credit Services	418	377	11%	8%	11%
Decision Analytics	70	59	18%	18%	12%
Marketing Services	198	191	4%	3%	4%
Consumer Services	410	383	7%	7%	4%
Total revenue	1,096	1,010	9%	7%	7%
EBIT	327	296	10%		
EBIT margin	29.8%	29.3%			

All figures above on continuing basis
Growth at constant exchange rates
2011 restated to exclude the discontinued comparison shopping and lead generation businesses in North America



Appendix Latin America

Six months ended 30 September US\$million

Revenue	2012	2011	Total growth	Organic growth H1 FY13	Organic growth Q3 FY13
Credit Services	438	429	24%	14%	8%
Decision Analytics	19	17	41%	41%	47%
Marketing Services	42	14	227%	62%	29%
Total revenue	499	460	31%	17%	11%
EBIT	172	157	33%		
EBIT margin	34.5%	34.1%			

All figures above on continuing basis

Growth at constant exchange rates

2011 restated for the reclassification of some products from Credit Services to Decision Analytics within Latin America and a small discontinuing activity in EMEA/Asia Pacific



Appendix UK and Ireland

Six months ended 30 September US\$million

Revenue	2012	2011	Total growth	Organic growth H1 FY13	Organic growth Q3 FY13
Credit Services	118	116	5%	1%	3%
Decision Analytics	98	96	4%	(2)%	0%
Marketing Services	109	115	(3)%	(3)%	(1)%
Consumer Services	90	72	28%	26%	26%
Total revenue	415	399	6%	3%	6%
EBIT	118	113	6%		
EBIT margin	28.4%	28.3%			

All figures above on continuing basis
Growth at constant exchange rates



Appendix EMEA/Asia Pacific

Six months ended 30 September US\$million

Revenue	2012	2011	Total growth	Organic growth H1 FY13	Organic growth Q3 FY13
Credit Services	98	107	1%	1%	(1)%
Decision Analytics	50	57	(6)%	(6)%	(1)%
Marketing Services	131	118	16%	13%	3%
Total revenue	279	282	6%	5%	1%
EBIT	6	15	(41)%		
EBIT margin	2.2%	5.3%			

All figures above on continuing basis
Growth at constant exchange rates



Appendix

Revenue and EBIT by geography

Six months ended 30 September US\$million

Revenue	2012	2011	Total growth	Organic growth H1 FY13	Q3 FY13	H1 EBIT margin
North America	1,096	1,010	9%	7%	7%	29.8%
Latin America	499	460	31%	17%	11%	34.5%
UK and Ireland	415	399	6%	3%	6%	28.4%
EMEA/Asia Pacific	279	282	6%	5%	1%	2.2%
Total revenue	2,289	2,151	12%	8%	7%	25.8%
EBIT before central activities	623	581	14%			
Central activities	(33)	(28)				
EBIT – continuing activities	590	553	14%			
EBIT margin	25.8%	25.7%				

All figures above on continuing basis
Growth at constant exchange rates

2011 restated to exclude the discontinued comparison shopping and lead generation businesses in North America and a small discontinuing activity in EMEA / Asia Pacific



Appendix

Group benchmark earnings

Six months ended 30 September
US\$million

	2012	2011	Growth (actual rates)	Growth (constant rates)
Total EBIT	590	554	6%	14%
Net Interest	(27)	(21)		
Benchmark PBT¹	563	533	6%	13%
Benchmark taxation	(141)	(120)		
Benchmark taxation rate	25%	23%		
Benchmark PAT	422	413		
Benchmark non-controlling interest	(37)	(38)		
Benchmark earnings	385	375	3%	9%
Weighted average number of shares	988	989		
Closing number of shares	987	986		
Benchmark EPS, US cents	39.0	37.9	3%	9%

Growths at constant exchange rates are estimated.

2011 restated to exclude the discontinued comparison shopping and lead generation businesses.

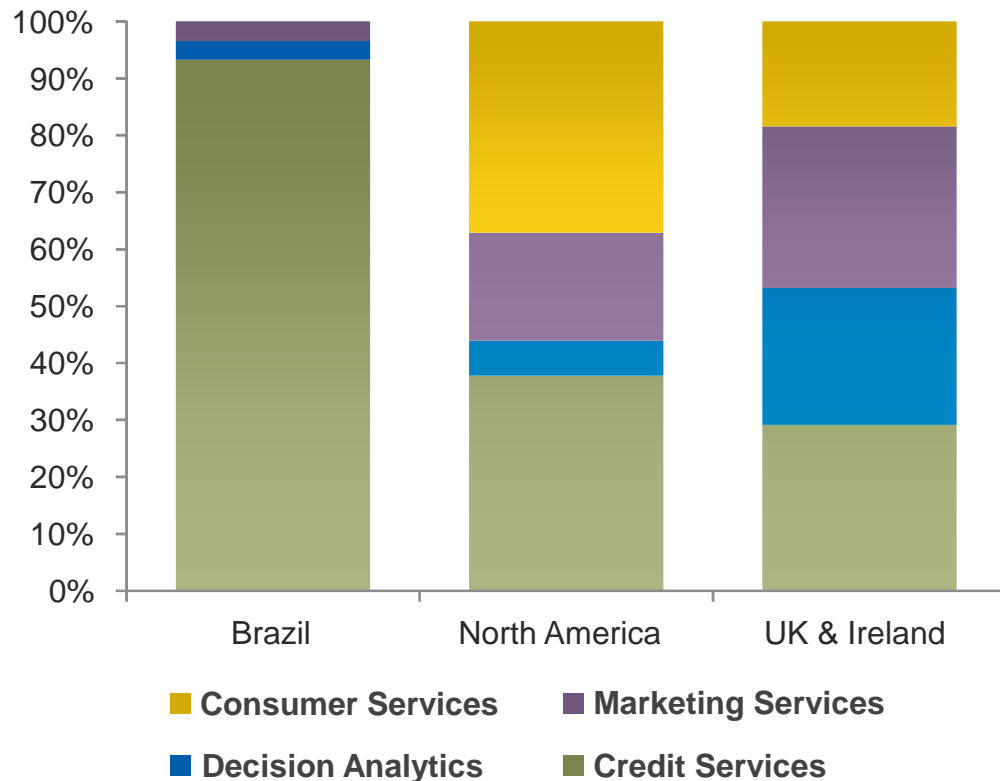
¹ Benchmark PBT is defined as profit before amortisation of acquisition intangibles, acquisition expenses, goodwill impairments, charges in respect of the demerger-related equity incentive plans, exceptional items, financing fair value remeasurements and tax. It includes the Group's share of associates' pre-tax profit.



Appendix

Brazil: our business today

Experian
revenue
US\$bn



- Market leader in Brazil with over 60% share
- Tripled revenues since acquisition in 2007
- Still largely a Credit Services business
- Big focus on establishing full Experian capability

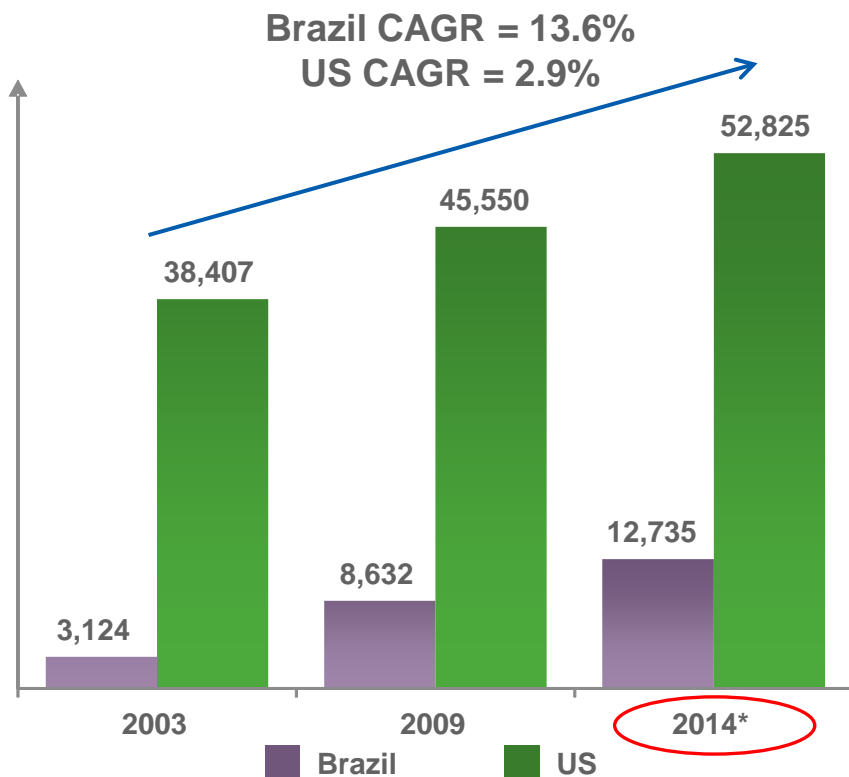
Significant headroom for growth



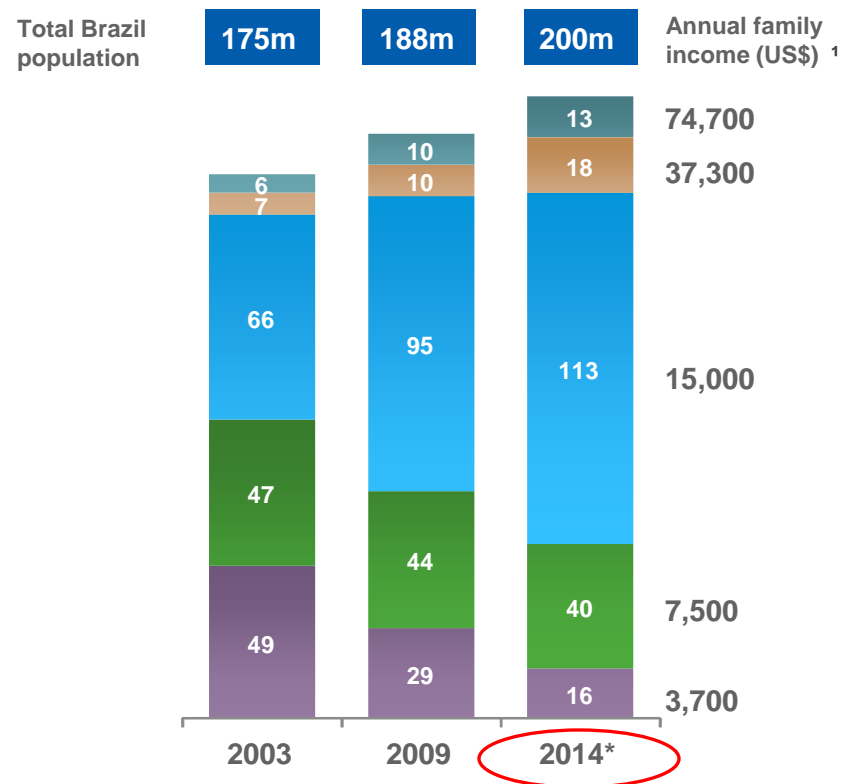
Appendix

Brazil: demographics support a favourable long-term outlook

GDP per Capita (US\$m)



Expansion of the middle class



Fast-growing middle class underpins structural growth



Implementation roadmap

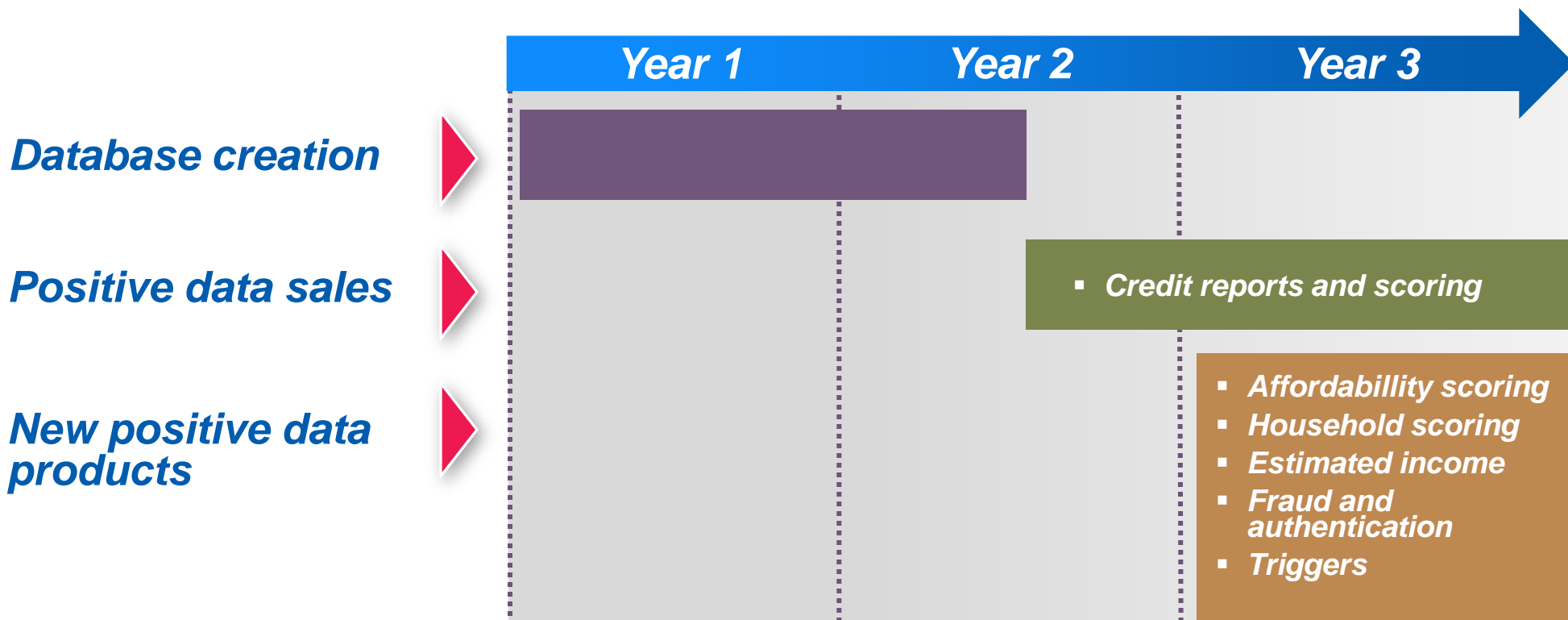
*Secure consumer
opt-in*



Data capture

- *Via banks*
- *Collection letters*
- *Consumer fairs*

- *Lenders obliged to supply data once consumer has authorized*
- *Lenders supply payment histories*
- *Permission applies to all lending products*

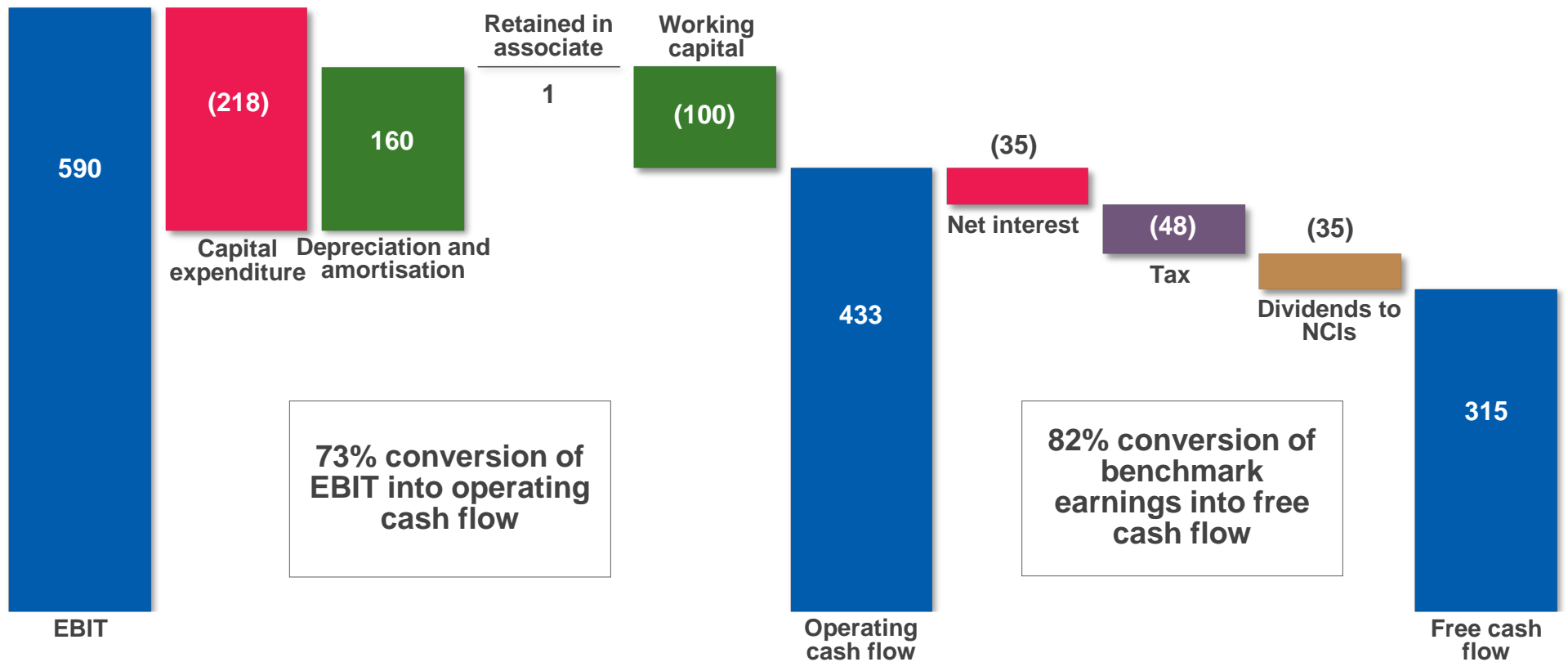


Today: 60% of bureau enquiries are for credit origination
Future: expand data usage across customer lifecycle



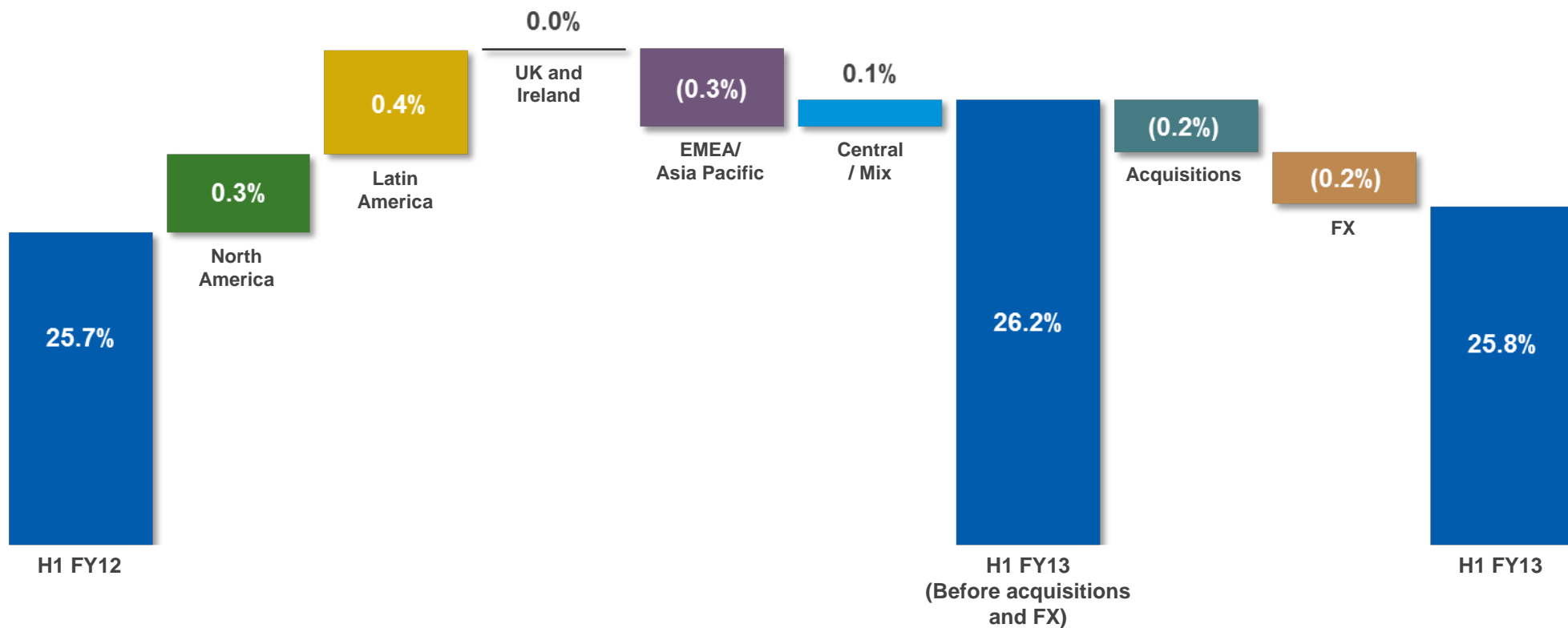
Appendix Cash flow performance

Six months ended 30 September
US\$million





Appendix EBIT margin by geography



FY12 restated to exclude the discontinued comparison shopping and lead generation businesses in North America and a small discontinuing activity in EMEA / Asia Pacific



Appendix

Experian American Depositary Receipt (ADR) program

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
Depository	BNY Mellon

For ADR shareholder enquiries, please contact:

Shareholder Relations
Bank of New York Mellon
PO Box 358516
Pittsburgh
PA 15252 - 8516
United States

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



Experian
Cardinal Place
80 Victoria Street
London
SW1E 5JL

Tel: +44 (0)203 042 4200
Website: www.experianplc.com

Nadia Ridout-Jamieson
Director of Investor Relations
Email: nadia.rjamieson@experian.com

Peg Smith
Executive Vice-President
Email: peg.smith@experian.com

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



Appendix Event calendar

9 May 2013

Preliminary results announcement, full year

12 July 2013

Interim management statement, first quarter

17 July 2013

Annual General Meeting

6 November 2013

Interim results announcement, half year

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