<table>
<thead>
<tr>
<th>Agenda</th>
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<tbody>
<tr>
<td>Welcome/Introduction</td>
<td>James Rose</td>
</tr>
<tr>
<td>Q&amp;A with Lloyd Pitchford</td>
<td>Moderated by James Rose</td>
</tr>
<tr>
<td>Our integrated approach:</td>
<td>Alex Lintner</td>
</tr>
<tr>
<td>Credit Decisioning,</td>
<td></td>
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<tr>
<td>Analytics and Fraud software</td>
<td></td>
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<tr>
<td>Break</td>
<td></td>
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<tr>
<td>Executing on our opportunity</td>
<td>Valdemir Bertolo</td>
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<tr>
<td>in Brazil</td>
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<td>North America Marketing</td>
<td>Jennifer Schulz</td>
</tr>
<tr>
<td>Services</td>
<td></td>
</tr>
<tr>
<td>North America Consumer</td>
<td>Jeff Softley and Rakesh Patel</td>
</tr>
<tr>
<td>Services</td>
<td></td>
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<tr>
<td>Q&amp;A session</td>
<td>Moderated by James Rose</td>
</tr>
<tr>
<td>Close</td>
<td>Lloyd Pitchford and James Rose</td>
</tr>
</tbody>
</table>
Q&A with Lloyd Pitchford

Moderated by James Rose
Our integrated approach: Credit Decisioning, Analytics and Fraud software

Alex Lintner
Experian operates in large and rapidly expanding markets

**Consumer Services**
- **Goal:** Become pre-eminent consumer financial platform
- **US$40bn+ TAM**

**Credit, Fraud, and Identity**
- **Goal:** Lead in the attractive software markets adjacent to B2B data
- **US$55bn+ TAM**

**Priority vertical opportunities**
- **Health**
  - **TAM:** US$10bn
- **Marketing Data and Identity Resolution**
  - **TAM:** US$10bn
- **Verification Services**
  - **TAM:** US$3bn

TAM: Total Addressable Market
Our software business is an exciting growth opportunity

- Lenders are leveraging more data and increasingly asking for more automation for a better implementation and user experience
- Lenders look for vendors who can support the entire model lifecycle and credit lifecycle through integrated solutions
- Success with key components of this value chain and commensurate inbound demand positions Experian well for success
Experian's clients buy software to harness the range of industry data that enables them to achieve their business outcomes.
Clients are pushing for a more integrated approach to enable them to deploy models more seamlessly into production i.e., drive ModelOps.

**ANALYTICAL ENVIRONMENT**

1. Plan models, acquire and explore data
2. Data validation, model and feature development
3. Model evaluation and verification
4. Model registration and management

**OPERATING ENVIRONMENT**

5. Model operations
6. Model execution (production)

---

**Business intelligence**

**Feature and model development**

**Feature and model operations**

**Production runtime services**

**Deployment applications**

---

54% of data, on average, is not ready for model building.

(and this statistic holds regardless of an organization’s ModelOps maturity level)

It takes many months for model development and deployment. ~6m

This can impede agility in a rapidly changing market where accelerated decision-making is paramount.

*Source: Experian (2023), Accelerating Model Velocity in Financial Institutions 2023 Survey on Model Building and ModelOps*
As demand for integrated solutions accelerates, we are putting the industry leading Ascend platform at the centre of our strategy.
Over 100 of the largest global financial institutions use Ascend, and they are collaborating to help us build the unique integrated platform of the future.

 Clients need to:

- Access and handle an increasing number of data sources
- Ingest different data into one platform, while identifying the same individual
- Use sophisticated analytics to drive the conclusion they are aiming for

Key milestones on our analytics portfolio - Ascend Ops Rollout Plan

- Ascend Ops is already used by 23 out of 25 top banks in North America
- During 2023 and 2024 we are rolling out Ascend Ops in the UK, Brazil, Spain and Italy
- Ascend Ops will enable our advanced analytics to be embedded into lenders’ production systems
PowerCurve is recognised as an industry-leading Decisioning tool; faster deployment and integrated analytics unlocks new client opportunities

2022-2023
- Reduced the time to onboard by 35%
- Reduced implementation costs/time by 40% in PowerCurve originations

2024+
- Integrating our PowerCurve Decisioning & Ascend Analytics suites
- Clients can easily use any data to hyper personalize customer journeys, making PowerCurve the best ‘No Code’ decisioning platform
- Further reducing the time to onboard

Experian has been named a technology leader in Quadrant’s 2023 SPARK Matrix: Digital Decisioning Platforms

Note: FICO (with Blaze) is currently market leader in North America
As Fraud proliferates, Experian software leverages our data, analytics and machine learning for a more timely response and reduced losses.

Our software harnesses ~2000 attributes based on >8 million events screened for fraud risk every day.*

This helped prevent more than $10b in fraud losses last year.*

Clients

- Need to protect themselves and their customers from fraudsters
- Buy software from many disparate vendors
- Go through rigorous and time-consuming processes to deploy rules and policies

Experian is

- Providing data and tools to stay ahead of changing threat landscape
- Embracing ML and AI to leverage our wealth of fraud data better
- Investing in new products that accelerate the time between fraud detection and mitigation
- Integrating analytics into identity verification and fraud prevention

*Source: Experian internal analysis (2022)
Clients are increasingly buying more products from us, unlocking the potential for integrated solutions, enhanced profitability and retention.

<table>
<thead>
<tr>
<th>Clients</th>
<th>Share of Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (1 prod.)</td>
<td>52% 9%</td>
</tr>
<tr>
<td>Few (2-5 prods.)</td>
<td>39% 63%</td>
</tr>
<tr>
<td>Multi (6+ prods.)</td>
<td>9% 28%</td>
</tr>
</tbody>
</table>

Multi-product sales deliver on average **2.5x** Total Contract Value, combined with superior **client value, satisfaction and retention**.

**FY23 Software Performance**

**Our Strategy**

- The only integrated platform of its kind in the market
- Easy onboarding
- Bundle pricing, coordinated Go-To-Market & Solution Sales

FY23 revenue as reported at the time from Decisioning, Analytics and Fraud & ID products. This does not include Ascend or clients generating less than $10k revenue annually.
Cloud Technology Platform
Cloud Technology Platform

Analytics and Model Development

- Ascend Analytical Sandbox™
- Ascend Marketing Sandbox

Powered by Machine Learning
Cloud Technology Platform

Analytics and Model Development

- Ascend Analytical Sandbox™
- Ascend Marketing Sandbox
- Fraud Sandbox
- Feature Engineering Studio

Powered by Machine Learning
Cloud Technology Platform

Analytics and Model Development

- Ascend Analytical Sandbox™
- Ascend Marketing Sandbox
- Fraud Sandbox
- Feature Engineering Studio

Powered by Machine Learning

Ascend Ops™ Deployment

Ascend Ops™
“I need to understand, manage and minimise risks to an ‘acceptable’ level”

How can I…

Chief Risk Officer

Balance the risk the organisation is willing to take on against business growth?

Quickly implement technology solutions whilst meeting compliance and regulatory needs?

Deploy risk strategies using best-in-class analytical tools and behaviours?

Continuously monitor business performance against the agreed strategy?
Experian operates in **large and fast-growing markets** for enterprise software.

Our clients buy software to enable them to gain insights from combining multiple data sources in pursuit of their business objectives.

Our clients are pushing for a more integrated approach, reducing vendors and simplifying to drive efficiency and performance.

Our platform leverages Experian's cloud technology to **save them time and money** whilst improving Experian profitability and retention.
Break

Back in ten minutes
Executing on our opportunity in Brazil

Valdemir Bertolo
A clear ambition to extend our lead in the Brazilian market with our platform

Create an incredible experience across our clients’ complete journey

Offer the best risk solutions for businesses

Boost Brazilians’ credit access

Create new paths of exponential growth
We stepped-up our operational performance to unlock new value pools and capture the market potential.

The mindset shift and strategic realignment allowed us to reach sustainable double-digit growth...

.. and there is still plenty to explore and capture.
A winning strategy for growth – creating a unique ecosystem

- **Credit Marketplace**: $200m granted credit accumulated, 4m+ emitted credit cards accumulated
- **Debt Settlement**: 9m Users in FY23, ~$9bn debts solved in FY23
- **eWallet**: 700k Users in FY23
- **Receivables Marketplace**: 135k SMB consents in FY23, -28% thin files
- **Positive Data**: 150m registered consumers by FY23, 9m+ registered businesses by FY23
- **AgriFinance**: 66% more revenue YoY in FY23, 3x more clients in FY23
- **Fraud Prevention**: 6x more revenue in 2 years
- **New Credit initiatives**: 3x more Income Verification revenue in 3 years, 1m Open Banking consents in FY23

- ✔ Acceleration of Consumer and SMBs engagement
- ✔ Increasing revenue from new solutions and core protection
Market trends create new high-growth opportunities

Once in a generation shift occurring in the data arena, unlocking huge opportunities to boost credit penetration

“Brazil will have the largest number of Open Finance users in the world”
Brazilian Central Bank

Data Protection
Consumers assuming the control of their data

2018
Positive Data Opt-Out
Access to positive behaviour of 128m Consumers and 6m SMBs

2019
Instant Payment
PIX
Payment digitisation 151m users /Jun 23

2020
Open Banking
Access to transactional data (15m total consents / Mar 23)

2021 - 2023
Open Receivables
Access to all credit card receivables of 30m SMBs and self-employed

2021 - 2024

Market trends creating new jobs-to-be-done

Digitisation has led to an acceleration in fraud with growing need for sophisticated tools and applications.

Increasing use of private financing for Agribusiness increasing the demand for Agri credit risk assessment and ESG analytical.

Digital / Neobanks embracing thin-files and low-income population, demanding new credit risk solutions and employment verification of informal / gig-economy workers.

Households Credit to GDP¹ (%)

<table>
<thead>
<tr>
<th></th>
<th>Brazil</th>
<th>Euro Area</th>
<th>US</th>
<th>UK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>35%</td>
<td>57%</td>
<td>74%</td>
<td>84%</td>
</tr>
</tbody>
</table>

¹ Source: Trading Economics
Best positioned player to capture the market trends

The broadest portfolio for the entire client’s journey
• 500,000+ direct/indirect clients
• Extensive commercial footprint in all verticals
• Excellence in Client Service with constantly improving NPS¹

One of the best companies to work

Innovation is our DNA
• 700+ people in Technology & Data
• 200+ Data Scientists
• Innovation DataLab
• Recognised as one of the most innovative companies

Powerful Consumer engagement

# App downloads (Apr-Jun 2023) # Audience (Enrolments/Clients)

- Itau: 2m, 100
- Serasa: 3m, 81
- Nu: 6m, 78
- PicPay: 4m, 50

Unequalled Data breadth and accuracy, combined with high analytical capability
• 6.5m+ daily companies and consumers credit reports
• 100m+ transactions verified every month against fraud and 100m+ registered face biometrics
• 3m+ rural producers analyzed by our Agro Score, and 50m+ hectares under ESG monitoring

Top-of-mind Brand, far ahead competitors

<table>
<thead>
<tr>
<th># Audience (Enrolments/Clients)</th>
<th>Top of mind</th>
<th>1st choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seraisa Experian</td>
<td>26%</td>
<td>46%</td>
</tr>
<tr>
<td>Competitor 1</td>
<td>3%</td>
<td>15%</td>
</tr>
<tr>
<td>Competitor 2</td>
<td>72%</td>
<td>1%</td>
</tr>
</tbody>
</table>

¹ Net Promoter Score
The #1 DataTech in Brazil

As our unique data assets continue to evolve...

Help CONSUMER financial inclusion...
- Score Boost
- Income Verification
- eCred Marketplace integration
- Payment ecosystem

... and BUSINESSES make better decisions
- New analytical solutions
- New verification services
- New antifraud solutions
- Categorisation tools and connection services

Consistently scaling our database with new classes of data.

Our data coverage is unmatched

Competitor 1
- Positive data Consumers
- Positive data Businesses
- Negative data
- ID data

Competitor 2
- Positive data Consumers
- Positive data Businesses
- Negative data
- ID data

Competitor 1
- Positive data Consumers
- Positive data Businesses
- Negative data
- ID data

Competitor 2
- Positive data Consumers
- Positive data Businesses
- Negative data
- ID data

New datasets will boost the quality of our Consumer Score

<table>
<thead>
<tr>
<th>New classes of Data</th>
<th>Datasets</th>
<th>Potential Score benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engagement Data</td>
<td>#1</td>
<td>+5 KS¹ points</td>
</tr>
<tr>
<td></td>
<td>#2</td>
<td>+1.5 KS points</td>
</tr>
<tr>
<td></td>
<td>#3</td>
<td>+1 KS point</td>
</tr>
<tr>
<td>Permissioned Data</td>
<td>#1</td>
<td>+3 KS points</td>
</tr>
</tbody>
</table>

¹KS = the Kolmogorov-Smirnov statistic, used to quantify the credit scores’ accuracy (the higher figure, the better).
²Based on tests conducted on Consumer credit scores integrating samples of new datasets.
Very strong growth in Small Business driven by our focus on digitization and analytics

<table>
<thead>
<tr>
<th>SMBs market</th>
<th>We address main SMBs’ challenges</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% of GDP</td>
<td>• Easier and safer credit concessions for SMBs lenders</td>
</tr>
<tr>
<td>7m+¹ Addressable SMBs Companies</td>
<td>• Access to affordable credit for SMBs borrowers</td>
</tr>
<tr>
<td>50% of Employment</td>
<td>• Efficient digital fraud prevention against more and more complex threats</td>
</tr>
<tr>
<td>$750m+ Addressable market size for our solutions</td>
<td>• Operational and financial management support</td>
</tr>
</tbody>
</table>

We address main SMBs' challenges

- Easier and safer credit concessions for SMBs lenders
- Access to affordable credit for SMBs borrowers
- Efficient digital fraud prevention against more and more complex threats
- Operational and financial management support

Our strategy has already proved successful

**SMB revenue:**

<table>
<thead>
<tr>
<th>Year</th>
<th>FY22</th>
<th>FY23</th>
<th>FY28E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth</td>
<td>+15%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Ambition to More than double SMB Business by FY28

**SMB FY23 progresses (YoY):**

- Digital Sales: +25%
- Less Churn: -10%
- LTV²: +12%

**Our strategic pillars:**

- Grow our client base sustainably
- Diversify portfolio with integrated analytical solutions & innovation
- Provide the best omnichannel experience and success to our clients

**Addressable SMBs Companies:**

- 30% of GDP
- 7m+¹ Addressable SMBs
- 50% of Employment
- $750m+ Addressable market size for our solutions

**Addressable market size for our solutions:**

- $750m+

**Companies:**

- 7m+1

**Excluding individual micro entrepreneurs**

**LTV²** Customer Lifetime value

**FY22**

**FY23**

**FY28E**
A clear roadmap to deliver more value to SMBs and lenders with Open Receivables

We have learned the power of Open Receivables to boost small business financial inclusion...

125k SMBs CONSENTS FY23

...and we are moving at pace to explore this unique opportunity.

Support SMBs to grow, managing their financial health:

- THIN FILE
  -28% reduction of Thin File

- ESTIMATED REVENUE
  Potential to increase up to 50% of estimated revenue

- CREDIT ACCESS
  -20% interest rate reduction

2025 expected traded volumes:

- $800bn in Cards receivables
- $3tn in Trade bills receivables

And LENDERS with a new journey to expand credit opportunities:

- Expand Trade Credit Journey
- New scoring and analytics
- Receivables as collateral
- Receivables in advance

Support SMBs to grow, managing their financial health:

Business Financial Management

Receivables Marketplace

SMB Engagement

2x More credit access

$800bn in Cards receivables

$3tn in Trade bills receivables

 Moreno

Credit-as-a-Service full journey

35 © Experian Public
Serasa has become one of the biggest Consumer platforms for finance needs in Brazil

Net Revenue ($m)

~100% CAGR

<table>
<thead>
<tr>
<th>FY17</th>
<th>FY18</th>
<th>FY19</th>
<th>FY20</th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
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<tbody>
<tr>
<td>~100%</td>
<td>~100%</td>
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</table>

Engagement (m)

- Enrollments
- 20m Monthly Active Users

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<thead>
<tr>
<th>FY17</th>
<th>FY18</th>
<th>FY19</th>
<th>FY20</th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
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<td>11</td>
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<td>11</td>
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</tr>
</tbody>
</table>

Brazil | Top Finance Apps (Jan/23)

1. Nubank: conta, cartão e mais
2. Serasa: Consulta CPF e Score
3. CAIXA Tem
4. C6 Bank
5. Inter: Cartão de Crédito e Pix
6. FGTS
7. PicPay: cartão de crédito, pix

Source: AppAnnie; Jan 2023 | Google Trends; Jan 2023.
Evolving to provide more services within a connected journey, offering the greatest payment hub in Brazil

The Greatest Personalized Payment Hub in Brazil

Payment Offers Access

- Past due bills/debts
- Agreements, Loans and Credit Card
- Purchase and Service Bills (DDA)
- Vehicle Debts
- Utility Bills

Negative Debts

Regular Bills

- Consumers pay as they want
- Partners receive as preference
- Serasa controls everything

Market Size

- Past due bills/debts: $95 bn
- Regular Bills: $232 bn

Consolidated position

Unmatchable local brand

Mass consumer engagement

Complete one-stop-shop ecosystem

Serasa Score 2.0

Seu score está baixo

300
de 1000

Lock&Unlock
Controle a exibição do score para consultas

Serasa Score 2.0
Entenda seu score
A comprehensive ecosystem for Consumer’s financial life

Super App Rationale

Helping Brazilians improve their financial lives and providing economic inclusion

Consumer Focus Areas

Do it for Me

Educate and Enable Me

Match Me

Protect My Identity

Strategic Synergies with B2B

- Transactional data for score models
- Unifying Serasa products for SMBs
- Consumer contributed data
- New offerings of collection services for Large and SMBs
A clear ambition to extend our lead in the Brazilian market with our platform

On track to continue delivering **double-digit organic revenue growth** and further **margin expansion** in Brazil

Consolidated **leadership** in our core businesses, and already **well positioned in new high-growth markets**

A winning strategy sustained by **high performing teams, unique capabilities** and **best-in-class datasets**
North America Marketing Services

Jennifer Schulz
Well positioned with significant growth opportunities

- Large and growing market
- Market shift into digital
- Quality data and identity

- Build on Experian’s core expertise in quality data and identity
- Fast-growing $10B market opportunity, projecting mid-teens growth
- Industry momentum into digital
- Fragmentation of ecosystem creates opportunity for Experian
- Experian is well positioned to succeed
The Experian Marketing Services (EMS) Business

Vision: **Power marketing that is driven by data and enabled through connectivity**

How: Enable leading brands, media and technology companies to better understand and reach consumers.

### Data - Consumer View

The most robust consumer data, grounded in years of industry setting standards, designed to cultivate the most vivid understanding of a consumers.

- **Insights**
- **Audiences**
- **Activation**

#### Demographics
- Geography
- Shopping
- Automotive

**Client Example:**

Walmart uses Consumer View to know more about its customers so it can personalise customer experiences and offers.

### Identity – Consumer Sync

Bringing together digital identifiers (IDs), households and person-level data to support privacy-safe collaboration and make data actionable.

- **Resolution**
- **Collaboration**

**Consumer Sync**
- Email
- Mobile IDs
- CTV* IDs
- Postal Address

**Client Example:**

With Consumer Sync, Comcast is provided a complete view of their subscribers merging their offline and online interests/affinities. This unified view is then used to tailor and deliver meaningful ads and experiences.

*Connected television
EMS built upon its robust, quality offline data and identity leadership with digital identity capabilities
Meeting the market need for effective digital solutions

Investment in digital capabilities has moved EMS into a high-growth addressable market

Value Chain

**OFFLINE DATA-DRIVEN MARKETING**

Marketers ➔ Data Sourcing ➔ Offline Identity (Name, Address, Phone, email) ➔ Data Distribution ➔ Offline Marketing Channels (Mail, Cable TV) ➔ Consumers

**DIGITAL DATA-DRIVEN MARKETING**

Marketers ➔ Data Sourcing ➔ Digital Identity (Anonymous identifiers, cookies, mobile IDs) ➔ Digital Data Distribution ➔ Digital Media Platforms (Websites, Apps, Streaming Connected TV) ➔ Consumers

**2022 TAM* CAGR 2022-25**

$7.9bn
Mid-teens growth

$2.1bn
Low single-digit growth

We are well positioned for the issues of today

Significant opportunity to grow, enabling marketers and technologies through data and identity

**Complexity coordinating across channels**
Sheer number of channels available make it difficult to effectively reach consumers.

**Data fidelity and loss**
When moving audiences across vendors, a portion of data cannot be matched with each move.

**Technology fragmentation**
Challenge to track, contract, integrate and manage technologies and customer touchpoints.
Why we win: EMS’ embedded identity creates a flywheel effect across all customer sets

<table>
<thead>
<tr>
<th>MARKETERS</th>
<th>13 of 20 top advertisers in US</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGENCIES</td>
<td>4 of 5 holding companies</td>
</tr>
<tr>
<td>BUYING PLATFORMS</td>
<td>Integrations or availability in all platforms</td>
</tr>
<tr>
<td>SELLING PLATFORMS</td>
<td>Deep audience and identity integrations</td>
</tr>
<tr>
<td>PUBLISHERS</td>
<td>All linear, MVPDs, CTVs</td>
</tr>
<tr>
<td>COLLABORATION PLATFORMS</td>
<td>3 of 4 and first-to-market capabilities</td>
</tr>
<tr>
<td>MEASUREMENT</td>
<td>Both traditional and emerging</td>
</tr>
</tbody>
</table>
M&A, Partnerships and One Experian have shifted the financial and growth profile of the business.

Growing EMS’ connectivity into the digital ecosystem

The Digital Portfolio is now the largest share of the business.
Leading big box retailer: drive expansion within existing client, totaling 14% YoY increase in FY23

- **FY21**
  - Renewal + expansion
  - Data integration
  - Offline resolution
  - Analytics
  - Total Contract Value: $5.3M

- **FY22**
  - Renewal + expansion
  - Consumer View in digital
  - Distribution matching
  - Total Contract Value: $12.7M

- **FY23**
  - Renewal + expansion
  - Purchase-based data
  - Digital Resolution
  - Total Contract Value: $14.8M

EMS enables collaboration between the big box retailer and agencies, platforms, TV and measurement.
Marketing + Financial Services: combined expertise to better serve financial services clients

Client
Regional Bank

Client CRM Data

Experian

Offline Identity
Identity Resolution
Link bank CRM data to a single Experian record

Custom Audience Creation
Credit data + Consumer View data + Intelligent Audience Creation

Online Resolution
Map offline identity to online identity

Digital Identity

Distribution
Audience Distribution
Distribute audiences to digital platforms

Consumer View + Ascend

Consumer View

Distribution
Conclusion

Key takeaways

Industry Leader in Data and Identity
- Trusted data assets
- Precision identity
- Ecosystem connectivity accelerated via Tapad acquisition

Embedded Data Enablement
- First-to-market capabilities
- Proliferation across ecosystem
- Client and product synergies create flywheel effect

Fast-growing Digital Market
- $10B target addressable market
- Mid-teens growth
- EMS transformation has us poised to win
Consumer Services is a growth business with rich data and deep customer engagement that makes the whole of Experian stronger.

- $1.5b Annual Revenue
- Double Digit Growth last 5 years
- Expanding Margins
- Unique Scaled Data
- Doubled Brand trust in past 5 years
- 64m Free Members
- Attractive new value pools further scale our TAM
Our ambition is to create the world's largest, most inclusive financial platform.

**Today**

- Gain access to financial system
- Boost credit instantly
- Save hundreds of dollars

**Future**

Experian helps consumers save time and money in their daily financial lives.

We are executing a broad scale business transformation to remove the complexity of managing your financial life.
We have doubled our revenue the past five years and are just scratching the surface of our potential opportunity.
We are making significant progress in key growth drivers

**Audience**
- Grow membership base with new channels and partnerships

**Engagement**
- Drive more frequent interactions with members, moving towards daily utility

**Data**
- Orchestrate 1st party and Consumer Permissioned Data (CPD) to drive personalised 1:1 relationships

**Monetisation**
- Expand product offerings to increase value for consumers and drive higher Lifetime Value (LTV)

- Membership: FY19 TODAY NEXT
  - 100M+ +32% CAGR

- Monthly Active Users (MAU): FY19 TODAY NEXT
  - 30M+ +46% CAGR

- Connected Accounts (of free members): FY19 TODAY NEXT
  - 50% +100% CAGR

- Customer Lifetime Value (LTV): FY19 TODAY NEXT
  - $100+ +34% CAGR

Second largest platform and taking share
Our product innovation and expanding business model is linking us to broader market opportunities

<table>
<thead>
<tr>
<th>TAM</th>
<th>Last Year</th>
<th>This Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit and Identity Management</td>
<td>$4B</td>
<td>Launched Personal Privacy</td>
</tr>
<tr>
<td>Cards / Personal Loans</td>
<td>$14B</td>
<td>Launched Experian Activate for Cards/Loans</td>
</tr>
</tbody>
</table>
| Financial Health | $5B+ | Acquired BillFixers | • Millions saved through bill negotiation  
| | | | • Launching subscription cancellation |
| Insurance | $4B | Integrated Gabi | • Launching direct carriers  
| | | | • Launching Experian Activate for Insurance  
| | | | • Launching Experian Boost for Insurance |
| Tech-Enabled Finance | Building | | • Launching Experian Smart Money™ |
Experian's Flywheel: Our strategic advantage which connects Consumers and Partners

Better Outcomes
- DRIVERS
  - Experian Activate
  - Hosted application
  - Partner targeting
  - Offer expansion

More Choice & Certainty
- DRIVERS
  - More lender integrations
  - 1:1 targeting
  - Better approval odds
  - Experian Boost

More Data
- DRIVERS
  - Consumer-permissioned data
  - Boost expansion
  - Behavioral data
  - Experian's data estate

More Engagement
- DRIVERS
  - Expanded verticals
  - Experian Smart Money
  - No Risk Application
  - Personalisation

DUAL BENEFITS
✓ Certainty
✓ Low Friction
✓ 1:1 Targeting
✓ More Control
✓ First, Best, Only Products

PARTNERS

CONSUMERS

Drivers:
- Gaining greater share of marketing budget
- Unique product offers for consumers
- Expanding consumer-permissioned data products with Experian Boost for Insurance launching in Q2
- 32% lift in conversion rate through Experian Activate
- Double the lenders participating in pre-approved program
- 5-10x increase in consumer engagement on pre-approved offers

Drivers:
- More lender integrations
- 1:1 targeting
- Better approval odds
- Experian Boost
- Expanded verticals
- Experian Smart Money
- No Risk Application
- Personalisation

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We’ve built a diversified, resilient business model

- **Marketplace**
  - Rapid market growth
  - $300M+ in 4 years
- **Cyclical Response**
- **Counter-Cyclical Response**
  - Lender diversification and integration acceleration
  - Vertical and business model diversification
- **Revenue Mix**
  - 1% FY18
  - 25% FY23
  - 5-Year CAGR +119%

- **Premium**
  - Product diversification to sustain growth
- **Heightened acquisition growth**
  - 59% FY18
  - 50% FY23
  - 5-Year CAGR +10%

- **Partner Solutions**
  - 40%
  - 25%

Industry-leading revenue per member
Experian Activate allows partners to compete with a new level of precision and efficiency across a growing slate of verticals.

A game-changing capability that can be applied to new verticals in a transformative way.

Experian Activate allows marketplace partners to profile, segment, target and analyse our 60M+ customers’ actions in one unified eco-system.

Activate enables:

- The Experian platform to be more deeply embedded with partners
- Partners to acquire customers more efficiently and with more precision
- Partners to create unique product offerings within the Experian Marketplace
- Significantly increased revenue potential

$18b & Growing TAM
As partners onboard to Experian Activate, our members get access to new features that improve their approval odds and eliminate friction.

- **Pre-Approved Offers**
  - You're pre-approved
  - Final approval subject to additional terms

- **Risk-Free Application**
  - Apply With Confidence: No impact to your credit scores unless your application is approved.

- **Hosted Application**

---

**DUAL BENEFITS**
- Certainly
- Low Friction
- 1:1 Targeting
- More Control
- First, Best, Only Products
Authenticate User
Pull credit reports and profiles
Execute models and calculate custom models
Run criteria to determine eligibility for individual offers
Execute display optimisation models (Approval Odds models)
Personalisation modeling
Offer ranking
Return offers for display
Easy

Direct

No Risk

experian® | Activate
We are making significant progress scaling insurance, with Activate, Boost and major new carriers set to launch.

<table>
<thead>
<tr>
<th>Policies Written</th>
<th>“Confirm Your Car”</th>
<th>Insurance Hub</th>
<th>Experian Boost for Insurance</th>
<th>Major Carriers</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY21</td>
<td>3m+ vehicles confirmed by consumers expanding our universe of visibility to important assets</td>
<td>Launched Insurance Hub to demystify insurance costs and enable automatic insurance rate savings for members</td>
<td>Launching Experian Boost for Insurance later this year to expand credit-building opportunities and enable rich data set supporting member savings</td>
<td>Onboarding major carriers who see immense value in partnering with Experian and reaching our high-intent member base</td>
</tr>
</tbody>
</table>

Strong growth in policies against a generational shift in the insurance market. Carriers are prioritising cost efficient, digital means of acquiring customers.

+60% YOY

On average, users who switch car insurance save $961*. Enter your info so we can match you with free quotes. Zip Code?

Insurance

Auto and home insurance

Now’s an excellent time to shop for Insurance Based on your information, you’re a great candidate for savings and could get money back on your same coverage. See your scores.

YOUR INSURANCE PROFILE

Your Tobacco Use?
Very Good

On average, users who switch car insurance save $961*. Enter your info so we can match you with free quotes. Zip Code?

Good Driver?

Homeowner?
No

Multiple Vehicles?
No

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Introducing Experian Smart Money™ – a game changing way for consumers to build credit

Strategic expansion:
• Creates daily engagement
• Provides rich transaction stream to help consumers
• Further rounds out the view of a consumer’s balance sheet
• Enables graduation into partners’ portfolios

Experian’s Innovation Approach:
• Consumer friendly digital checking and debit card, with embedded Experian Boost™
• Built with new to credit and credit building consumer needs in mind
• Powered by best-of-breed partners in the industry
• Cross sell and merchandising into broader Experian consumer suite of products and services
Driving the next generation of financial inclusion with Experian Smart Money

You don't have to go into debt to build your credit.
So, the experts at Experian have created the new Experian Smart Money Digital Checking Account and Debit Card.

Who better than the credit builder experts at Experian.

Access to a suite of credit building and financial tools with your Experian Membership.*

A debit card that gives financial control.

Banking without the bank**. No fees at more than 55K ATMs, free bill pay, get paid up to two days early*** and more.

Boost Connected

Automatically finds payments that can help raise your FICO® Score without building debt.

*T&Cs for the Experian Membership
**Services provided by Community Federal Savings Bank, Member FDIC. "Banking" copy not allowed for marketing
***Early Access to Pay touches on 2 days early
Helping credit invisible consumers establish and build credit... without going into debt

Getting started with Experian Go™
By using the Experian app to sign up for a free Experian membership, those new to credit can easily use Experian Go to create a credit file.

The customer journey leads to Experian Smart Money™
The app guides you through ways to quickly build credit: become an authorised user, use Experian Boost™ or open an Experian Smart Money digital checking account.

Quick and easy account setup
A virtual card is received immediately and can be added to your favorite digital wallet. Transfer funds or set up direct deposit to begin making purchases.

Experian Boost is integrated
Pay monthly bills while building credit through the integrated Experian Boost.

Broad opportunities through Marketplace
There’s so much more to discover: pre-approved, no-risk offers through Experian Marketplace, savings through BillFixer™ even policy savings through Experian Insurance!
We have substantial opportunities available in near adjacencies and continue to fuel investments to drive growth.

Strong track record of scaling innovation
Our business model expands breadth and depth of value for members with a single product ecosystem by leveraging the scale of our data assets and customer base.

Scaling innovation across our foundation in protection and borrowing... with significant market share to earn.

We are pursuing expansive opportunities in under-penetrated adjacencies across payments, saving and investing, and spend management.
Creating an unrivaled consumer financial platform

- $30B+ total addressable market opportunity
- Flywheel working, and expanding to new parts of consumers’ lives
- Diversified business with unique data
Q&A session