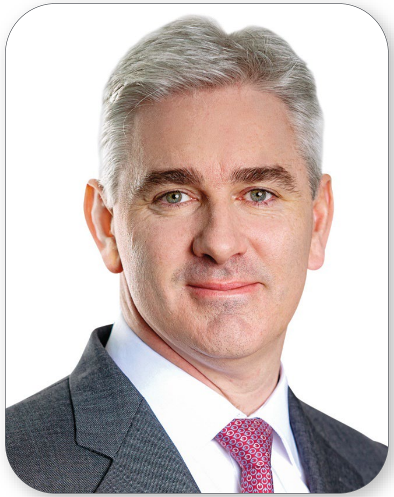
Investor Relations Presentation

November – December 2024

The Experian team

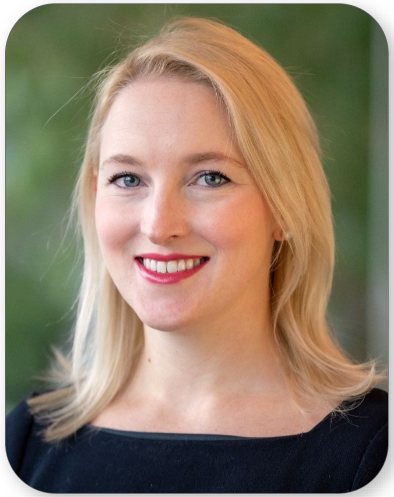


Brian Cassin
Chief Executive Officer

Lloyd Pitchford
Chief Financial Officer

Nadia Ridout-Jamieson
Chief Communications Officer

Jeff Goldstein
Senior VP,
Investor Relations

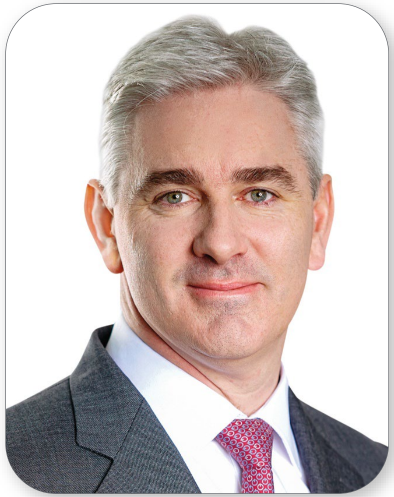


Evelyne Bull
VP Director,
Investor Relations

Interactive contents page

Our ambitions

Our purpose and mission



Brian Cassin
Chief Executive Officer

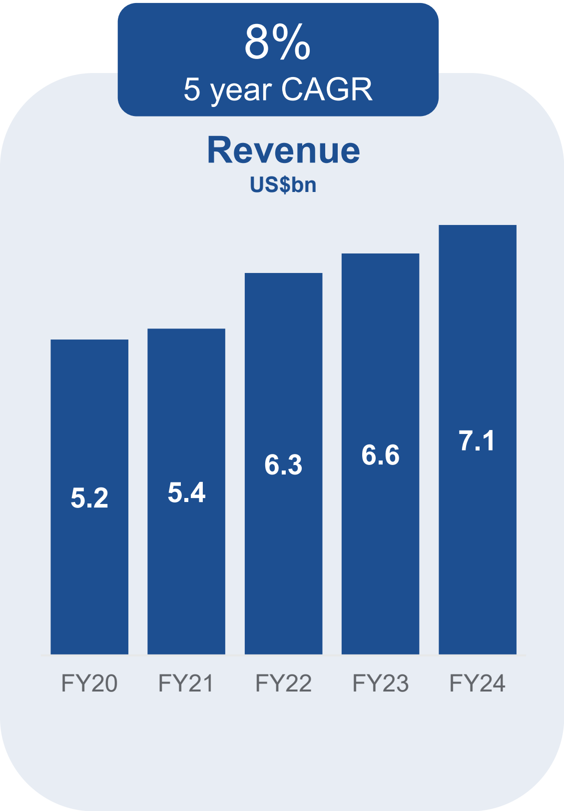
Today we are a **data and technology** business which uses **innovative products** to modernise industries and provide real-time solutions to help consumers and businesses. At the same time, we have become a much more important company from a consumer perspective.

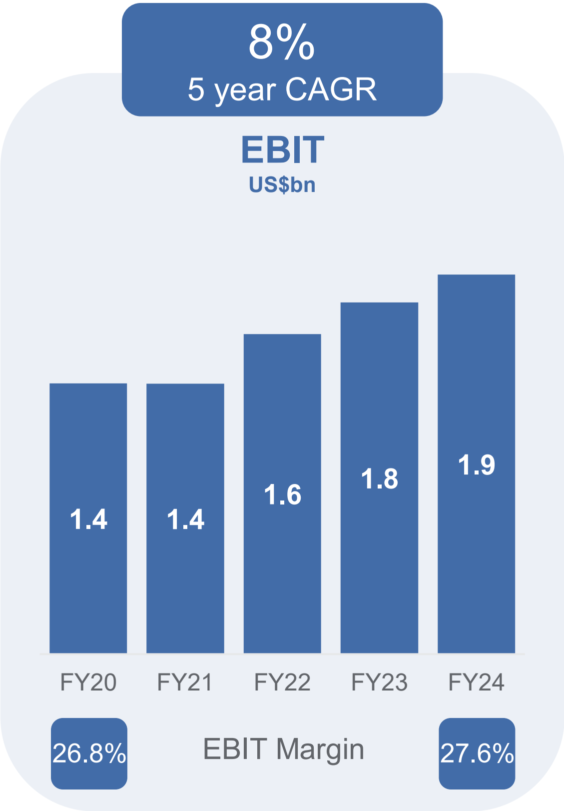
Our relationship with consumers has gone to being at the front and centre of our brand, and who we are, using our capabilities to really make a difference to **over 190 million** people globally.

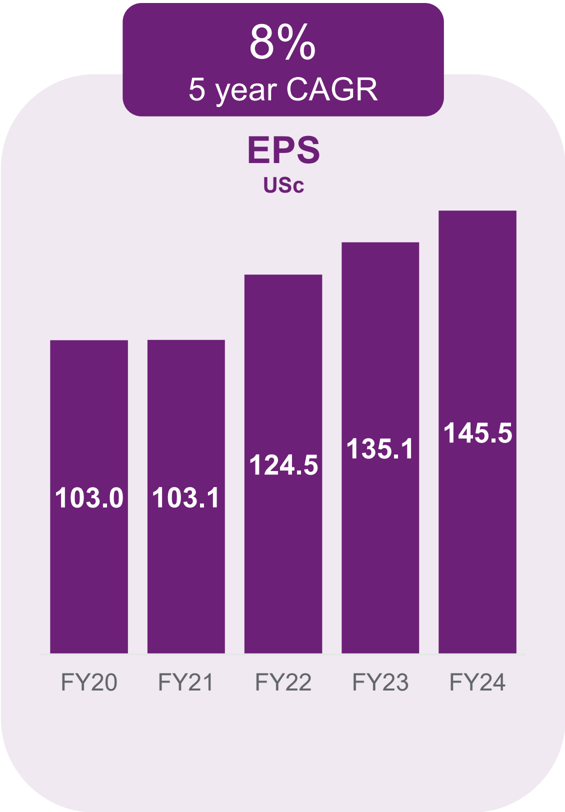
We think we are going to develop even more in this direction. We are going to be a much larger business operating across a **much broader spectrum** than we even are today.

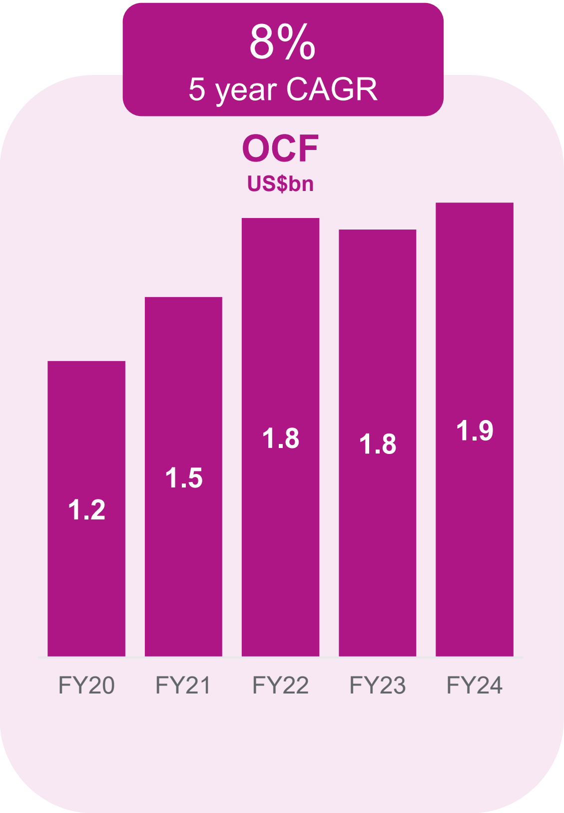
We power opportunities across many industries, across the world.

Strong growth delivery









1 Numbers as reported at actual FX rates
2 5-year CAGR with FY19 as base year

Our strategic framework

Fundamental pillars

- High-performing, purpose-driven culture
- Superior data
- World-class products
- Relationships with millions of consumers
- Industry-leading innovation
- Operational excellence at scale

Business-to-Business (B2B)

Lead next phase of credit risk, digital marketing, fraud and identity evolution

Maximise synergies

Business-to-Consumer (B2C)

Become pre-eminent consumer finance platform

Key priorities

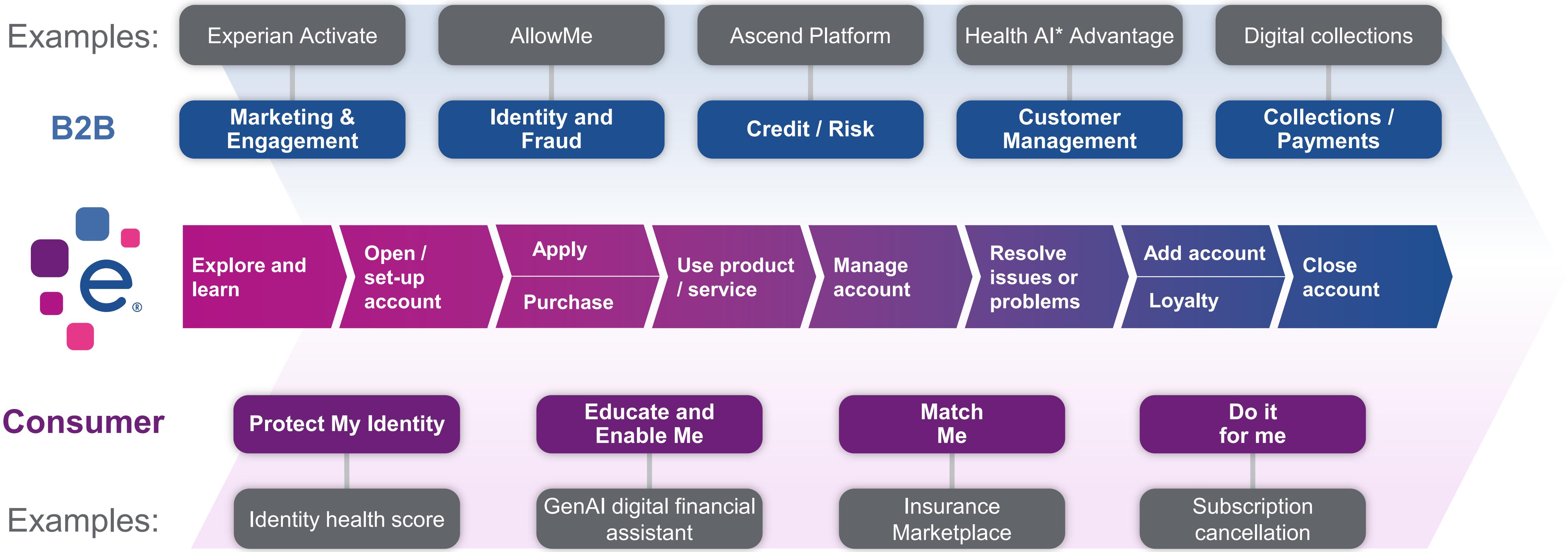
- Broadest, deepest, highest quality data
- Leverage our advanced technologies
- Link propositions (Ascend, PowerCurve and more)
- Scale globally
- Expand in new markets – Identity, Fraud, Business Credit, Health, Auto, Verifications, Targeting

- Grow and deepen consumer relationships
- Enhance premium products
- Build significant scale in marketplaces
- Help consumers daily
- Improve outcomes through consumer-contributed data
- Selectively expand in more bureau markets

Foundations

World-class technology	Attracting the best talent	Great customer service

FY24 strategic progress: we continue to extend across the value chain

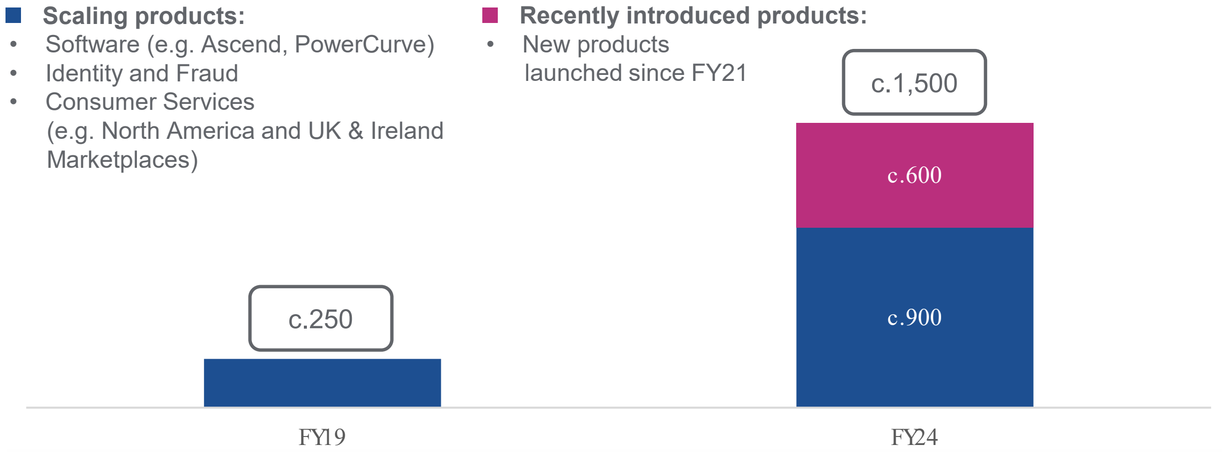


Total addressable market: c. **US$150bn**

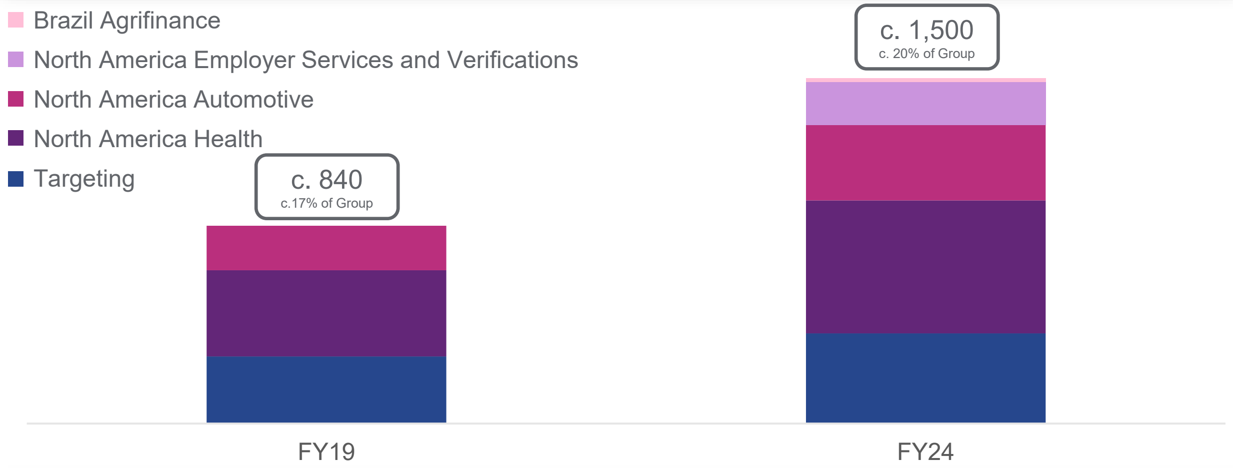
* Artificial Intelligence

Strategic progress – highlights

Revenue from new and scaling products (US$ millions)

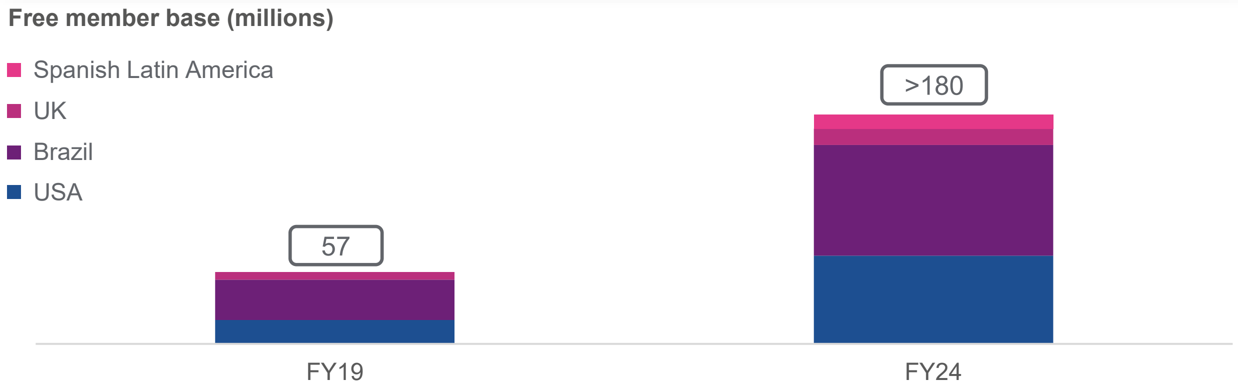


New verticals revenue performance (US$ millions)



Software and analytics products purchased by customers*

Becoming the pre-eminent consumer finance platform



* FY24 global revenue including software products from our Ascend, Decisioning, Analytics and ID & Fraud portfolios. Software revenue is embedded in Data and Decisioning business segments. This does not include clients generating less than $10k revenue annually.

Medium term strategic and financial outlook

Growth

- Address new areas of client spend with new data, product and integrated platforms
- Enter new and deepen existing verticals
- Elevate Consumer Services growth
- Secure higher contributions from Brazil, UK&I, E/AP
- Benefit from economic recovery

High single-digit organic revenue growth

Investment

- Large-scale superior data
- Comprehensive product portfolio for credit decisioning, fraud and identity resolution and digital marketing
- Increasingly sophisticated, integrated products
- Deeper and wider consumer relationships around a wider capability set

High single-digit organic revenue growth

Productivity

- Scaling strategic initiatives
- Operating leverage
- End of dual-run costs
- GenAI, automation and off-shoring

30-50bps annual margin progression

Trending to 7% Capex as % of Revenue

Capital Deployment

- Organic, inorganic and partnerships
- Disciplined approach
- New data (including bureaux)
- Product capability in-fills
- Adding in adjacent verticals or Consumer Services

Growing contribution from capital deployment

Medium-term outlook: strong, sustainable EPS growth

Revenue

Highly diversified strong growth

Scaling of high growth plays

Lending volume recovery

High single-digit organic growth

EBIT margin

Leverage of scaling growth plays

Reducing technology change & dual run costs

Productivity and automation

Lending recovery

Good margin progression

+30-50bps annually

Organic Capex

Materially complete on cloud transition end of FY26

Improving productivity

2% reduction in Capex to Revenue ratio

Trending to 7% Capex % of Revenue

Capital Deployment

Disciplined approach

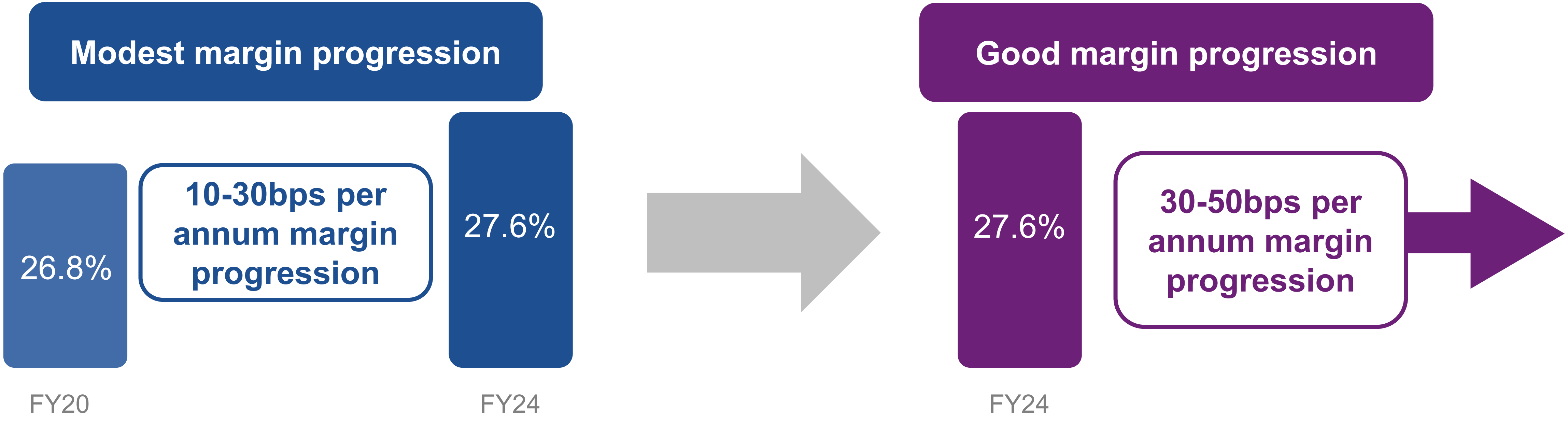
Strong financial position

Strong cash generation

Good acquisition pipeline

Growing contribution from capital deployment

EBIT margin outlook
Sustained, good margin progression



- Underlying operating leverage
- Lending market weakness
- Technology change and dual run costs
- Investing in scale growth initiatives

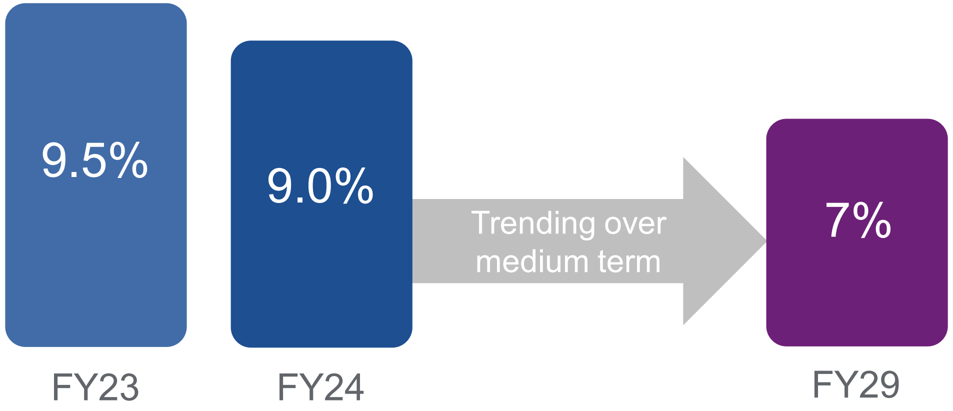
- Operating leverage and initiative scaling
- Lending recovery
- Continuing to invest in growth initiatives
- Reducing technology change and dual run costs

Technology transformation and capital investment

Cloud transformation substantially complete by end FY26:

- US and Brazil 85-90%* in the Cloud
- Mainframe transition in final stages
- Server migration accelerating
- UK&I and EMEA and Asia Pacific 45-50% in the Cloud

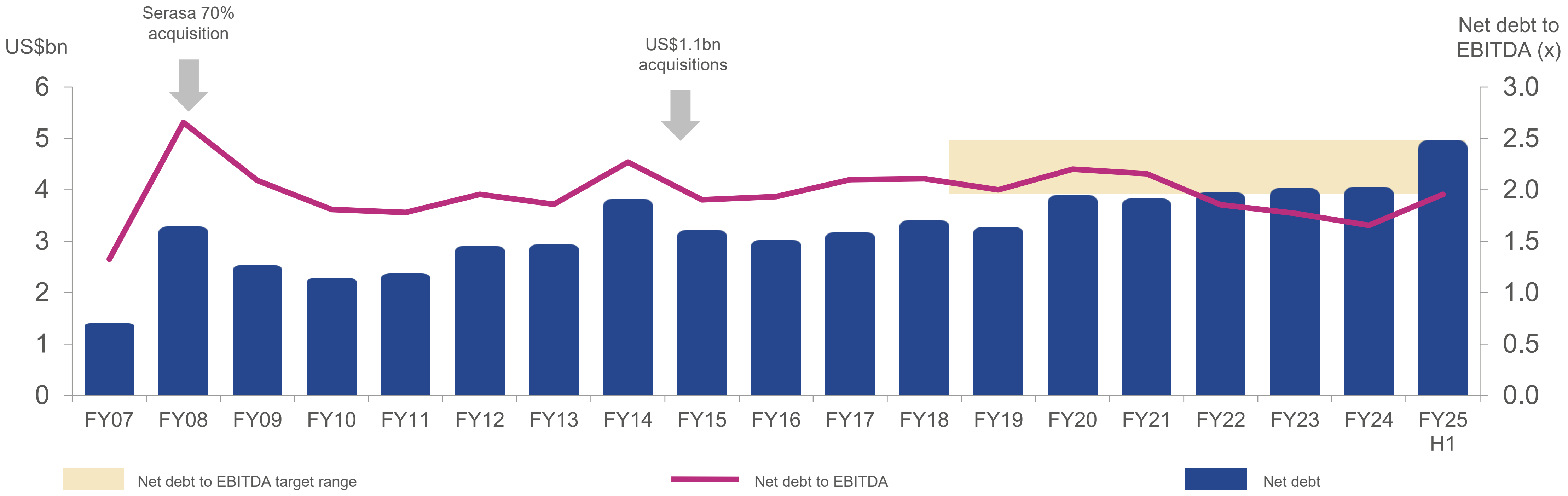
2% reduction in Capex to Revenue ratio



- Cloud migration investment trending down
- Reduction in infrastructure capex
- Scale benefits
- Net reinvestment in innovation

*Excluding North America Health.

Historical leverage trends



Leverage policy target: Net debt in the range of 2.0–2.5x of EBITDA

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.
Source: Experian's Annual Reports from FY07 to FY21 – publicly available at www.experianplc.com/investors/reports/ and results announcement at www.experianplc.com/investors/results-and-presentations.

Introducing Experian

Snapshot of Experian

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 **over 190m[1]** free members
- 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:**

£36bn market cap[2] FTSE top 20[2]	23k employees 32 countries	US$7.1bn revenue	US$1.9bn Benchmark EBIT	US$1.9bn cash flow[3] 97% conversion[3]	17.0% ROCE

All metrics unless otherwise stated are for the year ended 31 March 2024.
1 As at 30 September 2024. 2 As at 12 November 2024. 3 Benchmark operating cash flow, conversion of Benchmark EBIT into Benchmark operating cash flow.

Our investment proposition

A market-leading, global innovator

- We have a **diversified portfolio** of businesses across different sectors and regions, with strong positions in **growing markets**
- 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 create innovative, differentiated solutions

Strong foundations support our growth prospects

- We continually invest in **product innovation, new sources of data** and **technology**
- We have **direct relationships** with over **190m[1] consumers** and growing strongly
- We have identified **significant addressable market** opportunities, estimated at US$150bn and growing

Proven track record and strong financial position

- **Highly recurring revenue**, as many of our products and services are integral to our clients' operating processes
- Consistently strong **cash flow** generation, low capital intensity business
- We balance **organic and strategic investments** with shareholder returns
- Strong **balance sheet**; Net debt to Benchmark EBITDA 2.0x[1]

A sustainable focus and strong commitment to ESG

- 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**

All metrics unless otherwise stated are for the year ended 31 March 2024.
1 As at 30 September 2024.

Experian business activities

Business-to-Business (B2B)

	Our services	How we help
Data US$3.6bn	• 19 consumer credit bureaux • 16 business credit bureaux • Credit reports • Ascend Platform • Automotive information	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.
Decisioning US$1.5bn	• Decisioning software • Advanced software and analytics • Fraud software • Credit scores • Data quality • Health • Expert consulting	

Business-to-Consumer (B2C)

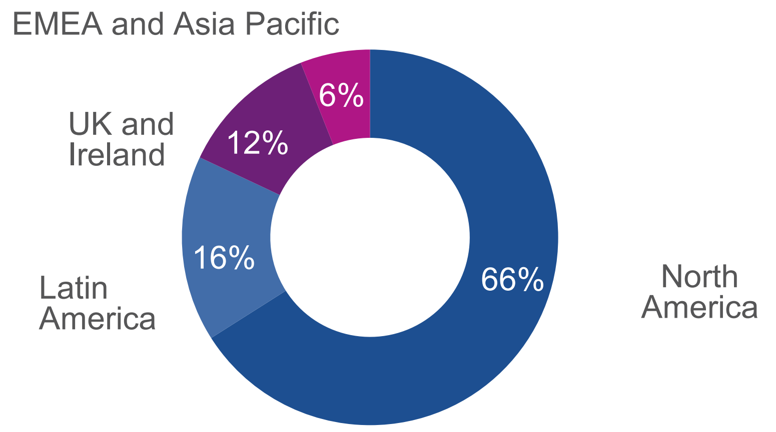
	Our services	How we help
Consumer Services US$1.9bn	• Over 190[1] million consumers on our free finance platform • Credit visibility, improvement and monitoring for consumers • Credit and insurance marketplaces • Identity theft protection services • Affinity (white label) credit and identity monitoring 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

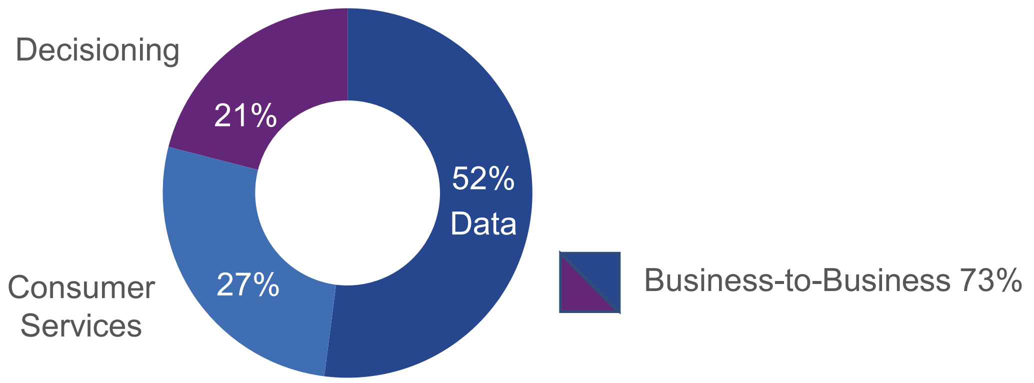
All metrics unless otherwise stated are for the year ended 31 March 2024.
1 As at 30 September 2024.

Global revenue split

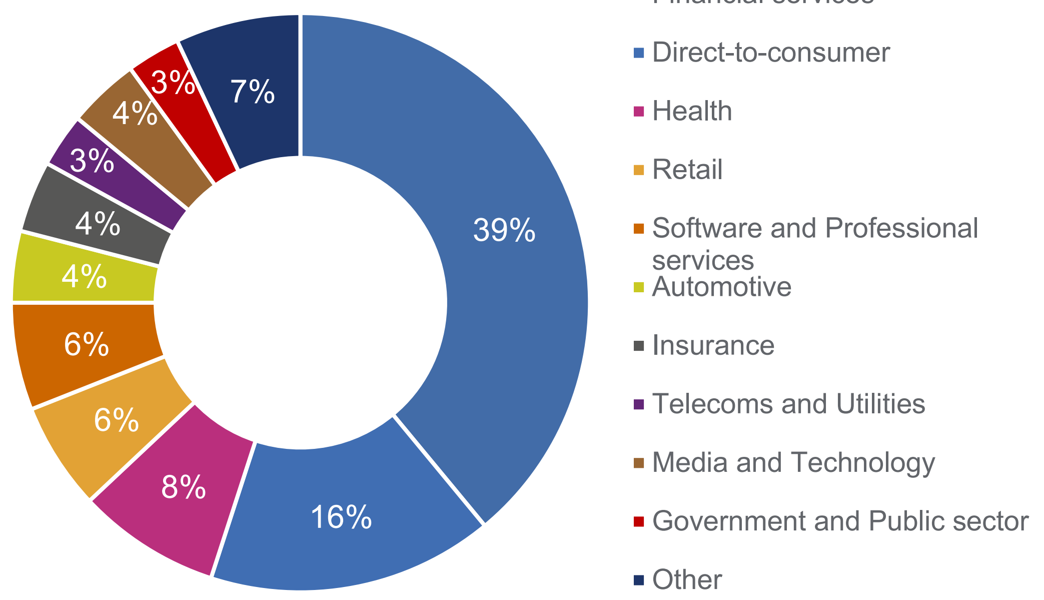
By region



By business activity

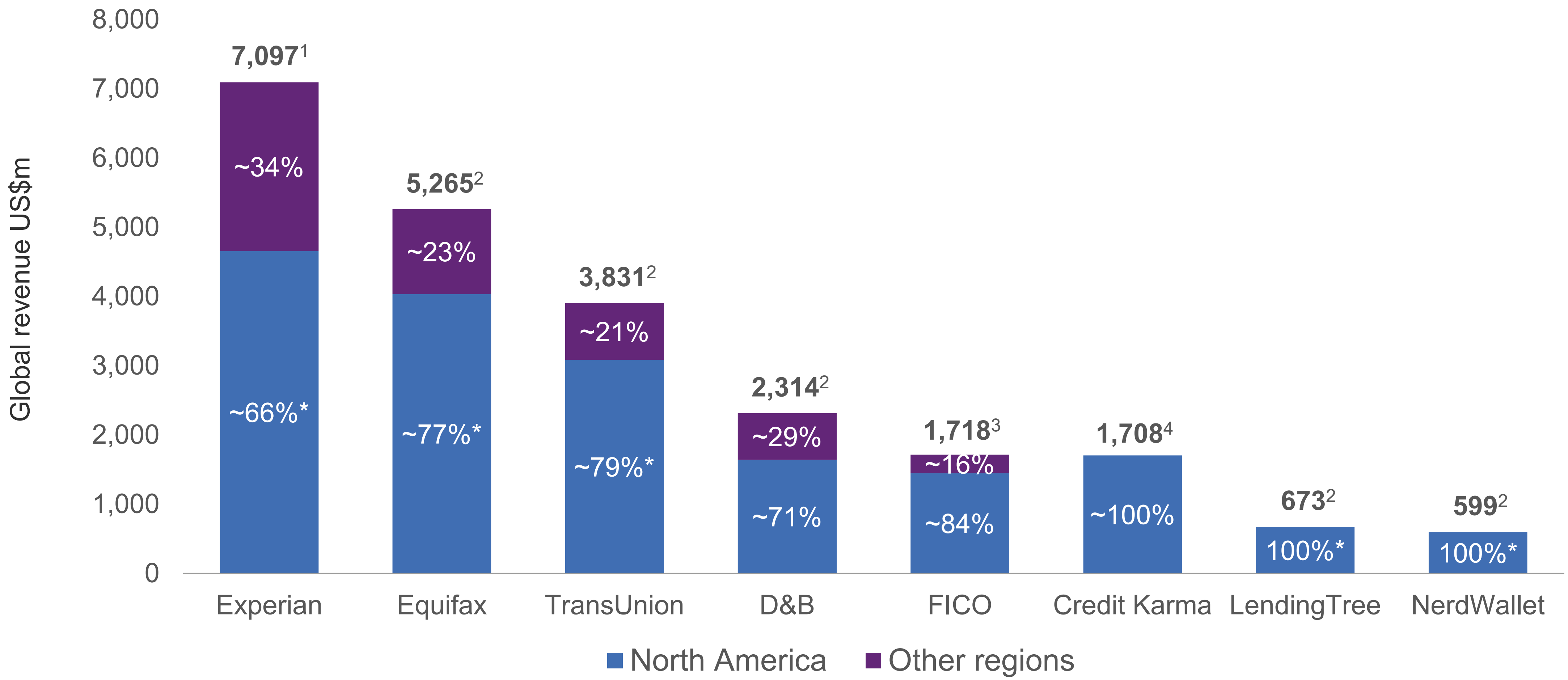


By customer



Diverse portfolio by region, business activity and customer

Market leader with unparalleled global reach and range



1 Year ended 31 March 2024.
2 Year ended 31 December 2023.
3 Year ended 30 September 2023. FICO's North America includes Latin America, which is ~5% of total revenue.
4 Year ended 31 July 2024. Credit Karma revenue are primarily US. Intuit/CK does not disclose international revenues.

*US only.
Source: Annual results & latest SEC filings.

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

H1 FY25 strategic and operational overview

H1 FY25 highlights

Financials

Group organic revenue[1]	**7%**
North America	7%
Latin America	7%
UK and Ireland	2%
EMEA and Asia Pacific	7%
B2B[4]	6%
Consumer Services	9%
Benchmark EBIT growth[2]	**10%**
EBIT margin progression[3]	**60bps**
Benchmark EPS growth	**8%**
Dividend growth**	**7%**

Strategic progress

B2B highlights

Experian Ascend Platform

Ascend Platform

GenAI EA introduced*

Acquisitions of illion and NeuroID

illion neuroID

Agreement to acquire ClearSale

ClearSale

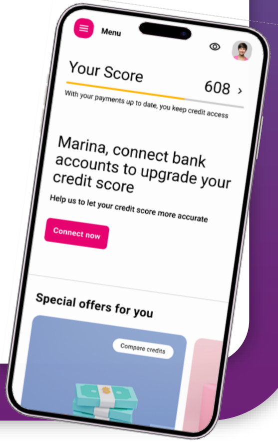
Consumer Services highlights

Free consumer memberships reach over **190m**

Insurance Marketplace

TEx A part of serasa experian

GenAI EVA*

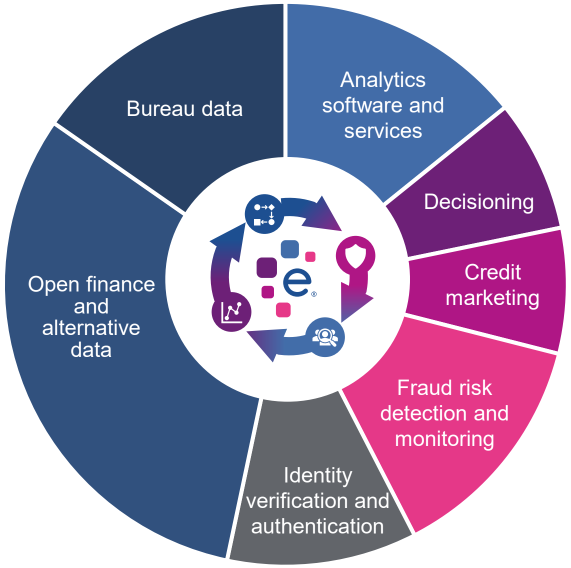


1 Organic revenue growth at constant exchange rates.
2 Benchmark EBIT growth 8% at actual exchange rates.
3 bps = Basis points.
4 B2B = Business-to-Business.
* Generative Artificial Intelligence: EVA - Experian Virtual Assistant, North America Consumer Services. EA - Experian Assistant within the Ascend Sandbox.
** First interim dividend.

Addressing large opportunities

Credit data and software

c.US$90bn TAM*

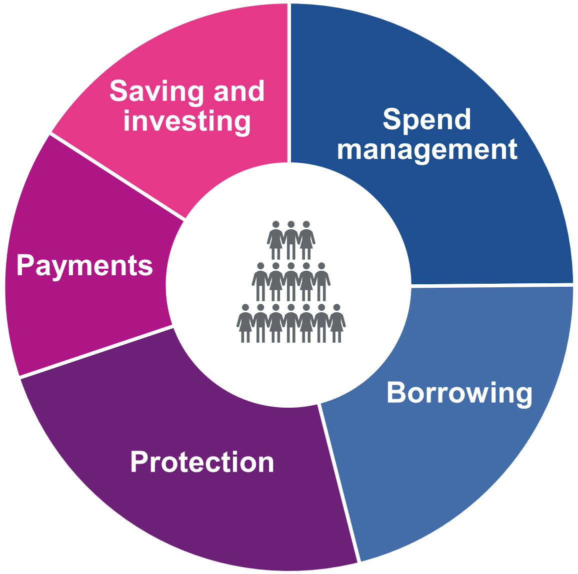


Priority vertical opportunities

	TAM*
Health	c.US$10bn
Marketing Data and Identity Resolution	c.US$10bn
Employer and Verification Services	c.US$3bn
Automotive	c.US$5bn

Consumer platforms

c.US$30bn TAM*



c.US$150bn Experian total market opportunity

* Total addressable market.

Our differentiated strategy puts us on track to deliver our medium-term framework

Growth focus

- Deeper into value pools
- Across value chains
- Further into large verticals

Driven by

- Innovation
- Advanced technologies and AI
- Seamlessly integrated products
- Combining capabilities
- Leveraging global scale
- Talent and culture

B2B

- ✓ Seamlessly connect more Experian capabilities
- ✓ Easier for clients to buy, access and use

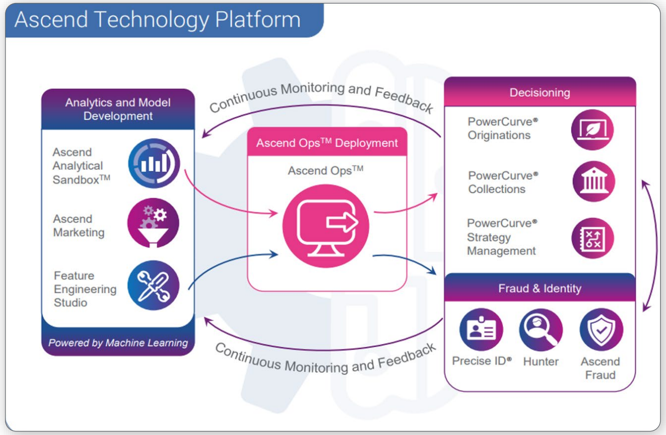
Consumer Services

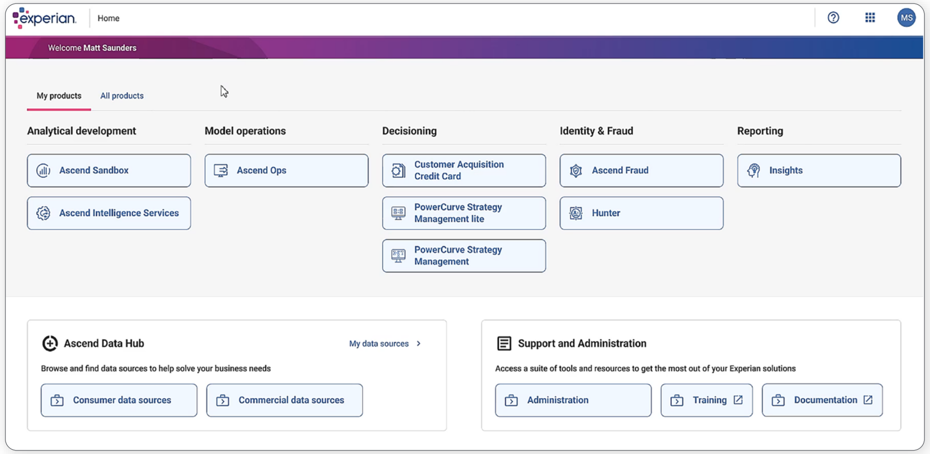
- ✓ Consumer Services increase value to members and clients
- ✓ Open up new areas of growth

- Unique value proposition
- Best-in-class data
- Real competitive advantage

H1 strategic accomplishments – B2B

Ascend Platform - a technical platform which runs multiple applications through seamless integration

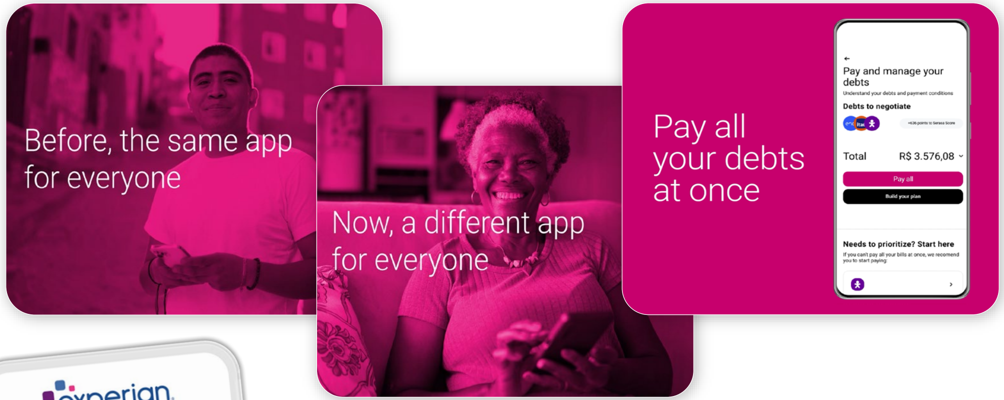


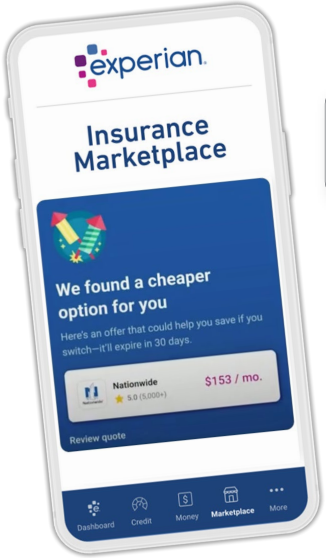


- **Ascend Platform** – increased clients on platform. Over 1,800* client solutions provisioned, with progress across our regions
- **Experian Assistant** – introduced a GenAI co-pilot within the Ascend Platform. Automates code to speed up development for clients, drives more efficient analytics, accelerates innovation
- **Cash Flow Attributes** – launched in North America to help clients unlock insights from transaction data and drive financial inclusion
- **Fraud & identity management** – extended our Brazilian footprint with new client wins, benefiting from newly launched KYC** biometrics and account takeover propositions
- **Health** – signed the largest health contract in company history, incorporating a number of Experian products including Patient Access Curator and ClaimSource

*Client solutions refer to any client specific instance of a product provisioned on the Ascend Platform.
** Know Your Customer.

H1 strategic accomplishments – Consumer Services





experian | Activate

- **Free consumer memberships**, reach >190m in H1 FY25
- **Scaling Experian Activate**
  - Onboarded new lending clients in North America; 90% of UK lender panel now onboarded or in process of onboarding
- **North America insurance marketplace** – adds ongoing insurance rate monitoring to alert of better rates
- **Brazil Consumer Services integrated platform** – entry into insurance
- **EBIT margin** continues to grow as consumer platforms scale

Activate's data and analytics allow lenders to seamlessly build and deploy offers to consumers, powered by Experian Ascend.

Enables best-in-class pre-approval rates to help our members reach their financial goals.

H1 strategic accomplishments – acquisitions

neuroID

ClearSale

wave HDC HEALTHCARE DATA CURATION

illion

TEx

SalaryFits

- **Fraud & identity management** – NeuroID, adds fraud-related behavioural analytics capabilities to our fraud suite
- **Fraud & identity management** – agreement to acquire ClearSale in Brazil – adds ecommerce transactions, mobile phone and device data
- **Verticals** – Health, WaveHDC integration progressing well. Provides front-end eligibility and coverage discovery through Patient Access Curator
- **Australia** – becomes our fourth largest market with completion of illion acquisition. Client engagement underway to provide enhanced bureau data assets, advanced analytics and our end-to-end platform
- **Brazil Consumer** – TEx allows us to expand into insurance marketplace
- **Brazil Verification** – SalaryFits payroll management solutions, including verifying employee data. Key building block for Brazil income verification

North America delivers +7% organically

Business-to-Business +8% organically

North America CI / BI / DA*

Credit decisioning, analytics and fraud prevention platform

- **Credit environment** – no significant change in the underlying unsecured credit environment
- **Mortgage volumes improve**, supported by interest rate reductions
- **Clarity (alternative finance)** – client wins drive growth
- **Ascend revenue growth** – Ascend Sandbox, Ops, Marketing continue to be strong growth drivers. Fraud module roll-out
- **Fraud prevention** – strong revenue growth. NeuroID is integrated into the Ascend Platform

Employer services and verification services – Over 300 new client logos added in H1; 61m record count**

Auto, Targeting and Health

Automotive – Experian Marketing Engine, our end-to-end turnkey solution for automotive marketers, continues to be a key growth driver

Targeting – growth driven by digital revenue, adding new tech platform partnerships and selling new Experian audiences

Health – strong new business bookings drive growth. Wins helped by Patient Access Curator (formerly WaveHDC) capability. Helps to reduce healthcare claims denials

* CI / BI / DA = Consumer Information / Business Information / Decision Analytics.
** 1 – 31 October 2024.
All % growths are organic revenue growth.

North America Consumer Services +7% organically

Premium revenue

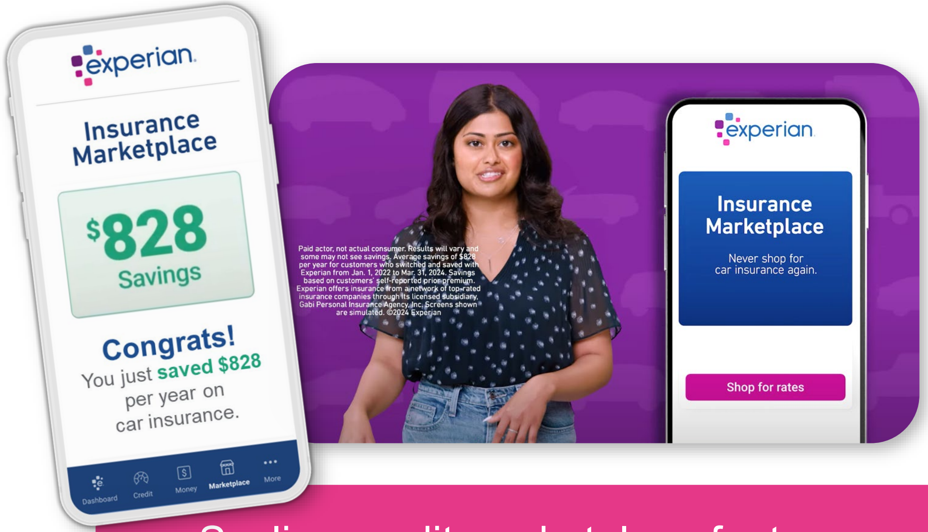
Marketplace

Partner Solutions

H1 progress

- **Paid enrolments strength** – via financial health features: subscription cancellation and savings intent. EVA (GenAI Assistant) to enhance personalisation
- **Credit marketplace** – remains subdued. Continue to make strategic progress including lender panel expansion and through product, e.g. 80% of members now see pre-approved card offers. Positions us well for credit supply recovery
- **Insurance marketplace saw significant growth** – three out of the top five insurance carriers now display quotes; two of which provide fully integrated binding
- **Partner Solutions** – strong underlying growth reflecting reinvigorated products. Lower databreach service revenue in Q2

Insurance marketplace expansion



Scaling credit marketplace features

You're pre-approved Final approval subject to additional terms

Apply With Confidence No impact to your credit scores unless your application is approved.

Latin America +7% organically

Brazil: pursuing new growth paths; portfolio diversification

Business evolution

Core Bureau	Core Bureau	Credit Services & Analytics	B2B 2.0
	Consumer Services	Credit Services & Collections	Financial Platform
		ID&F[1]	ID&F[1] Expansion
			Open Receivables
			Verification Services
			Agribusiness

Next generation solutions address significant long-term potential

Geographic credit benchmarks*

	United States	United Kingdom	Brazil
Household debt as a % of GDP	74%	83%	35%
Household credit change in last 12 months**	2.4%	1.01%	11.39%
Number of banks	4,888	311	118
Unbanked consumers	7%	4%	30%

B2B +2%

Brazil – H1 progress

- **Software and Analytics strength** – scores linked to Serasa Experian consumer app to enable new B2B use cases
- **Identity & Fraud prevention** – significant new business progress. Pending ClearSale acquisition opens new addressable opportunities
- **Small and medium enterprise** – delivers strongly as we leverage data into under-digitised market to improve credit access
- **Credit decisioning** – Q1 impact from severe flooding in the south of Brazil, macro and interest rate uncertainty

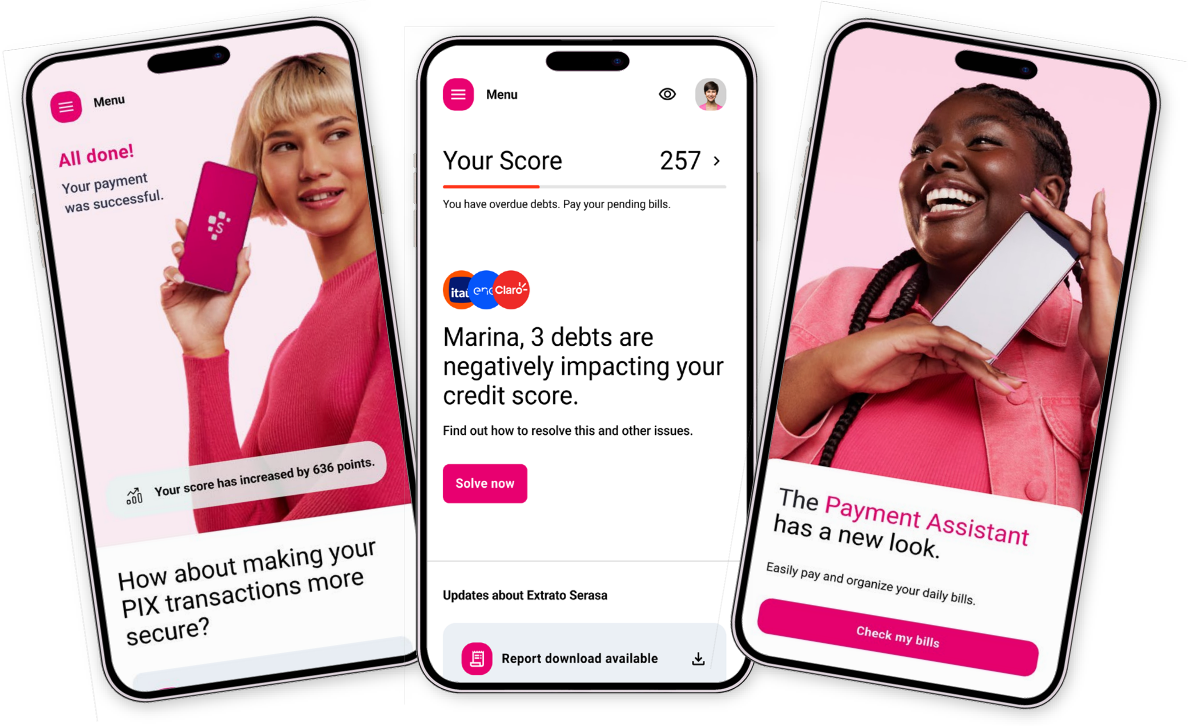
1 Identity and Fraud.
2 Total addressable market.

*Sources: International Monetary Fund, Helgi Library, Global Finance Magazine, The Global Economy.
**Mortgage and consumer credit.

Latin America Consumer Services +27% organically

A digital platform… helping to improve financial lives
A widening ecosystem… now includes:

- Payments and collection
- Enhanced credit access
- Identity protection
- Financial education



Consumer Services +27%

Evolving to offer more personalised services through a fully integrated platform and a connected consumer journey

- **Limpa Nome (debt resolution)** – increased agreements between consumers and lenders, helping c.7m Brazilians to pay off their debts
- Integrated with **Serasa e-wallet** to provide a consolidated view of outstanding debts
- **Credit Marketplace** – expansion of partners on platform
- **Insurance** – new solution in development following recent investment
- Rolling out refreshed **Serasa Experian App**

UK and Ireland +2% organically

B2B +1%

Unsecured credit conditions

- Continued strong new business performance in a still subdued market for unsecured credit volumes

Strategic progress

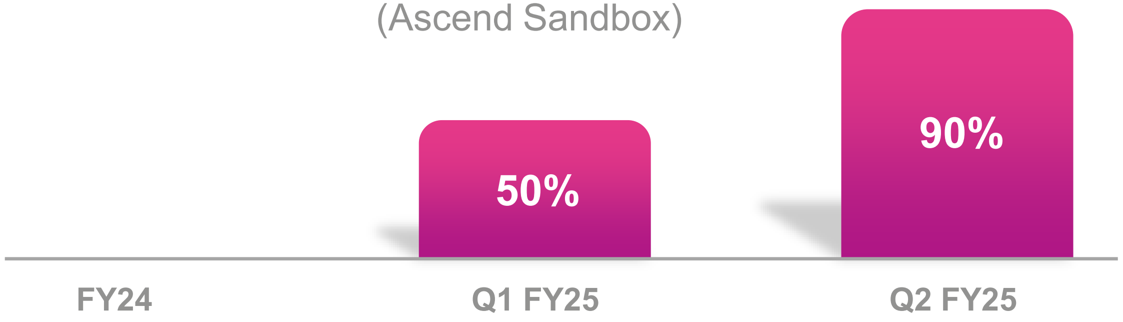
- Verifications – data coverage and usage expands, leading mortgage lender goes live
- Ascend roll out – ongoing trials with large clients
- Data Quality – strong new business performance for Aperture, includes new GenAI features

Consumer Services +6%

New features and enhanced personalisation contribute to deeper market penetration

- Enhanced features drive premium growth
- Marketplace growth – Experian Activate drives panel expansion with new client wins and deeper lending partnerships
- Enhancing our Marketplace experience to drive greater personalisation

% of ECS* lenders on Experian Activate
(Ascend Sandbox)



All % growths are organic revenue growth.
* Experian Consumer Services

EMEA and Asia Pacific +7% organically

Data +5% Decisioning +13%

- Completed acquisition of illion in Australia / New Zealand for A$820m, integration underway
- Asia – strong bureau performance
- Germany, Austria and Switzerland (DACH) – strong ID&F performance
- Italy and Spain – growing contribution from new product innovation
- South Africa – growth through innovation

Focus on innovation

New Scores and Attributes

- Introducing new trended and premier attributes and alternative lending (microlending and BNPL*) features

Ascend roll-outs

- Launching the Ascend Platform and extending its capabilities with Ascend Ops

Identity and Fraud expansion

- Extending further into fraud through behavioural biometrics

All % growths are organic revenue growth.
* Buy now pay later.

![experian logo]

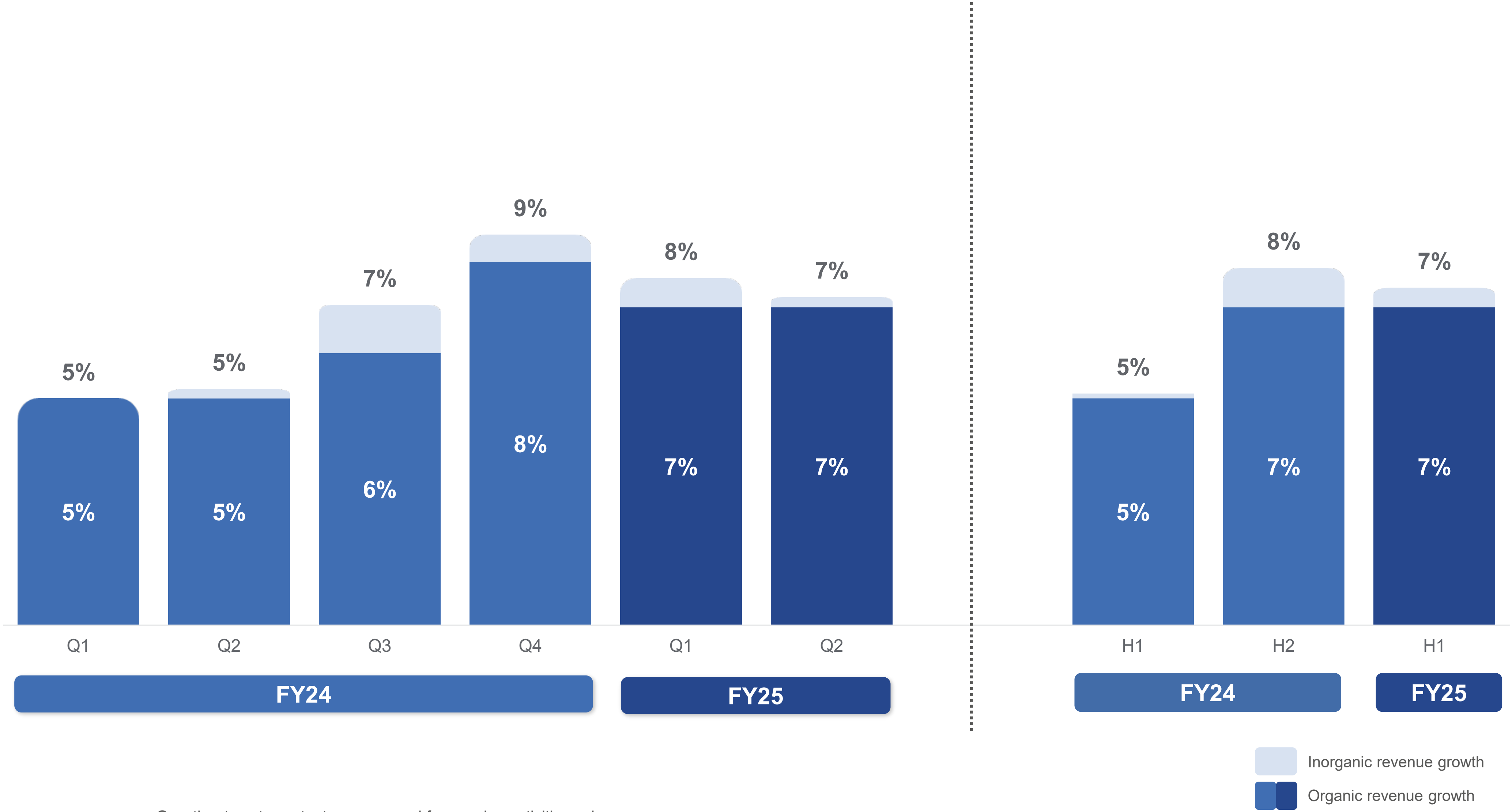
H1 FY25 financial overview

H1 FY25 highlights

		Constant FX rates	Actual FX rates	Results
Revenue	Total revenue growth	7%	6%	US$3,617m
	Organic revenue growth	7%		
EBIT	Benchmark EBIT growth	10%	8%	US$1,011m
	Benchmark EBIT margin	+60bps	+60bps	28.0%
EPS	Benchmark earnings per share growth	9%	8%	USc76.0
Cash flow	Benchmark operating cash flow			US$707m
	Benchmark Free cash flow			US$426m
ROCE	Return on capital employed			16.6%
Dividend	First Interim dividend per share growth		7%	USc19.25
Funding and liquidity	Net debt to Benchmark EBITDA			2.0x

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. EPS is on a continuing operations basis.
ROCE (Return on capital employed) = Benchmark EBIT less tax at the Benchmark rate divided by average capital employed, in continuing operations, over the period. Capital employed is net assets less non-controlling interests and right-of-use assets, plus/minus the net tax liability or asset and plus Net debt.

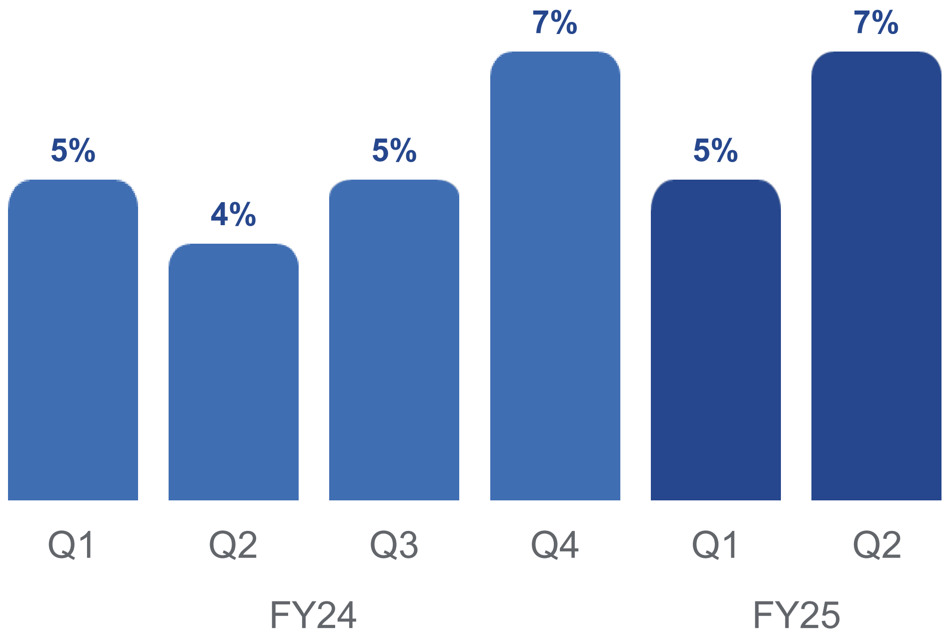
Good revenue growth; consistent through the half



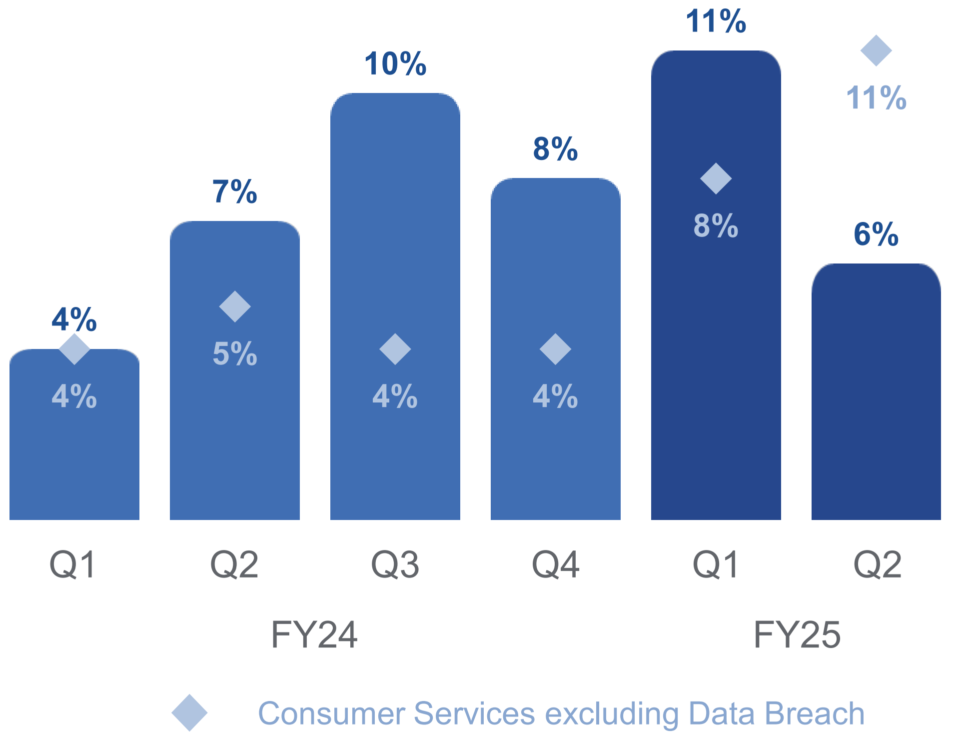
Growth rates at constant currency and for ongoing activities only.

Global B2B and B2C* organic revenue growth

B2B growth improved through the half…



…Positive underlying momentum in Consumer Services



Growth rates at constant currency and for ongoing activities only.
* B2C = Business to Consumer

Quarterly organic revenue growth trends

		% of Group revenue[1]	Organic revenue growth Q1	Organic revenue growth Q2	Organic revenue growth H1
North America (NA)		**68%**	**8%**	**7%**	**7%**
Data	CI / BI bureaux	24%	6%	11%	9%
	CI / BI bureaux, excluding Mortgage	21%	2%	6%	4%
	Mortgage Profiles	3%	37%	56%	45%
	Automotive	5%	9%	5%	7%
	Targeting	4%	5%	7%	6%
Decisioning	Health	9%	8%	8%	8%
	DA / Other	4%	7%	2%	4%
B2B	Business to Business	46%	7%	9%	8%
Consumer	Consumer Services	22%	10%	3%	7%
Latin America (LA)		**14%**	**5%**	**9%**	**7%**
Data	CI / BI bureaux	8%	(1)%	(1)%	(1)%
	Other	0%	17%	40%	27%
Decisioning	DA / Other	3%	5%	14%	9%
B2B	Business to Business	11%	1%	3%	2%
Consumer	Consumer Services	3%	24%	30%	27%

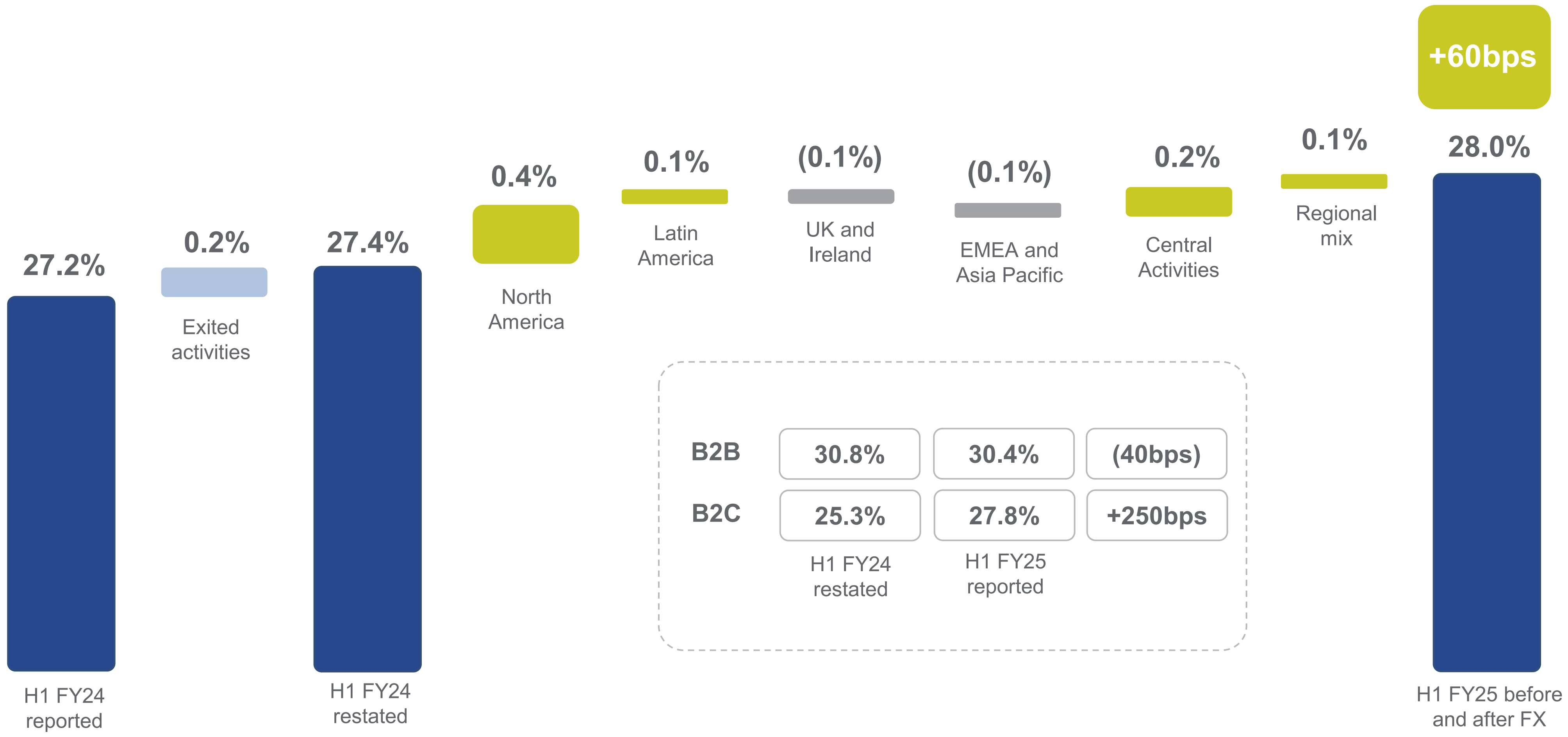
1 Percentage of group revenue from ongoing activities calculated based on H1 FY25 revenue at actual exchange rates.
Organic growth rates at constant currency.
CI = Consumer Information. BI = Business Information. DA = Decision Analytics. Ascend revenue is largely recognised in CI bureaux. Mortgage Profiles is in CI bureau.

Quarterly organic revenue growth trends

		% of Group revenue[1]	Organic revenue growth		
			Q1	Q2	H1
UK and Ireland		**12%**	**2%**	**2%**	**2%**
Data	CI / BI bureaux	5%	4%	3%	3%
	Targeting / Auto	1%	(14)%	(14)%	(14)%
Decisioning	DA / Other	3%	3%	(1)%	1%
B2B	Business to Business	9%	2%	0%	1%
Consumer	Consumer Services	3%	4%	8%	6%
EMEA and Asia Pacific		**6%**	**7%**	**8%**	**7%**
Total Global		**100%**	**7%**	**7%**	**7%**

1 Percentage of group revenue from ongoing activities calculated based on H1 FY25 revenue at actual exchange rates.
Organic growth rates at constant currency.

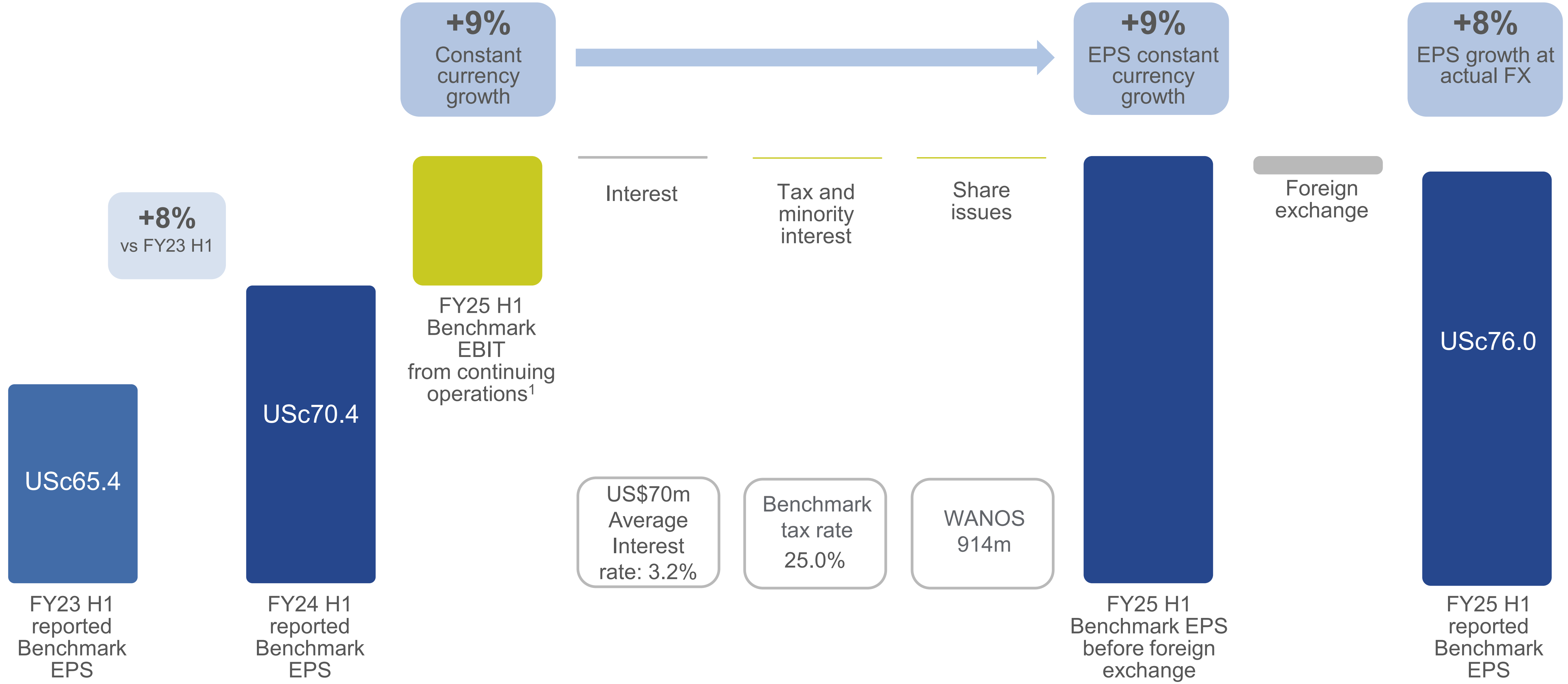
Benchmark EBIT margin



	H1 FY24 restated	H1 FY25 reported	
B2B	30.8%	30.4%	(40bps)
B2C	25.3%	27.8%	+250bps

Benchmark EBIT margin on an ongoing activities basis.

Benchmark earnings per share (EPS)



1 Includes exited business activities.
Average interest rate = net interest expense divided by average net debt.
WANOS = Weighted average number of shares.

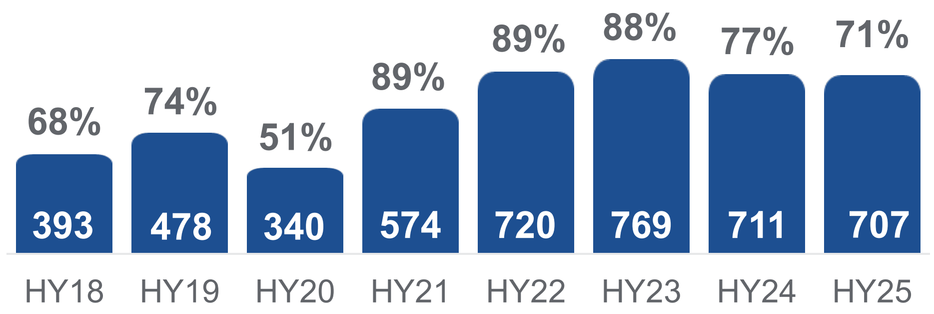
Reconciliation of Benchmark to Statutory PBT

Six months ended 30 September US$m	2024	2023	Growth % (actual rates)	Growth % (constant rates)
Benchmark profit before tax	**929**	**860**	**8**	**9**
Acquisition and disposal expenses	(8)	(13)		
Contingent consideration	(2)	(24)		
Restructuring related costs	(24)	–		
Legal provisions movement and profit on disposal	11	4		
Statutory profit before tax before non-cash items	**906**	**827**	**10**	
Amortisation of acquisition intangibles	(95)	(95)		
Non-cash financing remeasurements	(93)	31		
Statutory profit before tax	**718**	**763**	**(6)**	

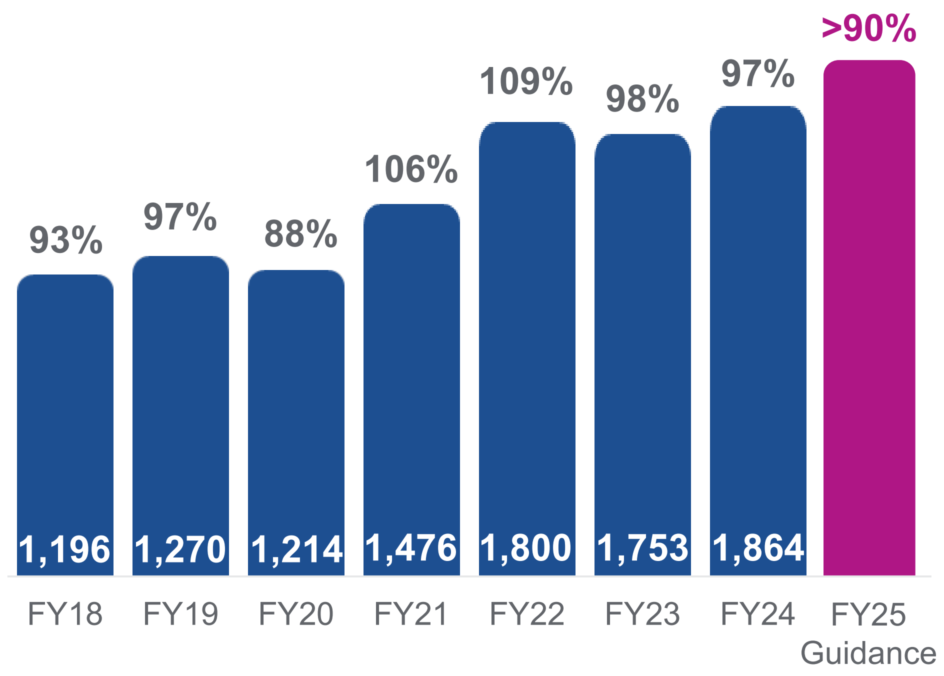
PBT = profit before tax.

Benchmark operating cash flow

First half OCF[1] and conversion
US$m / %



Full year OCF[1] and conversion
US$m / %



1 Operating cash flow.

M&A – growing contribution from capital deployment

Acquisitions completed in FY24 impacting FY25

MOVA · Flexpag · INTOZETTA · AllowMe · wave HDC Healthcare Data Curation

FY25 Guidance from May 2024 for Revenue growth from acquisitions

<1%

Completed acquisitions in FY25: US$818m spend

TEx	Brazil Consumer	Insurance marketplace
illion	EMEA and Asia Pacific	Consumer and commercial credit bureau in Australia and New Zealand
neuroID	North America	Industry leader in behavioural analytics
SalaryFits	Brazil	Payroll management solutions, including verifying employee data

Revenue:

FY25 **US$70-75m**

FY26 run rate **c.US$150m**

New FY25 guidance

c.1.5%

Announced acquisitions: R$1,905m (US$330m)[1] spend

ClearSale	Brazil	End-to-end platform solution to prevent fraud in card-not-present transactions

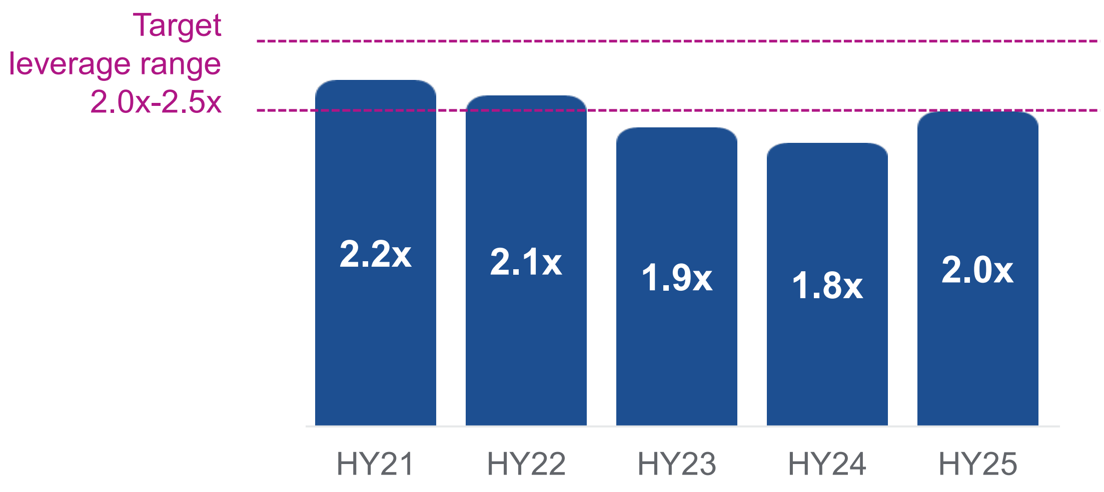
First full fiscal year of ownership:
- Revenue R$490m (US$85m)[1]

1. US$/R$ spot exchange rate of 5.78 as at 11 November 2024.

Leverage and return on capital

Net Debt / EBITDA

Last 12 months from September 2024



	HY21	HY22	HY23	HY24	HY25
Average interest rate %	3.0%	2.5%	3.0%	3.2%	3.2%
ROCE[1] %	15.2%	15.7%	15.8%	16.8%	16.6%

- Leverage at the bottom of target range
- M&A spend increased; strong pipeline of opportunities
- Interest costs controlled from fixing programme
- Delivering strong post-tax returns on capital employed

1. Return on capital employed.

Modelling considerations for FY25

	May 2024 guidance	Updated guidance
Organic revenue growth	6–8%	6–8%
Inorganic revenue contribution	<1%*	c.1.5%*
Benchmark EBIT margin[1]	Good margin improvement (30–50bps)	Upper end of +30–50bps guidance range
Foreign exchange	c. 0% to (1%) on revenue and Benchmark EBIT	c. (2%) on revenue and Benchmark EBIT
Net interest	c.US$135–140m	c.US$155m
Benchmark tax rate	26–27%	c.26%
WANOS[2]	c.914m	c.914m
Capital Expenditure	c.9% of revenue	c.9% of revenue
Benchmark OCF[3] conversion	>90%	>90%
Share repurchases	US$150m	US$150m

1 At constant exchange rates.
2 Weighted average number of shares.
3 Operating cash flow.
*Only includes completed acquisitions, we will update our guidance on completion of acquisitions.

We are executing on our medium-term framework

Revenue

Highly diversified strong growth

Scaling of high growth plays

Lending volume recovery

High single-digit organic growth

EBIT margin

Leverage of scaling growth plays

Reducing technology change & dual run costs

Productivity and automation

Lending recovery

Good margin progression
+30-50bps annually

Organic Capex*

Materially complete on cloud transition end of FY26

Improving productivity

2% reduction in Capex to Revenue ratio

Trending to 7% Capex % of Revenue

Capital Deployment

Disciplined approach

Strong financial position

Strong cash generation

Good acquisition pipeline

Growing contribution from capital deployment

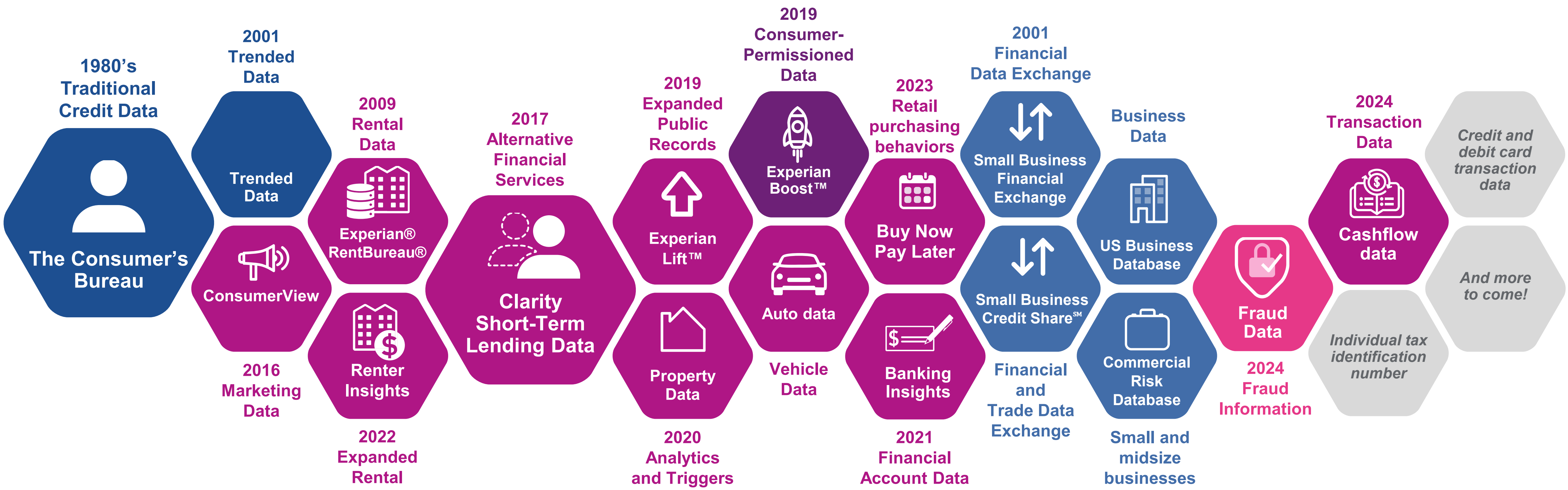
Strong, sustainable EPS growth

* Capex = Capital Expenditure

Business overview

Data and technology

Expanding data sources for a 360º view of consumers



TRADITIONAL DATA
Largest traditional credit bureau

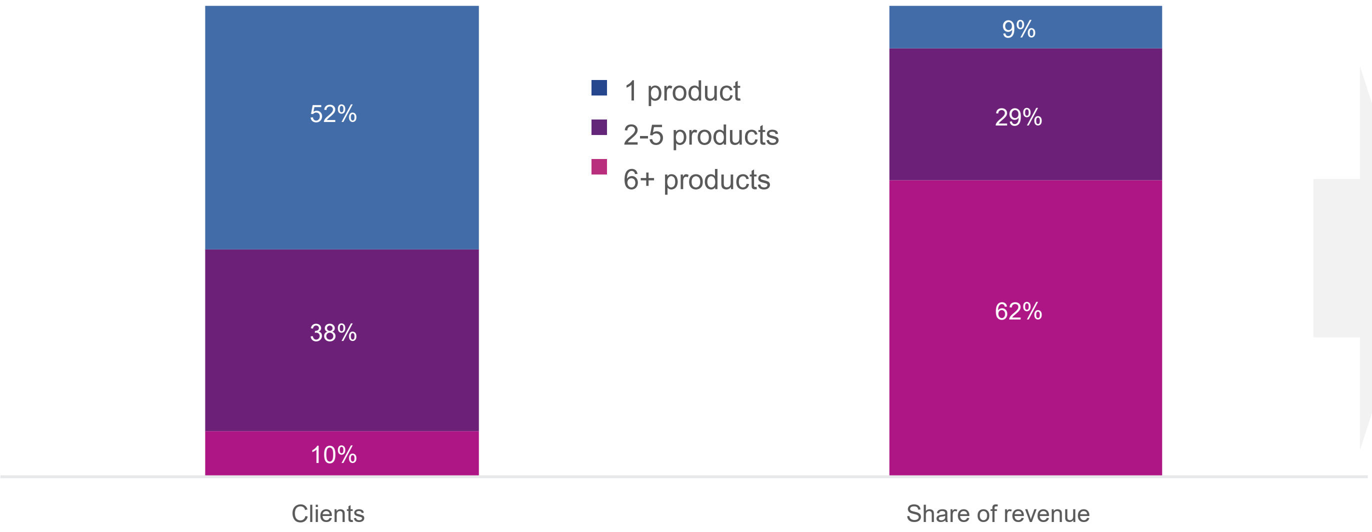
EXPANDED FCRA DATA

COMMERCIAL DATA
Most comprehensive source of U.S. businesses available

DATA TO ACQUIRE

Clients are increasingly buying more products from us, unlocking the potential for integrated solutions, enhanced profitability and retention

Software and analytics products purchased by customers*



* FY24 global revenue including software products from our Ascend, Decisioning, Analytics and ID & Fraud portfolios. Software revenue is embedded in Data and Decisioning business segments. This does not include clients generating less than $10k revenue annually.

Our Strategy

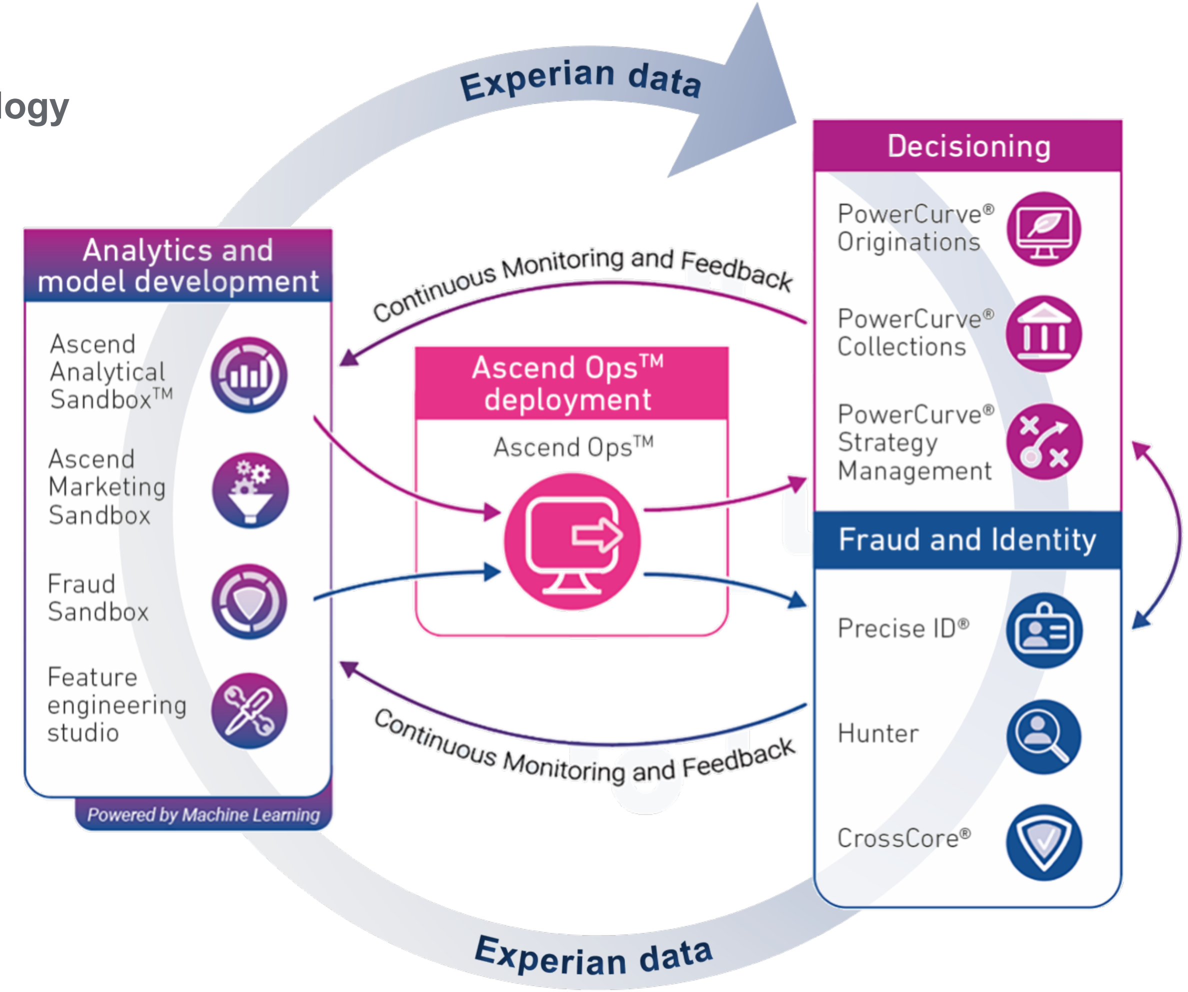
The only integrated platform of its kind in the market

Easy onboarding

Bundle pricing, coordinated Go-To-Market & Solution Sales

As demand for integrated solutions accelerates, we are putting the industry leading Ascend platform at the centre of our strategy

Cloud technology platform



[Watch Ascend demo video]

Integrated Platform – seamless integration of analytics into production for credit risk, decisioning or fraud models

North America Consumer Services

Consumer Services is a high growth business with rich data and deep customer engagement that makes the whole of Experian stronger

CONSUMER SERVICES

$1.5b annual revenue

Strong Annual growth last 5 years

Margin Accretive

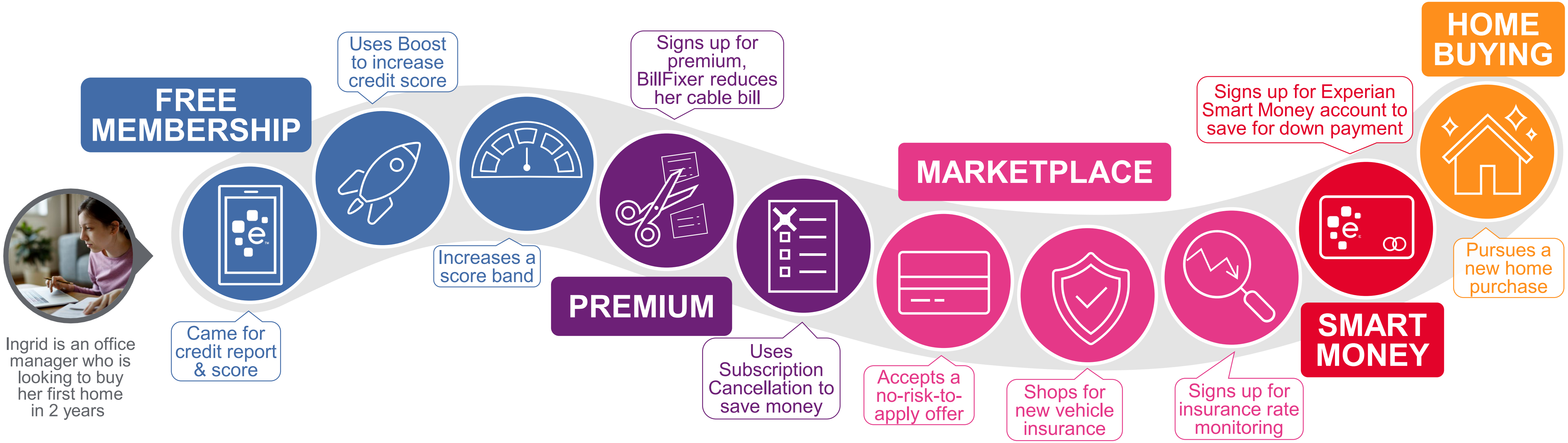
Unique Scaled Data

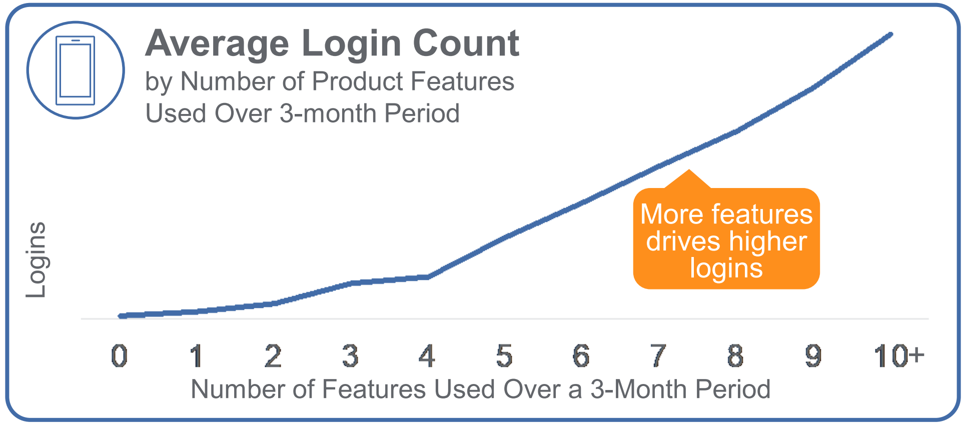
Doubled brand trust in past 5 years

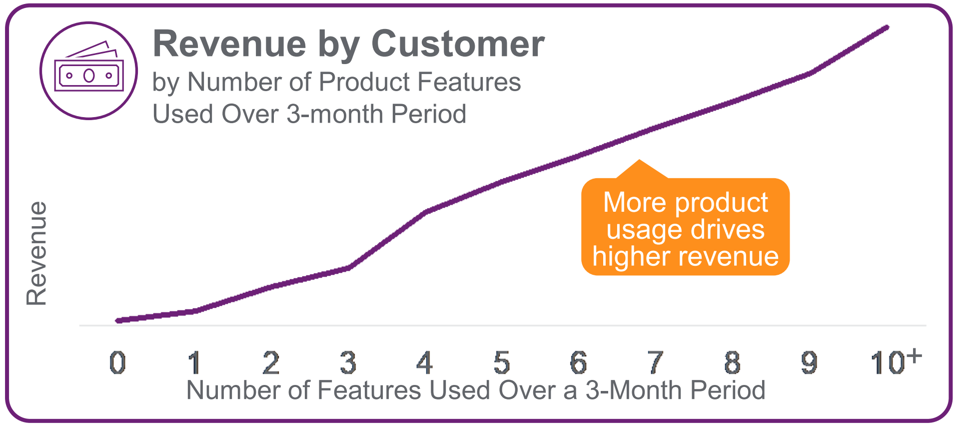
70m+ free members

Attractive new value pools further scale our TAM

We help consumers achieve their financial ambitions …and this fuels our business







Experian Smart Money drives the next generation of financial inclusion with Experian and for our partners

Expanding Financial Power to All

Experian Boost

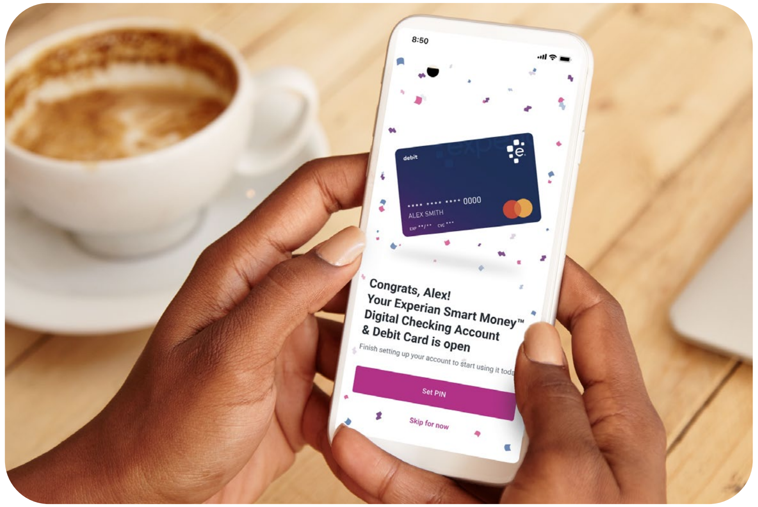
Empowers consumers to instantly impact their FICO® Scores

Experian Go

Enables consumers to create their own Experian credit report

Experian Smart Money

Allows consumers to build credit without going into debt



Experian Smart Money Benefits:

- Creates daily engagement
- Provides rich transaction stream to help consumers
- Further rounds out view of consumer's balance sheet
- Enables graduation into partners' portfolios
- New vertical growth for marketplace expansion

750k+ accounts opened

80%+ of funded dollars by direct deposit

200%+ increase in funding rate since launch

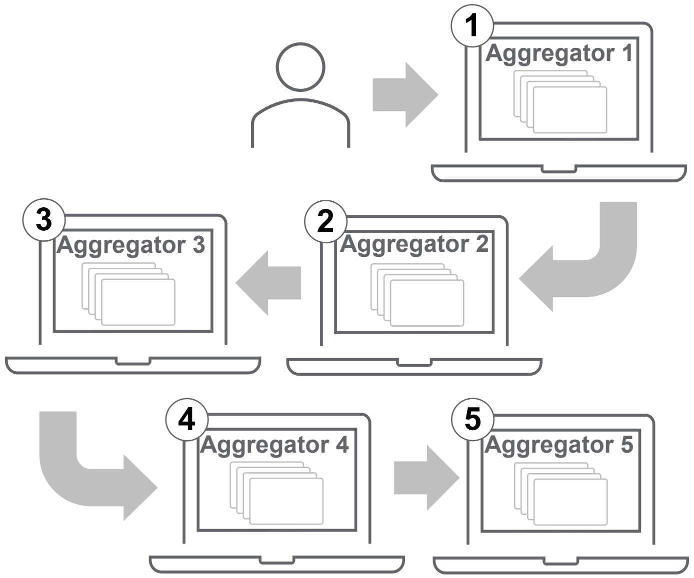
Experian Insurance creates seamless and personalised insurance experience

experian

CURRENT INSURANCE LEAD AGGREGATOR EXPERIENCE

5
sites

50
steps



Consumers can use multiple aggregators and still shop a portion of the market

High friction and effort

THE NEW WAY TO SHOP

WITH EXPERIAN INSURANCE, YOU'LL NEVER SHOP FOR INSURANCE AGAIN

1
application

3
steps to bind

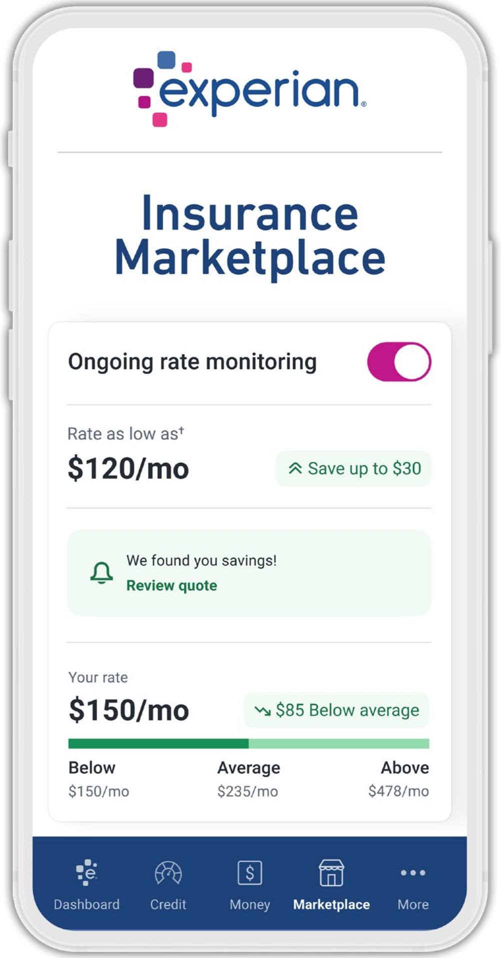
We're always looking for savings

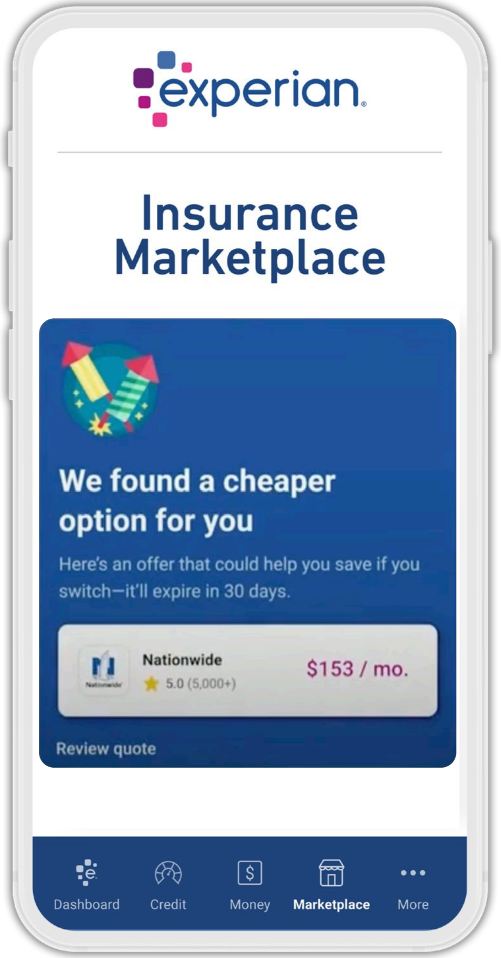
…and changes the way consumers shop for insurance

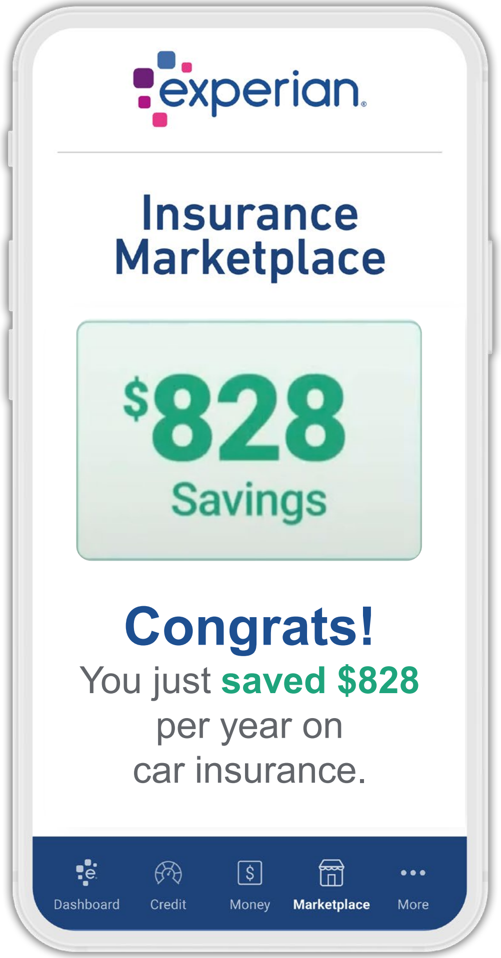
16M+
connected accounts

Top 40
providers

Unique Vantage Point

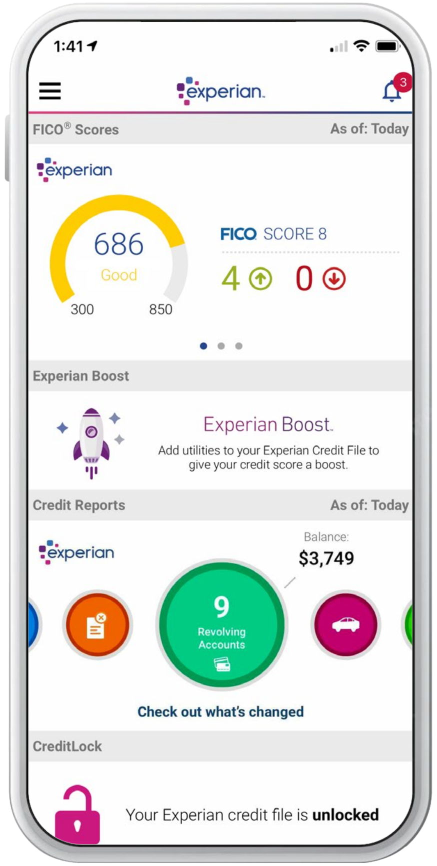






Our products are evolving into a platform that helps consumers improve their financial health every day

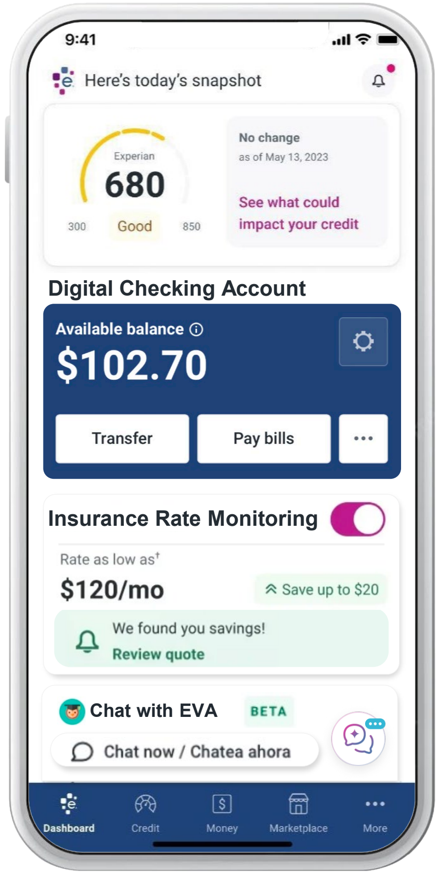
BEFORE



See your credit report and score, read to learn more about credit, upgrade to identity theft protection.

- *Scores and Reports*
- *Credit Monitoring*
- *Alerts*
- *Score Simulator*

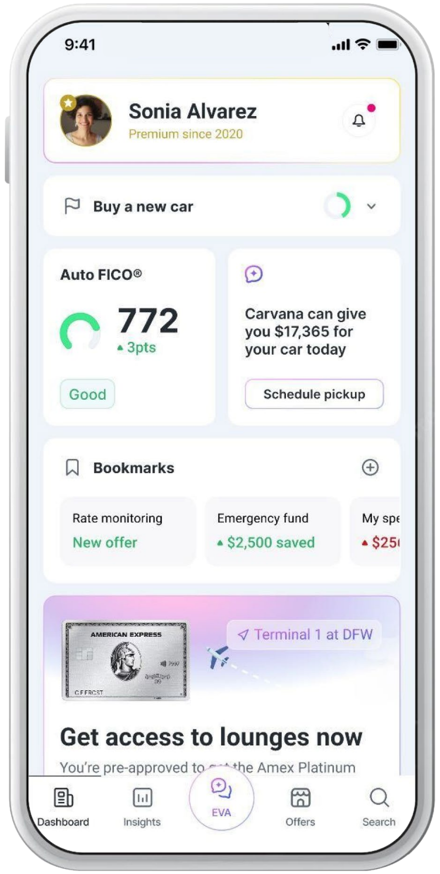
TODAY



Tools to improve your score or begin your financial journey. Solutions to reduce bills and save.

- *Experian Smart Money*
- *Expanded Experian Boost*
- *Experian Go*
- *Personal Financial Management*
- *Marketplace with pre-approved and no risk offers powered by Activate*
- *Insurance Rate Monitoring*
- *BillFixer*
- *Personal Privacy Scan*
- *Dark Web Scan*
- *GenAI Chatbot: EVA*

FUTURE



An AI-powered daily financial co-pilot that reinvents how consumers make big and small money decisions with minimal friction. Consumers share information when it suits them.

- *AI-fueled recommendations with do-it-for-me budgeting and savings tools*
- *A user experience that secures a complete view of a consumers' balance sheet and financial profile*
- *Automatic shopping and switching for insurance and other services*
- *'On Your Terms' Passport which removes the friction of applying*
- *Automatic credit and debt improvement*

experian

Automotive

Comprehensive portfolio of unique Auto products and data assets powered by all US Experian Units

OUR PRODUCTS

AutoCheck®
- Vehicle History Reports
- Summary Reports
- Report Elements

Auto Marketing
- Targeting
- Retention
- Engagement
- Attribution

Auto Statistics
- Market Analysis
- Statistical Reports
- Industry Loyalty

Credit Solutions
- Profiles
- Prescreen / Prequal
- Account Management & Analytics

Fraud/Value Recovery
- Fraud prevention/identity
- "Power booking* by dealers
- Diminished value for lenders'

EXPERIAN DATA

North American Vehicle Database℠

1 of only 2 vehicle databases that knows every vehicle on the road.

File One℠ Credit Database

1 of only 3 credit bureau databases.

Consumer View℠ Marketing Database

1 of only 3 consumer databases.

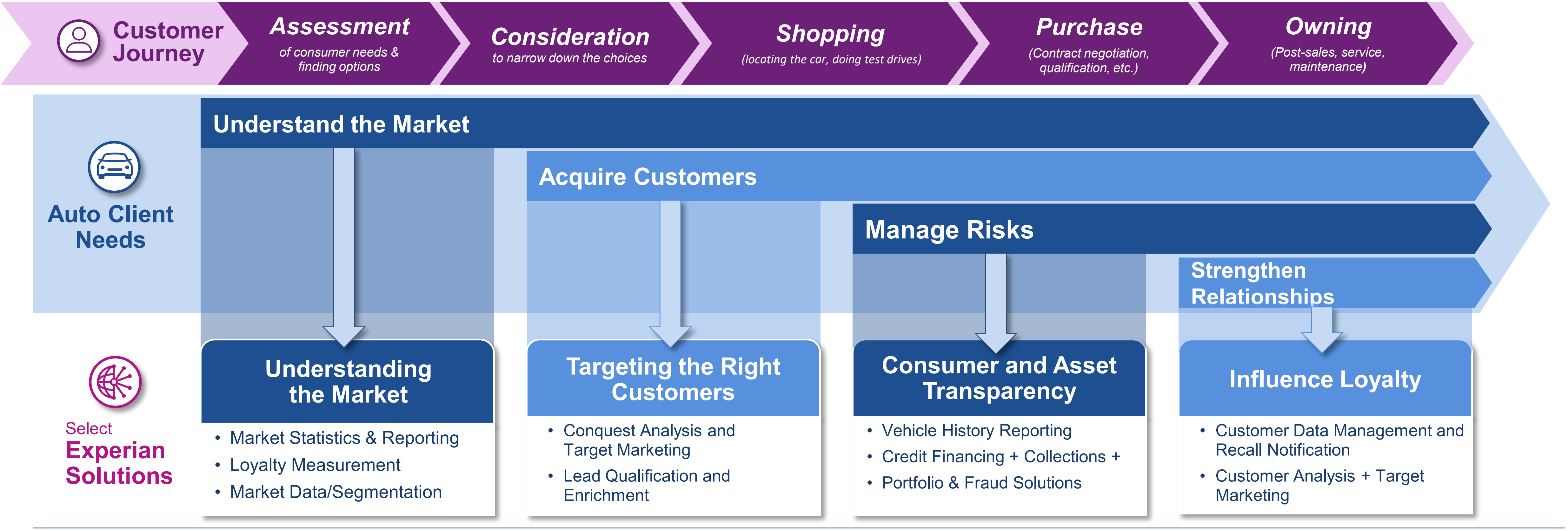
Online Activity Database

5.4 billion+ digital actions from all device types.

National Fraud Database℠

Multi-industry database of verified fraud records.

Our vision: power every decision along the car buying, selling, and owning lifecycle



We serve a broad market beyond credit

Our reach across key channels

Manufacturers

Over **85%** of the top manufacturers use at least one: **Vehicle Market Stats, Owner Loyalty, Owner Tracking, Customer Data Management,** and **Recall.**

Dealers

Over **15,000** dealers draw on our broad-range of solutions including **Marketing Insights, AutoCheck®, Credit Reporting and Customer data hygiene.**

Lenders

Over **90%** of the top-50 auto lenders rely on **AutoCount®** vehicle finance market reporting. Over 30 lenders using the **Auto ID** ® recovery product.

Commercial & consumer

Over **1.2 billion AutoCheck® vehicle history reports** run annually.

Aftermarket

Over **50%** of key clients use our **Vehicles in Operation** market statistics solution, which includes data from almost 80 countries.

Experian is the trusted data partner to the auto industry

Market Position

Scale:
#1 or 2 in 4 of 5 Product Lines

+

Data Assets

Unique data assets:
Car, Consumer, and Credit

+

One Experian

Leverage:
CIS*, DA*, EMS*, Partner with ECS*

+

Expertise

Dedicated Vertical:
Proven Track Record 20+ years

Why we win!

*Notes: Consumer Information Services (CIS), Decision Analytics (DA), Experian Marketing Services (EMS), Experian Consumer Services (ECS).

Industry trends and related opportunities to leverage

Dealers/ Retailers	**High car prices/interest rates = Slow sales** Find in-market buyers. Identity, insight, target, activate, measure	**Online digital retail increases fraud** Preventing fraud with Fraud Protect
Lenders	**Online digital retail increases fraud** Preventing fraud with Hunter lender consortium	**Rising lending risk & delinquencies** Improve risk models with auto data in Ascend
Original Equipment Manufacturers	**Move to electric (EV) vehicles** Need for EV/battery data/stats, EV audiences	**Marketing increasing as car sales slow** Improve targeting with Insights and find more qualified leads

Key: Clients (purple), Trends (blue), Experian opportunities (pink)

Targeting

Targeting: our vision is to power data-driven advertising 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**.

Data | Activation | Analytics

Demographics | Geography | Shopping | Automotive

Client Example: Walmart+

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

Email | Mobile IDs | CTV* IDs | Postal Address

Client Example: COMCAST

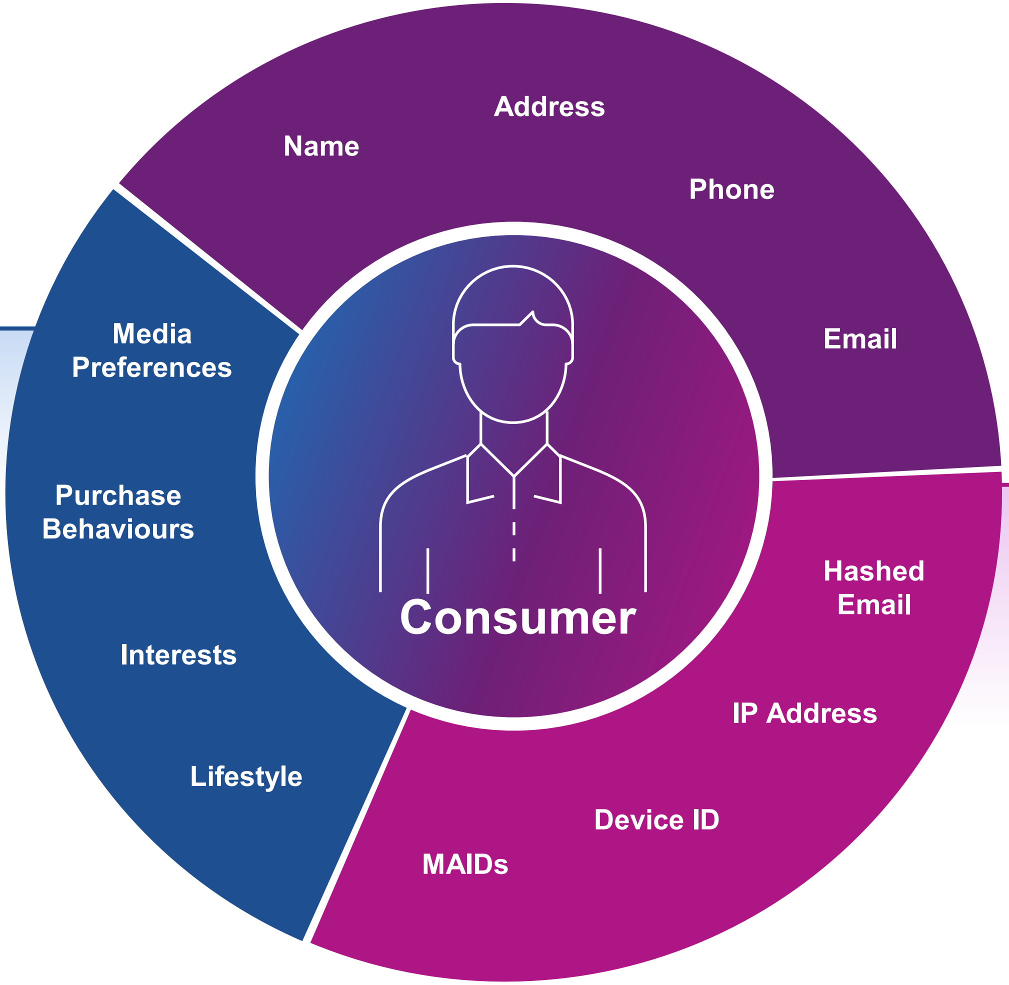
With Consumer Sync, Comcast is provided a complete view of their subscribers merging their offline and online interests/affinities. This unified view is then used to tailor and deliver meaningful ads and experiences.

*Connected television

Targeting has built upon its robust, quality offline data and identity leadership with digital identity capabilities

Consumer View

2,400+ attributes



Consumer Sync

250M consumers

126M households

represented by the LUID

2B devices

Consumer View and Consumer Sync stats represent US market only

Meeting the market need for effective digital solutions

experian

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

Value Chain

2022 TAM*
CAGR 2022-25

OFFLINE DATA-DRIVEN MARKETING

- **Marketers**
- **Data Sourcing** — experian Legacy Offering
- **Offline Identity** (Name, Address, Phone, email) — experian Legacy Offering
- **Data Distribution**
- **Offline Marketing Channels** (Mail, Cable TV)
- **Consumers**

$2.1bn
Low single-digit growth

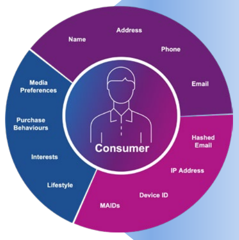
DIGITAL DATA-DRIVEN MARKETING

- **Marketers**
- **Data Sourcing** — experian Expanded offering
- **Digital Identity** (Anonymous identifiers, cookies, mobile IDs) — experian Expanded offering TAPAD
- **Digital Data Distribution** — experian In Process
- **Digital Media Platforms** (Websites, Apps, Streaming Connected TV)
- **Consumers**

$7.9bn
Mid-teens growth

*Target Addressable Market. Source: *Source: Proprietary research for Experian by Bain including insights from Forrester, eMarketer, Kantar and marketing participant interviews. 2023.

Why we win: our embedded identity creates a flywheel effect across all customer sets



- Robust data
- Precision identity
- Increased connectivity
- More usage
- Better results

MARKETERS	13 of 20 top advertisers in US
AGENCIES	4 of 5 holding companies
BUYING PLATFORMS	Integrations or availability in all platforms
SELLING PLATFORMS	Deep audience and identity integrations
PUBLISHERS	All linear, MVPDs, CTVs
COLLABORATION PLATFORMS	3 of 4 and first-to-market capabilities
MEASUREMENT	Both traditional and emerging

Health

Our four-pillar strategy

Strengthen our position in the historical core

Innovate in Revenue Cycle adjacency areas

Expand in our growth segments: Digital Front Door

Extend into additional end-market segments and solution areas

Our Purpose: To simplify healthcare

We automate and simplify healthcare

experian

We facilitate the flow of payments within the US$1.9tn US hospital and physician market

- **25+** years of healthcare experience
- **>60%** of all US hospitals use at least one Experian Health solution
- **3,900+** hospitals and **7,300+** medical & ancillary groups
- **8%** of Group revenue
- Our strategy focuses on strengthening our core, innovating, and expanding into new growth opportunities
- Significant market opportunity – TAM: **US$10bn**

Demand is growing rapidly…

Healthcare players – historically low penetration of automation

- Tight labour supply
- Razor thin and shrinking margins
- Provider scaling and consolidation
- Unbundling of services
- Tech adoption by competitors & insurers

Increasingly empowered consumers

- Unmet need for a seamless financial and administrative experience

…for our innovative data, software and analytics

Revenue Cycle Management

Digitisation of the patient journey

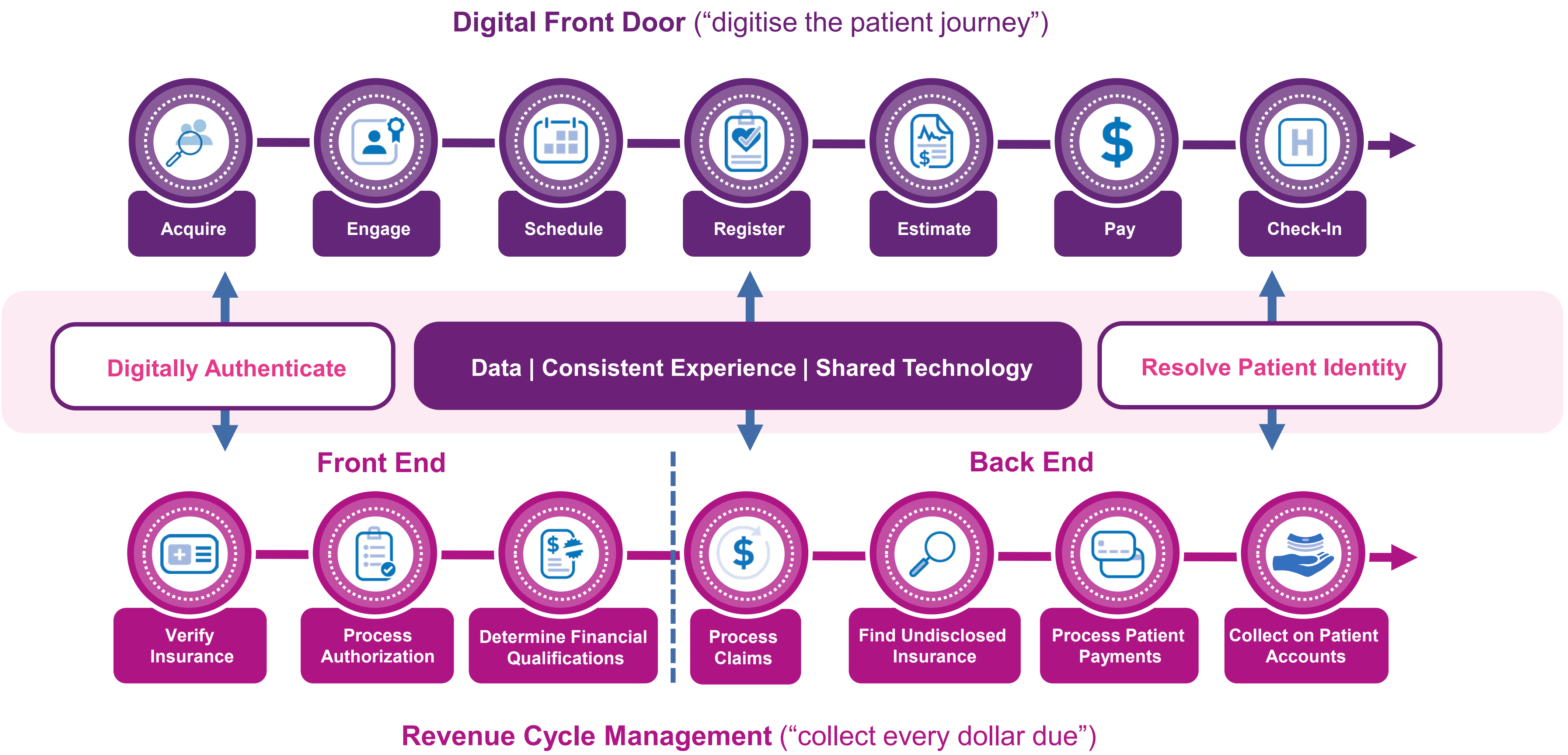
Our products touch every aspect of the healthcare journey

Healthcare journey	*Schedule visit and secure estimate*	*Register and check-in*	*Ensure care is authorised by payer*	*Treat, discharge, and dispense medications*	*Submit medical claims*	*Collect insurance and patient payments*

Product Suite

- Digital Front Door
- RCM – Patient Access
- RCM – Billing Office
- RCM – Collections
- Identity
- Data & Analytics

A comprehensive suite of solutions to reduce administrative complexity for clients and improve the patient experience



We are positioned to capitalise on secular trends

The Empowered Consumer

- Demand seamless, user-friendly, and personalised experience in how they consume healthcare services
- Increasing comfort sharing their health and wellness data

Unbundling of Services

- Care moves to cost-efficient and convenient settings (e.g., ambulatory, at-home, virtual, asynchronous models)
- Direct-to-consumer specialty care and wellness services gaining traction

Intelligent Automation

- Robotic Process Automation gains traction, reducing labour costs, driving operational efficiency
- Machine Learning / Artificial Intelligence improves administrative operations, clinical treatment

Interoperability and Transparency

- New price transparency rules require hospitals to post all negotiated prices
- Innovative models to enable patient data interoperability and care coordination

Experian Opportunities to Advance Healthcare

Digital Front Door

Segment Expansion Opportunities

Analytics and Automation Solutions

Digital Front Door and Patient Estimates

Brazil

Regulatory changes and other long-term trends create new opportunities

Once in a generation shift occurring in the data arena…

2018
Data Protection

2019
Positive Data Opt-Out

2020
Instant Payment (PIX)

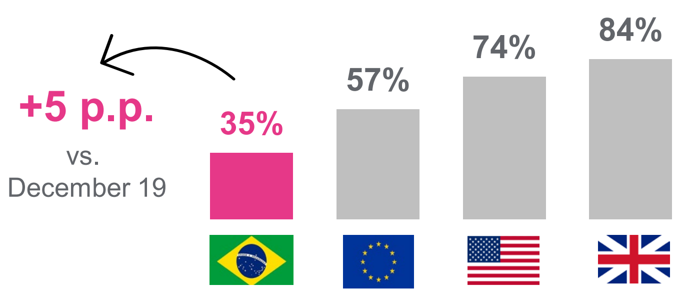
2021 - 2023
Open Banking

2021 - 2024
Open Receivables

2024 - future
DREX[1]

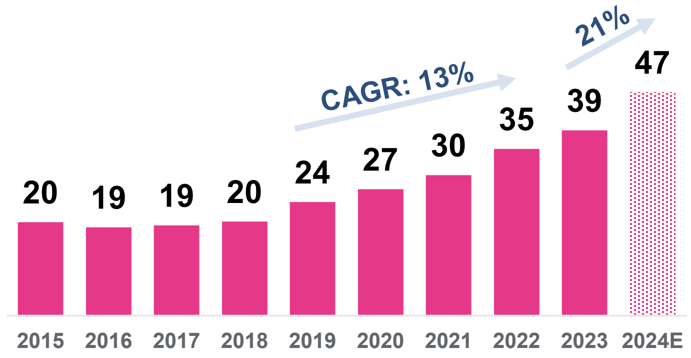
… benefiting credit penetration

Households Credit to GDP ratio (%)



Source: Trading Economics

Bank Tech Spend (BRL bn)



Source: Deloitte and FEBRABAN

… and creating unprecedented opportunities for Experian

Opportunities for Experian

Credit and analytics: increase market penetration and develop new solutions

SMBs: create a fully integrated services hub

IDF[2]: increase share of wallet in our client base

Agribusiness: explore sub-segments to scale the business

Receivables and CaaS[3]: enable new business models, generating incremental revenue streams to our clients

Verification Services: boost credit access through income verification

Consumer services: intensify engagement with our 90m+ consumer base

New avenues: adding new segments and solutions, going beyond traditional products

[1] Drex is the Brazilian Real in a digital format, to be issued exclusively on the digital platform operated by the Banco Central do Brasil (BCB). A central bank digital currency (CBDC).

[2] Identity and Fraud
[3] Credit-as-a-Service

Serasa Experian the only player positioned to capture the full potential of market trends in Brazil

experian

Solutions

The broadest integrated portfolio for the entire client's journey

- 500,000+ direct / indirect clients
- Constantly improving NPS
- Powerful Consumers' engagement in our app

Talent

One of the best companies to work

Great Place To Work
Melhores Empresas para Trabalhar Mulher – Great Place To Work Brasil 2021
EFY. Employers for Youth Brasil - 2022
LinkedIn TOP COMPANIES 2022 Brasil
top EMPLOYER BRASIL BRAZIL 2023 – CERTIFIED EXCELLENCE IN EMPLOYEE CONDITIONS

4.5/5.0 glassdoor

Innovation

Innovation is in our DNA

- Recognised as the most innovative company for two consecutive years
- 1000+ people in Technology & Data

Prêmio VALOR INOVAÇÃO Brasil 2024 – 10 ANOS
9ª Edição – PRÊMIO VALOR INOVAÇÃO BRASIL 2023

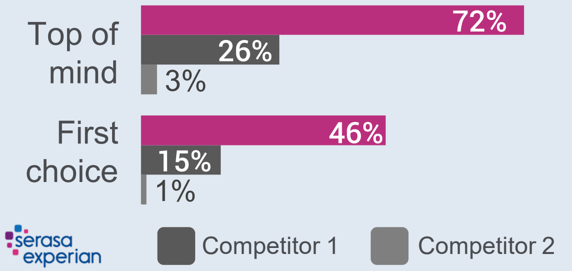
Data superiority

Leading data breadth and accuracy, combining high analytical capability

- New data available in **-30 days** for production
- **3m+** rural producers analysed by our Agri Score, and **~600m** hectares under ESG monitoring
- **6.5m+** daily B2B and B2C credit reports

Brand Awareness

Top-of-mind brand, far ahead of the competition

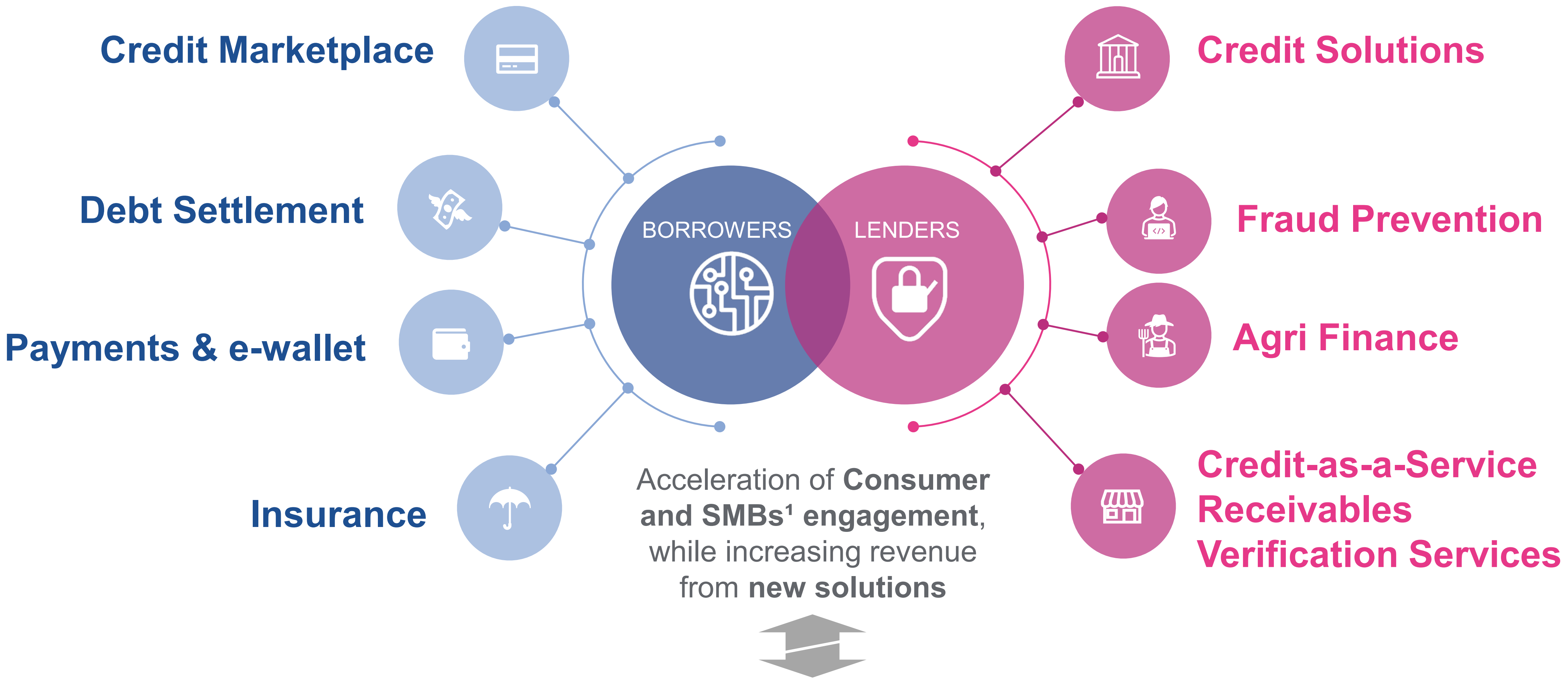


Technology

Focus on productivity, modernization and automation for our products

- Lead time improvement: **from 130 to 35 days** on score model implementation
- Deployment frequency increased by **61%**

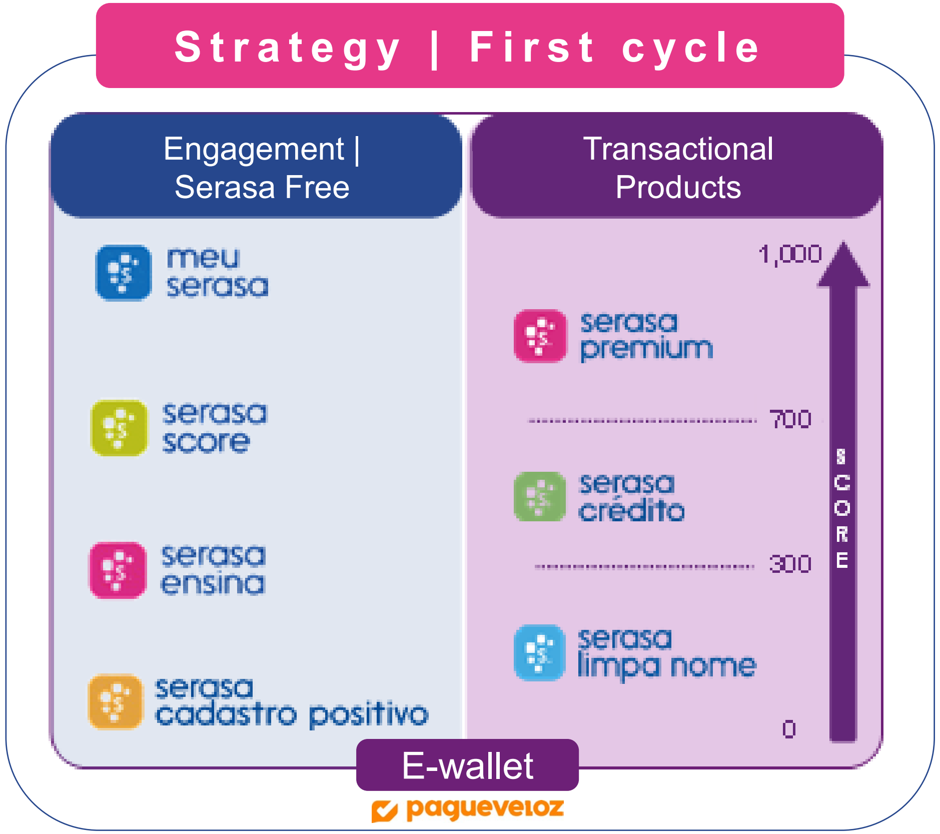
We continue evolving our ecosystem and capabilities, capturing unique data sets and generating new business opportunities



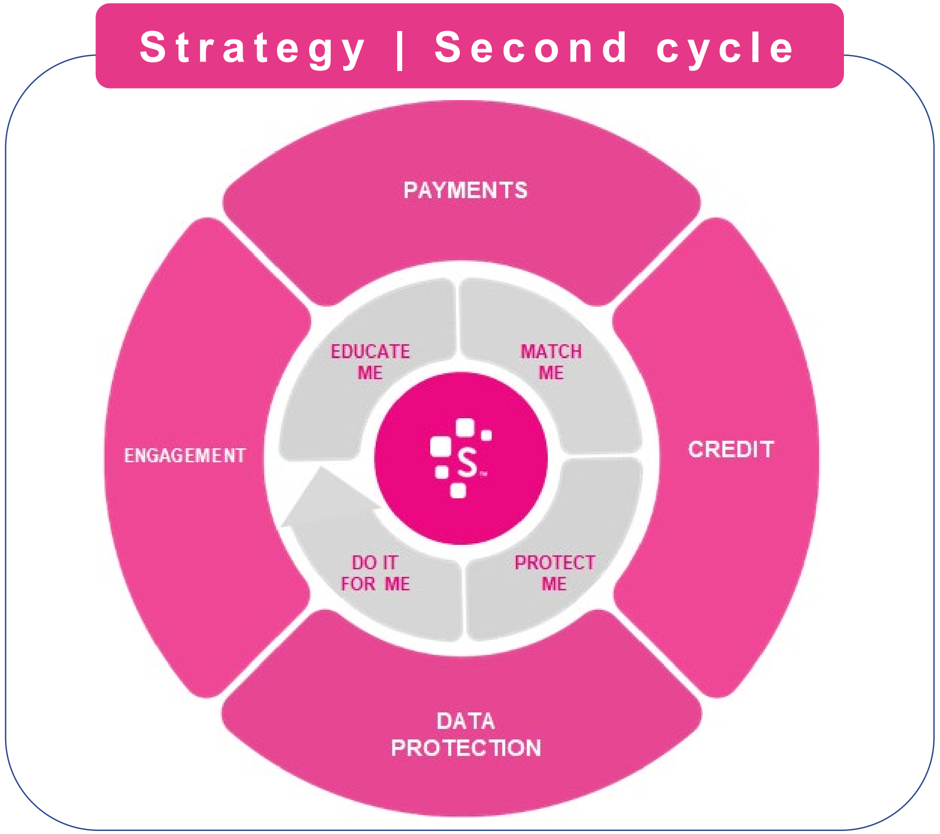
Capturing new **data sets** and continuously improving our **analytical skills** to create new solutions and access new value pools

Consumer | Our business is evolving to offer more services within a connected journey, making Serasa indispensable to Brazilians

Consumer's Financial Life Timeline



From vertical to horizontal



+90m app users

5th most downloaded app

-12% no interaction

+33% interacting with 2 products

+140% interacting with 3 products

experian

Environmental, Social and Governance (ESG)

ESG highlights – strong progress

- New Positive Social Impact framework announced, to measure the impact our products have helping people thrive on their financial health journey
- Over 16 million US consumers now connected to Experian Boost or personal financial management tools
- Certified as Great Place to Work in 24 countries, 83% employee engagement (+1% year-on-year)
- Board is 45% women and includes two ethnically diverse members
- Progress towards carbon neutral; scope 1 and 2 emissions -27% in FY24 and -75% since 2019 base year. New scope 3 science based target. Rolling out Sustainability Commitment with suppliers.

Helping people thrive on their financial health journey

Treating data with respect

Inspiring and supporting our people	Working with integrity	Protecting the environment

TIME WORLD'S MOST SUSTAINABLE COMPANIES statista 2024

FORTUNE AMERICA's MOST INNOVATIVE COMPANIES 2023 statista

FORTUNE 100 BEST COMPANIES TO WORK FOR 2024

FORTUNE CHANGE THE WORLD 2021

World Changing Ideas

BIG INNOVATION 20 24

Great Place To Work®

Experian Top 100 Globally for gender equality in 2024 EQUILEAP

HUMAN RIGHTS CAMPAIGN FOUNDATION EQUALITY 100 2023 2024 Leader in LGBTQ+ Workplace Inclusion

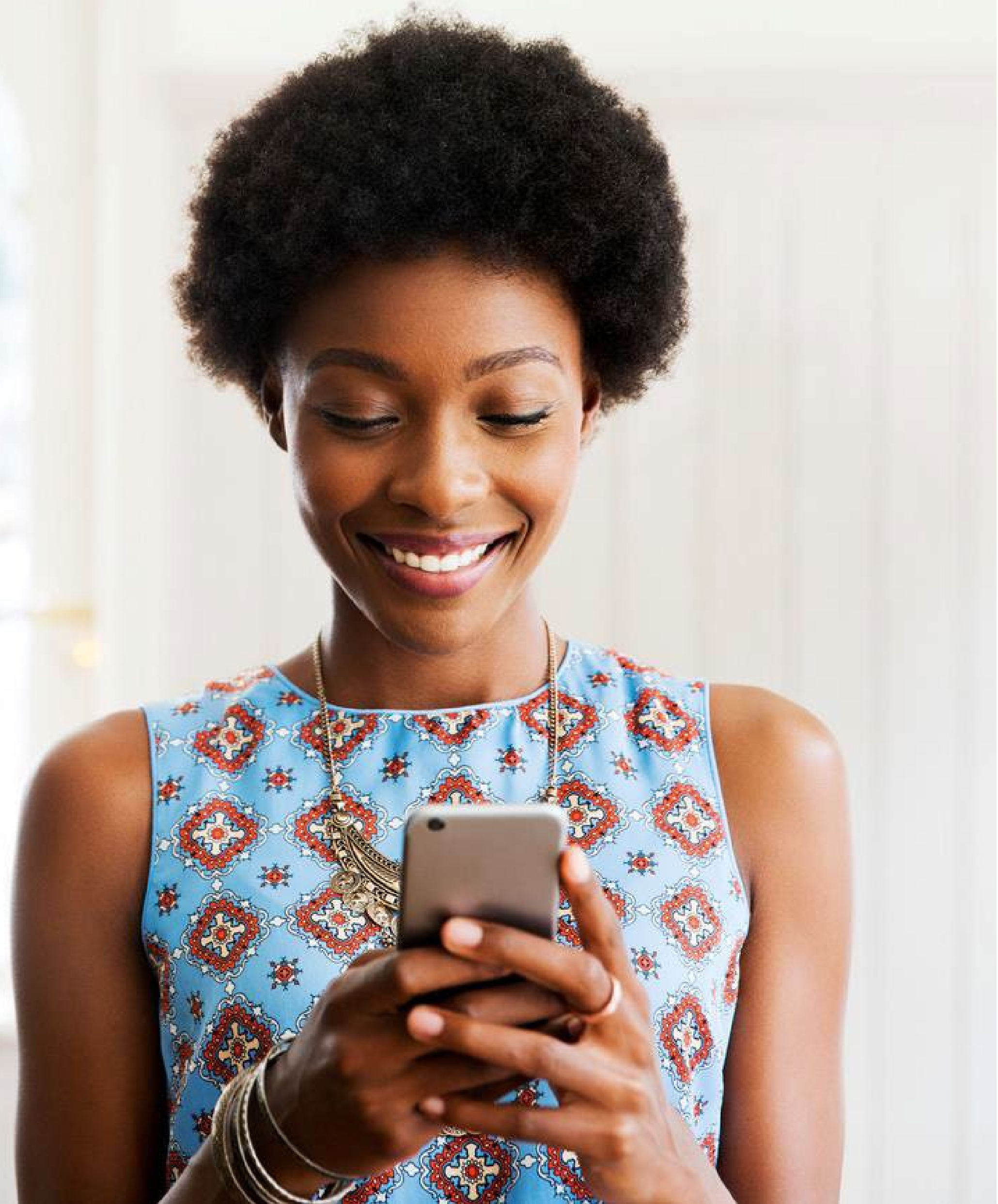
FT FINANCIAL TIMES statista CLIMATE LEADERS 2024

For further info see the ESG Presentation

Improving Financial Health – the investment case

How does Improving Financial Health for all support long-term revenue growth and the success of our business?

- **Financial inclusion grows our total addressable markets by creating millions of potential new consumers for us and our clients around the world**
  - Experian Go has the opportunity to help 28m US consumers who are credit invisible establish a credit report and become visible to lenders
  - More inclusive scores like Lift Premium enable US lenders to score 21m conventionally unscoreable people, and lift 6m from subprime to mainstream rates
- **Generates new revenue streams**
  - For example, our Limpa Nome debt renegotiation product significantly contributes to Brazil Consumer Services revenue
- **Drives innovation**
  - Ground-breaking core products like Experian Boost, pioneering Social Innovation products like Prove-ID, and in our annual global hackathons
- **Being a purpose-driven business attracts & retains talent, and motivates employees**
  - 89% of our employees are proud to tell others that they work at Experian
- **Enhances our reputation and strengthens stakeholder relationships**
  - Consumers, clients, employees, investors, regulators and governments



Improving Financial Health – at the heart of our purpose

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

www.experianplc.com/responsibility/improving-financial-health

ESG highlights

Social

Supporting UN SDGs	**1.4, 8.10, 9.3**
People using our platforms for free education, access to products & services[2]	**190m+**
Connections with people via United for Financial Health since launch	**146m**
Revenue from Social Innovation products in FY24	**$114m**
Debt renegotiated via Limpa Nome	**$14.5bn**
Unbanked people who could benefit through alternative data sources and Experian technology platforms	**1.4bn**

Data security and privacy is **a top priority**

Robust security controls based on **ISO 27001**

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	**83%**
Glassdoor rating[3]	**4.3**
Three-year gender diversity targets set	**Yes**
Voluntary employee attrition	**7.9%**
Diversity and inclusion employee groups	**16**

Environment

Committed to become carbon neutral by	**2030**
Science-based target approved by SBTi	**Yes**
CDP Climate Change score (2023)	**A-**
CDP Supplier Engagement Rating (2023)	**A**
Scope 1 & 2 emissions since 2019[4]	**-75%**
% FY24 scope 1 & 2 emissions offset	**80%**
Electricity from renewable sources H1 FY25	**84%**

Governance

Independent Board members[5,6]	**73%**
Female Board members[6]	**45%**
Ethnically diverse Board members[7]	**2**
Independence[6] of Audit and Remuneration committees	**100%**
Clear division of responsibilities between the Chairman and CEO	**Yes**
Independent external evaluation of the Board's performance[8]	**Yes**
Executive remuneration linked to Group performance	**Yes**
Voting rights for shareholders	**Equal**

A constituent member of FTSE4Good index since 2012

FTSE4Good

1. FY24 data unless specified 2. As at H1 FY25 3. As at 31 March 2024 4. Using Market-based scope 2 emissions 5. Since 31 March 2023
6. Includes Board Chairman (independent on appointment) 7. Meeting Parker Review definition 8. Occurs every 3 years, most recent was FY23

Appendix

North America

Six months ended 30 September US$m	2024	2023	Total growth	Organic growth
Data	1,191	1,101	8%	8%
Decisioning	465	427	9%	7%
Business-to-Business	**1,656**	**1,528**	**8%**	**8%**
Consumer Services	**810**	**760**	**7%**	**7%**
Total revenue	**2,466**	**2,288**	**8%**	**7%**
Benchmark EBIT – ongoing activities	**850**	**775**	**10%**	
Benchmark EBIT margin	**34.5%**	**33.9%**		

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

Latin America

Six months ended 30 September US$m	2024	2023	Total growth	Organic growth
Data	294	312	2%	-
Decisioning	101	97	12%	9%
Business-to-Business	**395**	**409**	**4%**	**2%**
Consumer Services	**117**	**97**	**32%**	**27%**
Total revenue	**512**	**506**	**10%**	**7%**
Benchmark EBIT – ongoing activities	**144**	**140**	**13%**	
Benchmark EBIT margin	**28.1%**	**27.7%**		

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

UK and Ireland

Six months ended 30 September US$m	2024	2023	Total growth	Organic growth
Data	204	199	1%	1%
Decisioning	116	110	3%	1%
Business-to-Business	**320**	**309**	**2%**	**1%**
Consumer Services	**93**	**86**	**6%**	**6%**
Total revenue	**413**	**395**	**3%**	**2%**
Benchmark EBIT – ongoing activities	**78**	**77**	**(1)%**	
Benchmark EBIT margin	**18.9%**	**19.5%**		

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

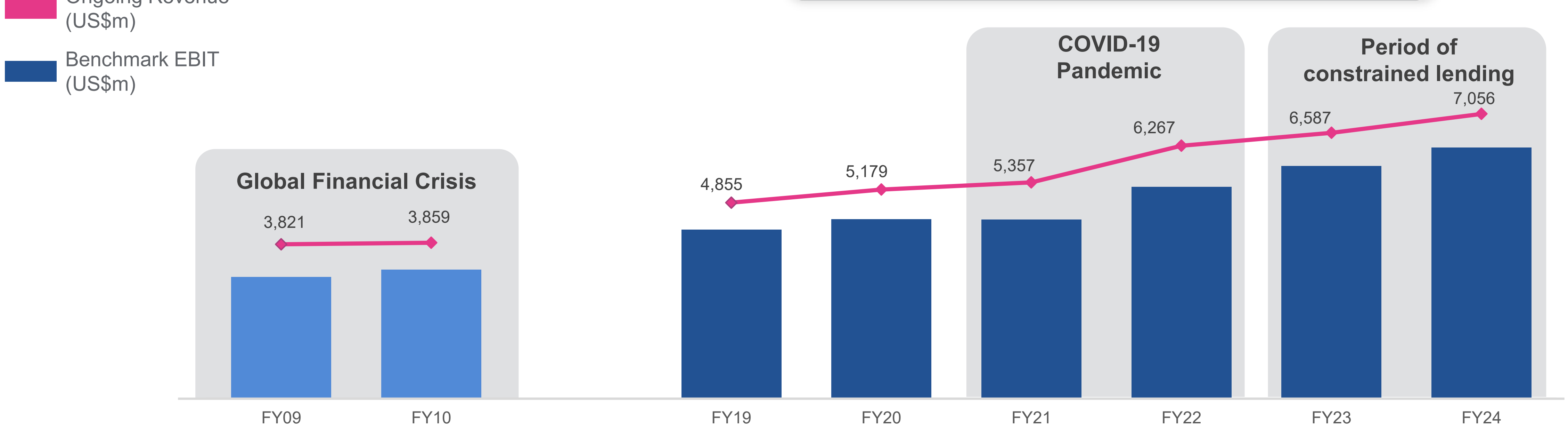
EMEA and Asia Pacific

Six months ended 30 September US$m	2024	2023	Total growth	Organic growth
Data	156	147	5%	5%
Decisioning	70	63	14%	13%
Total revenue	**226**	**210**	**8%**	**7%**
Benchmark EBIT – ongoing activities	**1**	**4**	**(88)%**	
Benchmark EBIT margin	**0.4%**	**1.9%**		

Resilience and strategy execution through cycles
Strong CAGR since FY19

Five-year CAGR since FY19:

Revenue **+8%**
Benchmark EBIT **+8%**
Operating cashflow **+8%**
Benchmark EPS **+8%**



	FY09	FY10	FY19	FY20	FY21	FY22	FY23	FY24
Organic revenue growth	3%	2%	9%	8%	4%	12%	7%	6%
Benchmark EBIT margin	23.3%	24.4%	26.9%	26.8%	25.9%	26.2%	27.4%	27.6%
Benchmark EPS USc	62.3	67.1	98.0	103.0	103.1	124.5	135.1	145.5

Revenue, EBIT and margins at actual rates, organic revenue growth at constant rates. Global ongoing activities revenue and Benchmark EBIT only.
Excluding growth rates, FY09 to FY24 revenue, Benchmark EBIT may have been adjusted to exclude various exited business activities and discontinued operations. Growth rates are not restated.
Source: Experian's Annual Reports from FY09 to FY24 (see https://www.experianplc.com/investors/results-reports-presentations/results-presentations)

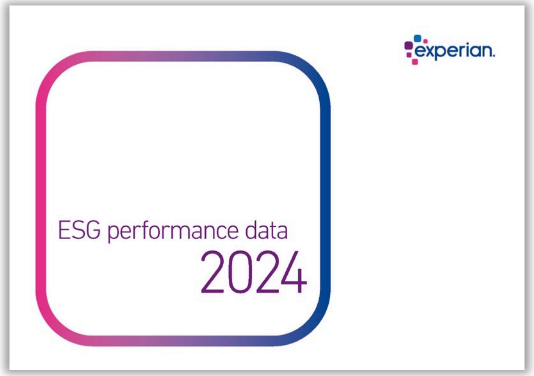
Experian reporting

ESG Presentation

Annual Report

The Power of YOU Report

Tax Report



ESG Performance Data

IR contacts, calendar, and ADRs

IR contact details

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Calendar

15 January 2025	Q3 trading update, FY25
14 May 2025	Full year results, FY25
16 July 2025	AGM (provisional)

Experian American Depositary Receipt (ADR) programme

ADR shareholder enquiries:

Shareowner Services
JP Morgan Chase Bank, NA
PO Box 64504
St Paul
MN55164-0504
United States
Call + 1 651 453 2128
Or from US: 1 800 990 1135
Contact us
www.adr.com

Experian ADRs trade on the OTCQX:

Symbol	EXPGY
CUSIP	30215C101
Ratio	1 ADR : 1 ORD
Country	United Kingdom
Effective Date	11 October 2006
Underlying SEDOL	B19NLV4
Underlying ISIN	GB00B19NLV48
US ISIN	US30215C1018
Depositary	JP Morgan Chase Bank (Sponsored)

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