The Experian team

Brian Cassin
Chief Executive Officer

Lloyd Pitchford
Chief Financial Officer

Nadia Ridout-Jamieson
Chief Communications Officer

Evelyne Bull
VP Director, Investor Relations
We have a clear purpose: to create a better tomorrow

We bring the power of data, analytics and technology to transform lives and deliver better outcomes for people, for businesses and for our communities:

- We are driven by our mission to improve financial health for all
- We champion consumers across the business, and currently have 149\(^1\) million free members
- We are entrusted with data on 1.4 billion people and 191 million businesses
- We have a diverse and growing range of clients across multiple geographies and industries
- We grow our business through innovation and technology, and foster an inclusive, inspiring and supportive culture for our people

We are large, stable and highly cash-generative:

- £27bn market cap\(^2\) / FTSE top 25\(^2\)
- 21,700\(^3\) employees across 30\(^3\) countries
- US$6.3bn revenue / US$1.6bn Benchmark EBIT
- US$1.8bn Benchmark operating cash flow, cash conversion rate of 109%\(^4\)
- 15.7% Return on Capital Employed (ROCE)

All metrics unless otherwise stated are for the year ended 31 March 2022.
1 As at 31 December 2022. 2 As at 16 January 2023. 3 As at 30 September 2022. 4 Conversion of Benchmark EBIT into Benchmark operating cash flow.
Our investment proposition

We are a leader in global information services with strong positions in growing markets

- We have a diversified portfolio of businesses across different sectors and regions
- Our business model is scalable, allowing us to grow revenues quickly at low incremental cost
- We achieve significant synergies across our operations by combining data sources, integrating analytics and using technology to offer differentiated propositions

Strong foundations support our growth prospects

- We continually invest in product innovation, new sources of data and technology
- We have direct relationships with 149m consumers and growing strongly
- We have identified significant addressable market opportunities, estimated at over US$140bn and growing

We remain financially well positioned

- Highly recurring revenue, as many of our products and services are integral to our clients’ operating processes
- We are a highly cash-generative, low capital intensity business
- We balance organic and strategic investments with shareholder returns through dividends and share repurchases

We place a strong emphasis on Environmental, Social and Governance

- We transform financial lives by improving access to credit and empowering people to understand their finances
- This is enabled by treating data with respect, inspiring and supporting our people, working with integrity and protecting the environment
Experian business activities – our services

**Business-to-Business (B2B)**

- **Data**
  - US$3.3bn
  - Large databases
  - Credit history data on 1.4bn people and 191m businesses
  - Automotive information
  - 18 consumer credit bureaux
  - 15 business credit bureaux
  - Credit reports
  - Ascend platform

- **Decisioning**
  - US$1.3bn
  - Advanced software and analytics
  - Credit scores
  - Decisioning software
  - Data quality
  - Fraud software
  - Analytical tools
    - Health
    - Expert consulting

**Business-to-Consumer (B2C)**

- **Consumer Services**
  - US$1.6bn
  - Direct to consumer credit monitoring
  - Credit and insurance marketplaces
  - Identity theft protection services
  - Affinity (white label) credit and identity monitoring services

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Revenue for year ended 31 March 2022.
Business-to-Business

We help businesses to identify and understand their customers.

We can help them to:

• lend effectively, responsibly and appropriately;
• manage credit risk and minimise the risk of fraud;
• better understand and communicate with customers;
• enhance their customer’s experience with them;
• better understand their markets and allocate resources.

They benefit from more information, more accurate results, and more precise decisions.

Consumer Services

We help people and families to:

• better access financial services;
• understand and improve their financial position;
• better protect against fraud and identity theft;
• know that their data is correct, and
• learn more about credit.

Making it easier, cheaper and faster for people and organisations to access financial services
Diverse portfolio by region, business activity and customer
Market leader with unparalleled global reach and range

This analysis covers traditional competitors that are publicly listed. It does not include companies where a single division competes against Experian.

1 Year ended 31 March 2022
2 Year ended 31 December 2021
3 Year ended 31 July 2022. Credit Karma revenue are primarily US. Intuit/CK does not disclose international revenues.
4 Year ended 30 September 2022. FICO’s North America includes Latin America, which is ~5% of total revenue

*US only. Source: Annual results & latest SEC filings
Our strategy addresses high-growth markets through defined initiatives

We’re oriented to higher-growth market spaces

Addressed through a defined set of strategic initiatives

Serving a broad range of clients

Addressing critical needs

Redefining Consumer Services far beyond credit scores and monitoring

Leading the next phase of credit decisioning development

Expanding in new growth markets

Driving to scale in our smaller regions

Capitalising on a unique market opportunity in Brazil

People

Mainstream finance

FinTech

BNPL

Big Tech

Hospitals

Retail

Media

Help me to manage my finances

Help us to reduce losses

Help us reduce technology infrastructure costs

Help us serve underserved communities

Help us drive digital-centric journeys

Help us deliver a frictionless but compliant journey

Help us reduce fraud risk

Help us to find and keep the best customers

Big data and analytics

US$55bn+

Consumer platforms

US$22bn+

Global Decision Analytics

US$20bn

Core Consumer Information

US$16bn

Business Information

US$15bn

Health

US$8-10bn

Targeting data and identity resolution

US$5bn
Strategic highlights: significant contribution from organic investment; acquisitions supplement core strategies.

### Organic

**Free member base (millions)**

- FY18: 40
- FY19: 57
- FY20: 82
- FY21: 110
- FY22: 134
- FY23 Q3: 149

**New and key scaling products revenue (US$m)**

- FY16: 66
- FY17: 108
- FY18: 213
- FY19: 359
- FY20: 537
- FY21: 678
- FY22: 909

### Inorganic

- Redefining Consumer Services far beyond credit scores and monitoring
- Leading the next phase of credit decisioning development
- Expanding in new growth markets
- Driving to scale in our smaller regions
- Capitalising on a unique market opportunity in Brazil

**Completed post year-end.**
More than 11 million US consumers now connected to Experian Boost; over eight million have seen credit score improvement

Certified as Great Place to Work in 22 countries

Furthered our commitment on gender diversity; Board is now comprised of 45% women

Committed to tackling climate change and our impact on the environment

- Since FY22 year-end increased our use of renewable energy from 32% to 60%
Strategic progress in H1
Financial highlights

- Organic revenue growth: Q1 +8%, Q2 +8%; H1 +8%, Q3 +6%
- Total revenue growth at constant currency: H1 +9%, Q3 +7%
- Regional organic revenue growth:
  - North America H1 +8%, Q3 +5%
  - Latin America H1 +18%, Q3 +16%
  - UK and Ireland H1 +5%, Q3 +6%
  - EMEA/Asia Pacific H1 +4%, Q3 +1%
- Segment organic revenue growth:
  - Business-to-Business H1 +7%, Q3 +5%
  - Consumer Services H1 +12%, Q3 +10%
- Benchmark EBIT H1 +8%*
- Cash conversion H1 88%
- Net debt/Benchmark EBITDA H1 1.9x

* Benchmark EBIT 8% at both constant and actual exchange rates.
North America B2B resilient, linked to new product growth and new business performance

Favourable bureau volumes trends (ex-mortgage)

- Client picture varies by segment
  - Tighter criteria in FinTech and for subprime score-bands
  - Tier One remained resilient
  - New types of lending (e.g. HELOC\(^1\)) emerging

New product examples

- Ascend Marketing
- Verification Services
- Small Business Exchange and Commercial Ascend
- Activation
- Self-Service platform
- Identity-as-a-Service

Innovation has fuelled our growth

43% of total growth from value-added services

<table>
<thead>
<tr>
<th>FY16 H1</th>
<th>FY23 H1</th>
</tr>
</thead>
<tbody>
<tr>
<td>29% Value-added</td>
<td>40% Value-added</td>
</tr>
<tr>
<td>60% Data</td>
<td>40% Value-added</td>
</tr>
<tr>
<td>71% Data</td>
<td>29% Value-added</td>
</tr>
</tbody>
</table>

Strong new business performance\(^3\)

- +27% New business pipeline
- +21% New business created

1. Home Equity Line of Credit
2. Value-added services across Consumer Information and Decision Analytics.
3. North America Consumer Information Services, Business Information Services and Decision Analytics. For H1 FY23.
North America B2B: Ascend, Verification Services and vertical expansion add to our progress

**Ascend**
- Clients: FY23 H1 - 73, FY22 - 55, FY21 - 55, FY20 - 40, FY19 - 21, FY18 - 8

**Income and Employment Verification**
- Module: Ops, Market Insights Dashboard, Data Services, Marketing Account Review, Analytical Sandbox
- 134 contracts signed
- 43m+ Records*
- Top card issuers: 4
- Top mortgage lenders: 16
- Top Auto lenders: 6
- Top FinTech lenders: 6

**Auto, Targeting and Health**
- **Automotive**: while chip shortages continue to dampen the market, early signs point to increasing marketing spend and profile spend by dealers
- **Targeting**: expansion of digital portfolio, now accessing higher growth value pools in connected TV, campaign activation and data enablement
- **Health**: solid performance with growth in payment certainty offsetting reduced demand for COVID-19 propositions

1 North America clients.
2 Global total contract value.

* 45 million by end of Q3
Richer features are attracting and engaging a larger audience in North America Consumer Services; diversifying our revenue sources

**Features introduced in H1 FY23**
- Boost with Rent
- Claim Your Car for auto insurance
- Bill negotiation
- Personal Privacy Scan
- Experian Activate

**Recent market trends**
- **Premium services**: enrolments rising, free membership upselling well into premium
- **Credit marketplace**: lenders tightening standards and becoming more selective by score band
- **Digital agency**: new revenue stream starts to contribute
- **Partner Solutions**: strong new business performance. Lenders focused on driving engagement and education to their customers

**Expanding free memberships and enhancing engagement**
- **Free memberships**: +20% to 59m at Q3
- **Engagement**: +27% year-on-year* at H1

*Average monthly active users.

**North America Consumer Services**

**FY23 H1 revenue split**
- Membership: 50%
- Marketplace: 25%
- Partner solutions: 25%
Latin America to have a strong year with major credit market transformation underway in Brazil

| Positive data | Positive data uptake; c.190 products and features launched since positive data was enacted |
| Open Finance | Developing propositions to move beyond positive data into banking transactional data |
| SME | Investing in open receivables propositions for SMEs through MOVA¹ |
| Integrated solutions | Onboarding new Ascend clients and integrated solutions which include data and analytics |
| Identity and Fraud | Continued volume growth and acquiring new clients |
| Agribusiness | Launching new products and scores, and expanding our customer base |
| Consumer Services | Membership of 79 million², good progress in Limpa Nome and premium propositions as we expand our ecosystem of consumer offers |

1 MOVA Sociedade de Empréstimo entre Pessoas S.A. (MOVA).  
2 As at 31 December 2022.
Good UK and Ireland H1 B2B performance driven by core bureau, analytics and underpinned by new business wins

Consumer demand and credit supply current trends

- Consumers continue to seek credit; good demand for cards, loans and BNPL\(^1\)
- Lenders reacting to recent economic instability by recalibrating policies
- Lenders focused on credit quality to drive lending

Areas of growing client need

Clients becoming more focused on managing credit risk, driving demand for analytics.

Clients also need to meet new FCA\(^2\) Consumer Duty requirements. We have introduced packages to support

- Vulnerability
- Affordability monitoring
- Expenditure assessment

Investing to grow our position in income and employment verification

- Expanding data coverage
  - 20m contracted PAYE records, representing 70% of contracted UK working adults

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2. Financial Conduct Authority.
UK Consumer Services: well positioned to help consumers with the cost-of-living crisis

**H1 trends**

- **Premium services**: moderation in H1, lapping strong prior comparables
- **Credit marketplace**: strong growth in credit marketplace in H1, credit supply more constrained recently, with lenders seeking to focus on prime segments
- **Free membership base**: 12 million
- **Supporting our consumer members** with new product features, new offers and education

**FY23 H1 revenue split**

- Membership: 65%
- Marketplace: 35%
Implementing our plan in EMEA and Asia Pacific to drive more sustainable and profitable growth

Delivering growth in H1, margin trajectory improves

- H1 benefits from higher bureau volumes, new business deals, recovery in parts of Asia Pacific and increased efficiency
- Our actions have improved the Benchmark EBIT margin trajectory by 480bps

Focusing on markets with a path to scale

- Australia and New Zealand
- India
- South Africa
- Spain
- Italy
- Germany, Austria and Switzerland (DACH)

- Plus other markets with a clear path to scale

Simplifying our operations

- Merged region under single leadership structure
- Streamlined functional areas
- Identified markets where we expect to close or dispose operations

Leverage our core capabilities

- Experian One
- Data Value-Added Services (e.g. Ascend)
- Open Banking
- Identity and Fraud
Closing summary

**Half-year results:**
- Delivered strongly in H1 and full-year guidance is unchanged
- Product innovation, new business wins and consumer expansion position us well to continue our expansion and weather recessionary pressures
- Financially strongly positioned

**Third-quarter results:**
- A good performance in Q3
- At constant currency, organic revenue growth was 6% and total revenue growth was 7%
- Driven by new products, new business wins and consumer expansion
- Full year expectations are unchanged
Recent performance
### Highlights

#### Half-year results

<table>
<thead>
<tr>
<th>Category</th>
<th>Metric</th>
<th>Constant FX rates</th>
<th>Actual FX rates</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue (Ongoing activities)</td>
<td>Total revenue growth</td>
<td>9%</td>
<td>7%</td>
<td>US$3,233m</td>
</tr>
<tr>
<td></td>
<td>Organic revenue growth</td>
<td>8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EBIT (Ongoing activities)</td>
<td>Benchmark EBIT growth</td>
<td>8%</td>
<td>8%</td>
<td>US$881m</td>
</tr>
<tr>
<td></td>
<td>Benchmark EBIT margin</td>
<td>26.6%</td>
<td>27.3%</td>
<td></td>
</tr>
<tr>
<td>EPS (Continuing operations)</td>
<td>Benchmark earnings per share growth</td>
<td>6%</td>
<td>6%</td>
<td>US$65.4</td>
</tr>
<tr>
<td>Operating cash flow</td>
<td>Benchmark operating cash flow conversion</td>
<td>88%</td>
<td></td>
<td>US$769m</td>
</tr>
<tr>
<td></td>
<td>Benchmark operating cash flow growth</td>
<td>7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividend</td>
<td>First interim dividend per share growth</td>
<td>6%</td>
<td></td>
<td>US$17.0</td>
</tr>
<tr>
<td>Funding and liquidity</td>
<td>Net debt to Benchmark EBITDA</td>
<td></td>
<td></td>
<td>1.9x</td>
</tr>
</tbody>
</table>

#### Q3 FY23 organic growth

<table>
<thead>
<tr>
<th>Category</th>
<th>Metric</th>
<th>Constant FX rates</th>
<th>Actual FX rates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Revenue (Ongoing activities)</td>
<td>7%</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td>EBIT (Ongoing activities)</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>EPS (Continuing operations)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Operating cash flow</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dividend</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Funding and liquidity</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Certain financial data has 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 growth and Benchmark EBIT margin are on an ongoing activities basis. FX = foreign exchange.
Revenue growth trends

Growth rates at constant currency and for ongoing activities only.

<table>
<thead>
<tr>
<th>Quarter</th>
<th>FY22</th>
<th>FY23</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1</td>
<td>22%</td>
<td>21%</td>
</tr>
<tr>
<td>Q2</td>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>Q3</td>
<td>11%</td>
<td>9%</td>
</tr>
<tr>
<td>Q4</td>
<td>9%</td>
<td>8%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Period</th>
<th>FY22</th>
<th>FY23</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>16%</td>
<td>10%</td>
</tr>
<tr>
<td>H2</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td>H1</td>
<td>9%</td>
<td></td>
</tr>
</tbody>
</table>

Inorganic revenue growth
Organic revenue growth
### Quarterly organic growth trends

<table>
<thead>
<tr>
<th></th>
<th>North America (NA)</th>
<th>Latin America (LA)</th>
<th>Total NA and LA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% of Group revenue</td>
<td>Organic growth</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Q1</td>
<td>Q2</td>
</tr>
<tr>
<td>Data</td>
<td></td>
<td>68%</td>
<td>7%</td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>25%</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>CI / BI bureaux, excluding Mortgage</td>
<td>22%</td>
<td>11%</td>
<td>10%</td>
</tr>
<tr>
<td>Mortgage</td>
<td>3% (31)%</td>
<td>(38)%</td>
<td>(35)%</td>
</tr>
<tr>
<td>Automotive</td>
<td>5% 4%</td>
<td>11%</td>
<td>16%</td>
</tr>
<tr>
<td>Targeting</td>
<td>3% 11%</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>Decisioning</td>
<td></td>
<td>8%</td>
<td>5%</td>
</tr>
<tr>
<td>Health</td>
<td>4% 7%</td>
<td>9%</td>
<td>8%</td>
</tr>
<tr>
<td>DA / Other</td>
<td>23% 13%</td>
<td>11%</td>
<td>12%</td>
</tr>
<tr>
<td>Consumer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>14%</td>
<td>18%</td>
<td>18%</td>
</tr>
<tr>
<td>Other</td>
<td>9% 14%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>DA / Other</td>
<td>0%</td>
<td>5%</td>
</tr>
<tr>
<td>Consumer</td>
<td>Consumer Services</td>
<td>3%</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2%</td>
<td>42%</td>
</tr>
</tbody>
</table>

1. Percentage of group revenue from ongoing activities calculated based on H1 FY23 revenue at actual rates.
2. Organic growth rates at constant currency.
3. CI = Consumer Information. BI = Business Information. DA = Decision Analytics. Ascend revenue is largely recognised in CI bureaux. Mortgage Profiles is in CI bureaux.

© Experian Public
## Quarterly organic growth trends

<table>
<thead>
<tr>
<th></th>
<th>% of Group revenue&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Q1</td>
<td>Q2</td>
</tr>
<tr>
<td><strong>UK and Ireland</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>12%</td>
<td>5%</td>
</tr>
<tr>
<td>Targeting / Auto</td>
<td>5%</td>
<td>9%</td>
</tr>
<tr>
<td><strong>EMEA/Asia Pacific</strong></td>
<td>6%</td>
<td>3%</td>
</tr>
<tr>
<td>Decisioning DA / Other</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Consumer Consumer Services</td>
<td>3%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total Global</strong></td>
<td>100%</td>
<td>8%</td>
</tr>
</tbody>
</table>

1 Percentage of group revenue from ongoing activities calculated based on H1 FY23 revenue at actual rates.
Organic growth rates at constant currency.

2 Organic growth rates for EMEA/Asia Pacific have been re-presented for the reclassification to exited business activities of certain B2B businesses.
EMEA/APAC restructuring

- Strategy focussed on scaling key markets
- Selling or closing operations in a number of subscale markets
- H1 FY23 restructuring costs US$20m
- Ongoing H1 FY22 margin +60bps\(^2\), FY22 margin +40bps

Closing operations\(^1\)

<table>
<thead>
<tr>
<th></th>
<th>FY22 Reported</th>
<th>Impact</th>
<th>FY22 Re-presented</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue (US$m)</td>
<td>21</td>
<td>46</td>
<td>67</td>
</tr>
<tr>
<td>EBIT (US$m)</td>
<td>9</td>
<td>(16)</td>
<td>(7)</td>
</tr>
</tbody>
</table>

Ongoing activities

<table>
<thead>
<tr>
<th></th>
<th>FY22 Reported</th>
<th>Impact</th>
<th>FY22 Re-presented</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue (US$m)</td>
<td>507</td>
<td>(46)</td>
<td>461</td>
</tr>
<tr>
<td>EBIT (US$m)</td>
<td>0</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>EBIT margin</td>
<td>0.0%</td>
<td>3.5%</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

1 Exited business activities related to EMEA/APAC.
2 Total impact from exited activities which includes other regions.
### Modelling considerations for FY23

<table>
<thead>
<tr>
<th>Consideration</th>
<th>Value (if applicable)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organic revenue growth</td>
<td>7–9%</td>
<td></td>
</tr>
<tr>
<td>Acquisitions</td>
<td>1% contribution to growth</td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td><strong>Modest margin improvement at constant exchange rates for ongoing activities; +40 basis points for divestment and closures</strong></td>
<td></td>
</tr>
<tr>
<td>Foreign exchange</td>
<td><strong>c. -3% on revenue, flat on Benchmark EBIT, c. +60 basis points on Benchmark EBIT margin</strong></td>
<td></td>
</tr>
<tr>
<td>Net interest</td>
<td><strong>c. US$120–125m</strong></td>
<td></td>
</tr>
<tr>
<td>Benchmark tax rate</td>
<td><strong>c. 26%</strong></td>
<td></td>
</tr>
<tr>
<td>WANOS</td>
<td><strong>c. 914m</strong></td>
<td></td>
</tr>
<tr>
<td>Capital Expenditure</td>
<td><strong>c. 9% of revenue</strong></td>
<td></td>
</tr>
<tr>
<td>Benchmark OCF conversion</td>
<td><strong>&gt;90%</strong></td>
<td></td>
</tr>
<tr>
<td>Share repurchases</td>
<td><strong>US$175m</strong></td>
<td></td>
</tr>
</tbody>
</table>

1. At constant exchange rates.
2. Weighted average number of shares.
3. Benchmark operating cash flow.
Environmental, Social and Governance (ESG)
Experian’s sustainable business strategy

OUR PURPOSE:
Creating a better tomorrow

OUR SUSTAINABLE BUSINESS STRATEGIC PRIORITY:
Improving Financial Health for all
THROUGH OUR
Core products    |    Social Innovation    |    Community Investment

Contributing to the UN Sustainable Development Goals

1.4  8.10  9.3

ENABLED BY:
Treating data with respect

Security    |    Accuracy    |    Fairness    |    Transparency    |    Inclusion

SUPPORTED BY:
Inspiring and supporting our people
Working with integrity
Protecting the environment

Our goals

Improving financial health for all:
• Reach 100m people through social innovation products by 2025 (since 2013)
• Connect 100m people through United for Financial Health by 2024 (since 2020)

Diversity:
• By 2024 increase the proportion of women in our executive committee and direct reports to 30%, in our senior leaders to 40%, in our mid-level leaders to 42%, and in our total workforce to 47%

Environment:
• Become carbon neutral in our own operations by 2030¹
• By 2030 cut Scope 1 and 2 emissions by 50% and Scope 3 emissions² by 15%
• Carbon offset scope 1 and 2 emissions gradually over the 5 years to 2025

¹ Includes all scope 1 and 2 emissions and the categories of ‘purchased goods & services’, ‘business travel’ and ‘fuel-and-energy-related activities’ within scope 3 (which represent 83% of our scope 3 baseline emissions).
² Purchased goods & services’, ‘business travel’ and ‘fuel-and-energy-related activities’.
Experian ESG overview

• Social
  o Opportunity to significantly advance global **financial inclusion**, supporting UN Sustainable Development Goals 1.4, 8.10, 9.3
  o Data security and privacy is of highest focus, **ISO 27001** standard
  o Employees – recruiting and retaining **top talent**; building a high performance, inclusive culture
  o Supply chain principles support UN **Universal Declaration of Human Rights**; member of the Slave-Free Alliance; supplier diversity programme

• Environment
  o Committed to **carbon neutral**\(^1\) **by 2030**, **Science Based Target** set for 2030. Offsetting Scope 1 & 2 emissions over the 5 years to 2025.
  o **CDP A- score** (leadership band) for 2022, follow **TCFD** recommendations

• Governance:
  o Independent board evaluation shows **first class corporate governance** and excellent board performance
  o **Board** meets recommendations of both the FTSE Women Leaders Review on gender diversity and the Parker Review on ethnic diversity

---

1. Includes all scope 1 and 2 emissions and the categories of ‘purchased goods & services’, ‘business travel’ and ‘fuel-and-energy-related activities’ within scope 3 (which represent 83% of our baseline emissions in scope 3).
Vital role as the world’s largest credit bureau

- The World Bank states that credit bureaus support financial stability, lower interest rates, improve the allocation of new credit and are especially beneficial for small enterprises and new borrowers.

- We provide lenders with information needed to offer more loans at fairer rates, reducing the cost to borrowers.

- Extending access to credit helps drive social and economic development - businesses grow, families transform their lives.

- We also help people understand, manage and improve their financial situation – and protect themselves and their data.

Outcome:

- Support financial health of individuals, businesses and economies
- Opens door to millions of potential new customers for us and our clients

We empower consumers to improve their financial lives, gain access to credit, safeguard their identity, save money, negotiate debt and improve their financial knowledge.
Improving Financial Health – the three key ways we help

1. Core products
   We use our data and analytics expertise to offer a wide range of core products and services that promote financial wellbeing.
   - Experian Boost has helped millions of people in USA instantly improve their credit scores by adding on-time payments of utility bills to their financial profiles
   - Priority is driving revenue at scale for the business, investments prioritised by returns

2. Social Innovation
   This programme provides seed funding to explore innovative new solutions designed to offer societal benefits and new revenue streams.
   - GeleZAR app in South Africa - people can improve their financial education through fun courses on their mobile & build their credit score even without a bank account
   - Focus is on number of people reached with financial inclusion products, returns are secondary
   - Sliding scale (generalised characteristics, there are exceptions)

3. Community Investment
   We deliver financial education programmes and support communities where we operate.
   - United for Financial Health launched to re-build financial lives post COVID-19, has reached 87 million people since 2020 launch, target of 100 million by 2024
   - Priority is educating people on finances to help drive financial inclusion
   - Priority is on number of people reached with financial inclusion products, returns are secondary
   - Sliding scale (generalised characteristics, there are exceptions)

As we help people move up the ladder of financial inclusion, more people become potential consumers of our core products
Improving Financial Health – core product metrics

**Free consumer members**

- **USA**: 4m, 22m, 40m, 57m, 82m, 110m, 134m, 149m
- **Brazil**: 4m, 22m, 40m, 57m, 82m, 110m, 134m, 149m
- **UK**: 4m, 22m, 40m, 57m, 82m, 110m, 134m, 149m

**Consumer Revenue & EBIT**

- **Revenue and EBIT are Benchmark from Ongoing activities**
- Revenue and Benchmark EBIT for FY20 are re-presented for the reclassification to exited business activities of certain B2B businesses and the reclassification of our Consumer Services business in Latin America to the Consumer Services business segment.

<table>
<thead>
<tr>
<th>FY18</th>
<th>FY19</th>
<th>FY20</th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
</tr>
</thead>
<tbody>
<tr>
<td>926</td>
<td>985</td>
<td>1,127</td>
<td>1,307</td>
<td>1,612</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Revenue and EBIT</th>
<th>FY18</th>
<th>FY19</th>
<th>FY20</th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
</tr>
</thead>
<tbody>
<tr>
<td>Millions of people</td>
<td>4m</td>
<td>22m</td>
<td>40m</td>
<td>57m</td>
<td>82m</td>
<td>110m</td>
</tr>
</tbody>
</table>
Given our sustainable business strategic priority of Improving Financial Health for all, we have identified three of the SDGs where we can make a meaningful contribution:

**Target 1.4**
By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to appropriate new technology and financial services, including microfinance.

**Target 8.10**
Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.

**Target 9.3**
Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit.

- These specific SDG targets are related to improving access to credit, microfinance and financial services, and we contribute to these via our core products, social innovation, and community investment.
- Target: Reach 100m people through social innovation products by 2025
- Target: Connect with 100m people through United for Financial Health by 2024
Security

Data security is critical. Securing and protecting data against unauthorised access, use, disclosure and loss are key priorities for us.

Accuracy

We will make data as accurate, complete and relevant as possible for the manner in which it is used, always in compliance with legal requirements.

Fairness

We collect and use data fairly and for legitimate purposes, balancing privacy expectations with the social and economic benefits derived from the responsible use of data for individuals, businesses and clients.

Transparency

We are open and transparent about the types of data we collect, where we get it, how it is used and where it is shared. Where appropriate we provide individuals with access to the data we collect about them and the ability to correct, restrict or delete data.

Inclusion

We seek to improve financial health and inclusion for all through the innovative use of relevant data to help individuals improve their financial lives.

We aim to be The Consumers’ Bureau.
We have built our business on clear commitments to treat data with respect.

Experian Global Data Principles:
We’re committed to inspiring and supporting our people

- We have a high performance culture with opportunities for training and development for all employees
- We build and celebrate a diverse and inclusive culture, and we’ve set new gender diversity targets
- We listen to our people’s views, support a positive empowering culture and do all we can to make Experian a great place to work.

FY22 Great Place to Work survey

- 86% proud to tell others that they work at Experian
- 82% feel good about the ways in which we contribute to the community
- 90%+ agree that people are treated fairly regardless of their social and economic status, sexual orientation, race and gender

4.3
Glassdoor score¹

40
Employee diversity groups

40% target for women in senior leaders

¹ As at 1 May 2022
### We’ve committed to become carbon neutral in our own operations\(^1\) by 2030

- The SBTi have approved our science-based target that by 2030 we will reduce Scope 1 and 2 emissions by 50% and Scope 3 emissions\(^2\) by 15%.

- We have developed carbon emission reduction plans which include switching to more renewable energy, consolidating buildings, and switching to a lower carbon fleet.

- We are now developing our strategy to decarbonise our operations even further and transition to Net Zero.

- We’ve also committed to gradually carbon offset our scope 1 and 2 emissions over the 5 years to 2025.

<table>
<thead>
<tr>
<th>Event</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 2020:</td>
<td>Carbon neutral &amp; offsetting commitments published</td>
</tr>
<tr>
<td>May 2021:</td>
<td>Science-based target published</td>
</tr>
<tr>
<td>June 2021:</td>
<td>First full scope 3 estimate published</td>
</tr>
<tr>
<td>June 2022:</td>
<td>4 years full scope 3 emissions published</td>
</tr>
<tr>
<td>FY23:</td>
<td>Start to develop Net Zero Transition Plan (NZTP)</td>
</tr>
<tr>
<td>June 2022:</td>
<td>Full TCFD statement published</td>
</tr>
<tr>
<td>Launch Net Zero commitment and NZTP</td>
<td></td>
</tr>
<tr>
<td>FY22:</td>
<td>44% decline in scope 1 &amp; 2 emissions since 2019</td>
</tr>
<tr>
<td>June 2022:</td>
<td>Refine scope 3 estimates with CDP data</td>
</tr>
<tr>
<td>100% of scope 1 &amp; 2 emissions offset by 2025</td>
<td></td>
</tr>
</tbody>
</table>

---

\(1\) Includes all scope 1 and 2 emissions and the categories of ‘purchased goods & services’, ‘business travel’ and ‘well to tank’ within scope 3 (which represent 83% of our baseline emissions in scope 3).

\(2\) Purchased goods & services, business travel and well to tank
We’re committed to the highest standards of corporate governance

• We maintain the highest standards as set out in the UK Corporate Governance Code 2018
• Independent Board evaluation shows first class corporate governance and excellent board performance
• Board meets recommendations of both the FTSE Women Leaders Review on gender diversity and the Parker Review on ethnic diversity

73% Independent\(^1\) Board members\(^2\)
45% Women on Board\(^2\)
2 Ethnically diverse Board members
100% Independence of Audit and Remuneration\(^1\) Committees

1. Includes Board Chairman (independent on appointment)
2. From 1 November 2022

www.experianplc.com/responsibility/working-with-integrity/corporate-governance/
## Social
- Supporting UN SDGs: 1.4, 8.10, 9.3
- People using our platforms for free education, access to products & services: 149m
- People reached by United for Financial Health: 52m
- Revenue from Social Innovation products: $59m
- Debt renegotiated via Limpa Nome: $5.9bn
- Unbanked people who could benefit through alternative data sources and Experian technology platforms: 1.7bn
- Data security and privacy is a top priority
- Robust security controls based on ISO27001
- Founding member of the Slave-Free Alliance
- Suppliers must comply with Supplier Code of Conduct
- Mandatory annual training for all employees: Code of Conduct, Security & data, Anti-Corruption

## Employees
- Employee engagement: 78%
- Glassdoor rating (increased 6 years running): 4.3
- Three-year gender diversity targets set: Yes
- Voluntary employee attrition: 16.1%
- Diversity and inclusion employee groups: 40

## Environment
- Committed to become carbon neutral by: 2030
- Science-based target approved by SBTi: Yes
- CDP Climate Change score (2022): A-
- CDP Supplier Engagement Leader (2021): A
- Scope 1 & 2 emissions since 2019: -44%
- % FY22 scope 1 & 2 emissions offset: 40%
- Electricity from renewable sources FY22: 32%
- Electricity from renewable sources Q1 FY23: 60%

## Governance
- Independent Board members: 73%
- Female Board members: 45%
- Ethically diverse Board members: 2
- Independence of Audit and Remuneration committees: 100%
- Clear division of responsibilities between the Chairman and CEO: Yes
- Executive remuneration linked to Group performance: Yes
- Voting rights for shareholders: Equal

### Notes
1. FY22 data unless specified
2. As at Q3 FY23
3. As at Q4 FY21
4. As at May 2022
5. Using Market-based scope 2 emissions
6. From 1 November 2022
7. Includes Board Chairman (independent on appointment)
8. Meeting Parker Review definition
9. Occurs every 3 years, most recent was FY20
1. Conversion of Benchmark EBIT into Benchmark operating cash flow.

Global ongoing activities revenue and Benchmark EBIT only. Excluding growth rates, FY07 to FY20 revenue, Benchmark EBIT and cash flow conversion may have been adjusted to exclude various exited business activities and discontinued operations. Growth rates are not restated. All revenue, Benchmark EBIT and conversion of Benchmark EBIT into Benchmark operating cash flow, are as reported. Source: Experian’s Annual Reports from FY07 to FY20 (see https://www.experianplc.com/investors/results-and-presentations/).
Our cost base

- **15% Volume variable**: Royalties, commission, variable cloud, postage costs
- **15% Discretionary**: Marketing, travel, professional fees, other discretionary
- **45% Flexibility to adapt to macro-economic trends**: Salary and labour service costs
- **25% Near term fixed**: Depreciation and amortisation, technology infrastructure and tooling, facilities, data costs. Fixed in short term
Our cash flow is consistently strong and reliable which supports our disciplined capital allocation.

Strongly cash generative¹: 99% 101% 100% 98% 96% 94% 101% 104% 106% 96% 96% 97% 88% 106% 109% 99%

1. Conversion of Benchmark EBIT into Benchmark operating cash flow.
2. Funds from operations is defined as Benchmark free cash flow plus organic capital investment (capital expenditure).
3. Average from FY07 to FY22.

Source: Experian’s Annual Reports from FY07 to FY22 – publicly available at www.experianplc.com/investors/reports/.
Funding

- Current debt >90% fixed for the next two years, 60% fixed for at least six years
- No bonds refinancing required until September 2024
- Average bond tenor six years
- Interest guidance unchanged at US$120-125m
- Leverage 1.9x – below net debt / Benchmark EBITDA leverage range (2.0-2.5x)
Historic leverage trends

Net debt / EBITDA leverage is calculated on a constant GAAP basis and excludes IFRS16 related operating lease liabilities, Depreciation and Amortisation, and finance charge adjustments. Net debt includes adjustment for the Serasa put option FY08-FY12. Unless otherwise stated all references to EBITDA are to Benchmark EBITDA.


Leverage policy target: Net debt in the range of 2.0–2.5x of EBITDA
North America: expanding our data assets to offer the most robust insights

Recent additions include digital identity graph and employer records

**Consumer Credit**
- Largest traditional credit bureau
- Over 245 million credit-active consumer records
- Approximately 4 billion consumer tradelines
- Approximately 12 million consumer public records
- Over 20 years of raw data
- 99.9% accuracy
- 42 million payroll and unique employer-direct records

**Consumer Marketing**
- Broadest reach of consumer data available with 3,200 public and proprietary sources
- 126 million living units; 300 million consumers
- 650+ psychographics; 1500+ demographic attributes; 70+ lifestyle segments
- 700 million + Vehicle ownership data records
- 4+ billion clustered device records

**US Business Credit**
- Most comprehensive source of US businesses available
- 25.1 million active business credit records
- 145.6 million business tradelines w/ 2 member consortiums
- 47.5 million US businesses in database
- 700+ Attributes
- Over 6 million sources

**Fraud & Identity**
- Over 500,000 known fraud records
- Over 800,000 daily identity transactions
- 400+ million consumer demographic and credit records
- Approximately 2,000 credit and fraud attributes

**Alternative Financials**
- Largest alternative FCRA regulated credit bureau
- 60+ million unique consumers
- Payday and cash advance
- Short term installment loans
- 1000+ attributes and multiple scores
- 20 million+ rental files via RentBureau®

Augmented with best-in-class third-party datasets

| Government data | Economic data | Property data | Social data | User permissioned | Cyber ID / Dark web | Health |

Highest quality and accuracy  | Expert matching  | World-class compliance and governance
North America data: Expanding data sources for a 360° view of consumers

Driving results in financial inclusion, modeling, decisioning, marketing, risk management and more

1980s
- Traditional credit data
- 220+ million consumers

2001
- Trended data

2009
- Rental data
- Since 2005

2011
- Full-file public records
- Since 2008

2017
- Trended data
- Alternative financial services
- Consumer-permissioned data

2019
- Property data
- Social security

2020
- Income and employer data

2021
- Expanded public records
- Financial account data

2022+
- Expanded rental
- Buy Now Pay Later

Directly sourced • Calculated • Acquired • Third-party partnerships

The Consumer’s Bureau
Trended Attributes™
RentBureau®
Extended View™
Clarity Data
Experian Boost™
Multiple sources Listing Triggers
eCBSV
Experian Verify™
Experian Lift™
Bank and Account Attributes
Rent payment insights
Retail Purchasing Behaviors

© Experian Public
Cash flow generation

- Strong cash flow generation and conversion
- Benchmark operating cash flow increased US$49m, 7% up on the previous year
- Net capital expenditure represents 9% of revenue

<table>
<thead>
<tr>
<th>US$m</th>
<th>Benchmark operating cash flow¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY20 H1</td>
<td>340 (51% cash conversion)</td>
</tr>
<tr>
<td>FY21 H1</td>
<td>574 (89% cash conversion)</td>
</tr>
<tr>
<td>FY22 H1</td>
<td>720 (89% cash conversion)</td>
</tr>
<tr>
<td>FY23 H1</td>
<td>769 (88% cash conversion)</td>
</tr>
</tbody>
</table>

¹ Benchmark operating cash flow is defined as Benchmark EBIT plus amortisation, depreciation and charges for share-based incentive plans, less net capital expenditure and adjusted for changes in working capital, principal lease payments and the Group's share of the Benchmark profit or loss retained in continuing associates.
### North America

**Six months ended 30 September US$m**

<table>
<thead>
<tr>
<th>Category</th>
<th>2022</th>
<th>2021</th>
<th>Total Growth</th>
<th>Organic Growth</th>
<th>Q3 FY23 Organic Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>1,071</td>
<td>1,016</td>
<td>5%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>403</td>
<td>376</td>
<td>7%</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td>Business-to-Business</td>
<td>1,474</td>
<td>1,392</td>
<td>6%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>730</td>
<td>645</td>
<td>13%</td>
<td>12%</td>
<td>9%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>2,204</td>
<td>2,037</td>
<td>8%</td>
<td>8%</td>
<td>5%</td>
</tr>
<tr>
<td>Benchmark EBIT – ongoing activities</td>
<td>745</td>
<td>737</td>
<td>1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>33.8%</td>
<td>36.2%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

### Six months ended 30 September

<table>
<thead>
<tr>
<th>US$\text{m}</th>
<th>2022</th>
<th>2021</th>
<th>Total growth</th>
<th>Organic growth</th>
<th>Q3 FY23 organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Data</strong></td>
<td>296</td>
<td>249</td>
<td>17%</td>
<td>15%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Decisioning</strong></td>
<td>83</td>
<td>67</td>
<td>22%</td>
<td>21%</td>
<td>14%</td>
</tr>
<tr>
<td><strong>Business-to-Business</strong></td>
<td>379</td>
<td>316</td>
<td>18%</td>
<td>16%</td>
<td>11%</td>
</tr>
<tr>
<td><strong>Consumer Services</strong></td>
<td>70</td>
<td>46</td>
<td>50%</td>
<td>29%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>449</td>
<td>362</td>
<td>22%</td>
<td>18%</td>
<td>16%</td>
</tr>
<tr>
<td><strong>Benchmark EBIT – ongoing activities</strong></td>
<td>122</td>
<td>87</td>
<td>38%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Benchmark EBIT margin</strong></td>
<td>27.2%</td>
<td>24.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Service</th>
<th>US$\text{m}</th>
<th>2022</th>
<th>2021</th>
<th>Total growth</th>
<th>Organic growth</th>
<th>Q3 FY23 organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>186</td>
<td>194</td>
<td></td>
<td>10%</td>
<td>9%</td>
<td>7%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>105</td>
<td>115</td>
<td></td>
<td>4%</td>
<td>4%</td>
<td>15%</td>
</tr>
<tr>
<td>Business-to-Business</td>
<td>291</td>
<td>309</td>
<td></td>
<td>8%</td>
<td>7%</td>
<td>10%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>87</td>
<td>99</td>
<td></td>
<td>0%</td>
<td>0%</td>
<td>(8)%</td>
</tr>
<tr>
<td>Total revenue</td>
<td>378</td>
<td>408</td>
<td></td>
<td>6%</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>Benchmark EBIT – ongoing activities</td>
<td>74</td>
<td>86</td>
<td></td>
<td>(3)%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>19.6%</td>
<td>21.1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All results are Benchmark figures and are on an ongoing activities basis. Growth at constant exchange rates. Revenue and Benchmark EBIT have been re-presented for the reclassification to exited business activities of certain B2C businesses.
Six months ended 30 September
US$m

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>149</td>
<td>163</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>53</td>
<td>56</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>202</td>
<td>219</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Benchmark EBIT – ongoing activities</td>
<td>(4)</td>
<td>(15)</td>
<td>71%</td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>(2.0%)</td>
<td>(6.8%)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All results are Benchmark figures and are on an ongoing activities basis. Growth at constant exchange rates. Revenue and Benchmark EBIT have been re-presented for the reclassification to exited business activities of certain B2B businesses.
## Reconciliation of Benchmark to Statutory PBT

**Six months ended 30 September**  
**US$m**

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>Growth % (actual rates)</th>
<th>Growth % (constant rates)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benchmark profit before tax</strong></td>
<td>811</td>
<td>751</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Amortisation of acquisition intangibles</td>
<td>(93)</td>
<td>(89)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acquisition and disposal expenses</td>
<td>(21)</td>
<td>(18)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contingent consideration</td>
<td>(66)</td>
<td>(1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exceptional and other items¹</td>
<td>(21)</td>
<td>(10)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Impairment of goodwill</td>
<td>(152)</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Statutory profit before tax before non-cash financing remeasurements</strong></td>
<td>458</td>
<td>633</td>
<td>(28)</td>
<td></td>
</tr>
<tr>
<td>Non-cash financing remeasurements</td>
<td>59</td>
<td>21</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Statutory profit before tax</strong></td>
<td>517</td>
<td>654</td>
<td>(21)</td>
<td></td>
</tr>
</tbody>
</table>

¹ Includes share of non-benchmark losses on associates and interest on uncertain tax provisions.  
PBT = profit before tax.
<table>
<thead>
<tr>
<th></th>
<th>FY22 H1 reported</th>
<th>FY22 H1 restated</th>
<th>FY23 H1 before foreign exchange</th>
<th>FY23 H1 reported</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exited activities</td>
<td>0.6%</td>
<td>26.9%</td>
<td>26.6%</td>
<td>27.3%</td>
</tr>
<tr>
<td>North America</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Latin America</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UK and Ireland</td>
<td>0.5%</td>
<td>(0.2%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EMEA/Asia Pacific</td>
<td>0.3%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Activities and mix</td>
<td>0.7%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acquisitions</td>
<td>(0.5%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign exchange</td>
<td>0.7%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Benchmark EBIT margin on an ongoing activities basis at actual exchange rates.
Benchmark earnings per share (EPS)

+8% Constant currency growth

- Interest
- Tax and minority interest
- Share issues

+6% EPS constant currency growth
- Foreign exchange

USc 61.7

FY22 H1 reported Benchmark EPS

USc 65.4

FY23 H1 Benchmark EPS reported

FY23 Benchmark EBIT from continuing operations

+6% EPS actual currency growth

1 Includes exited business activities.
Experian American Depositary Receipt (ADR) programme

ADR shareholder enquiries:
Shareowner Services
J.P. Morgan Chase Bank, N.A.
PO Box 64504
St Paul, MN55164-0504
United States
T: + 1 651 453 2128 (From the US: 1-800-990-1135, toll free)
E: shareowneronline
W: www.adr.com

Experian ADR shares trade on the OTCQX:
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 J.P. Morgan Chase Bank, N.A.
Event calendar

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>17 May 2023</td>
<td>Preliminary announcement of full-year FY23 results</td>
</tr>
<tr>
<td>13 July 2023</td>
<td>Q1 trading update, FY24</td>
</tr>
<tr>
<td>19 July 2023</td>
<td>Annual General Meeting</td>
</tr>
</tbody>
</table>

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