



Investor Relations Presentation

May – June 2025

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Get access to more IR resources



Watch our video product demos



[Ascend Platform](#)



[NA Insurance Marketplace](#)



[NA Automotive](#)

Learn more insights from our IR events



[Barclays Global Credit Bureau Forum 2024](#)



[RBC 2024 TIMT Conference](#)



[Jefferies | Experian - New Verticals - North America Autos and Health](#)

Learn more about our business



[Business overview](#)

- Data and Technology
- Health
- Automotive
- Brazil
- Marketing Services
- US Consumer Services

Our sustainability progress



[Sustainability investor presentation](#)

Our reporting



[Annual Report 2024](#)



Introducing Experian

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Experian today has moved far beyond its roots as a credit bureau. We have evolved into a global data, analytics and software company, solving complex problems across financial services, healthcare, automotive, marketing and beyond.

We help businesses redefine how lending works, spot fraud patterns others can't see, make healthcare payments simpler, and connect marketers with the right audiences in smarter, more effective ways.

At the same time, we are becoming an indispensable financial partner for consumers, helping millions of people take control of their financial lives, save time, unlock better outcomes, and achieve goals that once felt out of reach.

This is what 'powering opportunities' looks like. New products. Smarter platforms. Real-time decisions. And a relentless focus on people – not just data. Innovation drives us forward, and it's the reason we are excited about what comes next.

Brian Cassin
Chief Executive Officer

Quick glance

36bn market cap ² FTSE top 25 ²	23k employees 32 countries
US\$7.5bn revenue	US\$2.1bn Benchmark EBIT
US\$2.0bn cash flow ³ 97% conversion ³	17% ROCE

Strategic progress

 Consumer platform expands
>200m free members

New products and scaling initiatives
contribute more to our growth

Insurance
Marketplace 

Health 



Ascend
Platform



Fraud platform
in Brazil



Experian
Verify



Experian
Activate



Aperture

Recent acquisitions

 audigent

 illion



ClearSale



neuroID

Operational highlights



Cloud transformation – on-track
to achieve target of >85% in the
cloud in NA⁴ (ex Health) and Brazil
by end FY26

Customer service enhancement

NPS 
Net Promoter Score

Client NPS has increased
for **7** years running⁵

Multiple awards and recognition

Certified as **#14** in
World's Best Workplaces



Award-winning
GenAI capabilities⁶

1 All metrics unless otherwise stated are for the year ended 31 March 2025

2 As at 15 May 2025

3 Benchmark operating cash flow, conversion of Benchmark EBIT into Benchmark operating cash flow

4 North America

5 Net Promoter Score

6 Generative artificial intelligence

Diversified business portfolio

- High proportion of **recurring revenue** from products embedded in clients' core operations
- Broad **diversification** across industries, geographies, and client needs
- **Reduced dependency** on any single market or sector
- Proven **resilience** through economic downturns and market volatility

Healthy growth momentum

- Ongoing **investment** in data, innovation, technology, and talent
- **Scalable platforms** integrate data, analytics, and software into client workflows
- Expanding **membership services** to over 200 million¹ of people globally
- Continual **innovation** to meet emerging client and consumer needs

Strong commitment to sustainability

- Promoting **financial inclusion** and long-term **social impact**
- Unlocking **new revenue streams** and global market opportunities
- Purpose-driven culture enhances talent retention and stakeholder trust

Proven track record and strong financial position

- High **recurring revenue** and **strong cash flow** generation
- **Low capital intensity** business model
- **Balanced approach** to organic growth, strategic investments, and shareholder returns
- **Solid balance sheet** with net debt to EBITDA at 1.8x¹



Business-to-Business (B2B)

Our services

How we help

Financial Services
US\$3.9bn

- Credit
- Fraud prevention
- Identity
- Verification Services

We empower businesses to make faster, smarter decisions by transforming complex data into actionable insights. 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;
- simplify administrative process, and
- better understand their markets and allocate resources.

Businesses rely on our valuable data and powerful analytics to make smarter decisions and to mitigate risk.

Verticals
US\$1.5bn

- Health
- Marketing Services
- Automotive
- Augmented data quality

Business-to-Consumer (B2C)

Consumer Services
US\$2.1bn

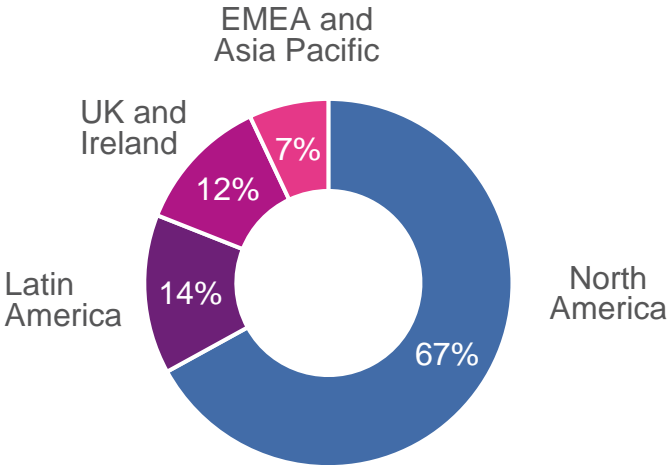
- Over 200¹ million consumers on our free finance platform
- Credit visibility, improvement and monitoring for consumers
- Credit and insurance marketplaces
- Identity theft protection services
- Affinity (white label) credit and identity monitoring services

We help people and families to:

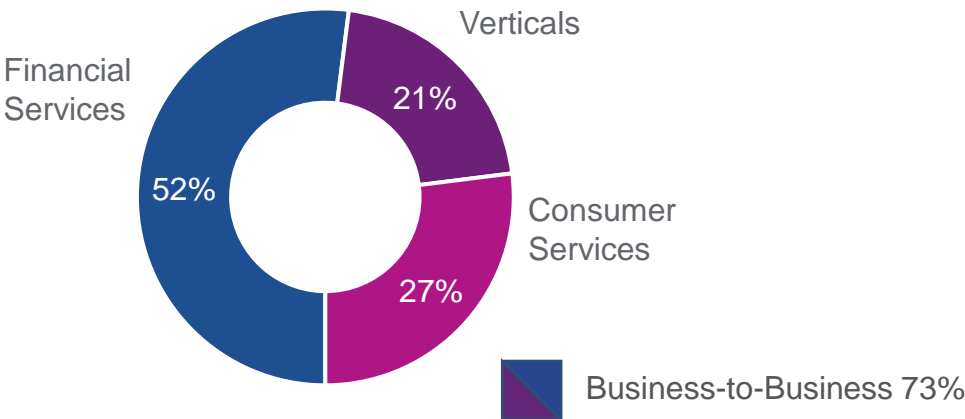
- gain access to credit;
- take control of their financial health and achieve their financial goals;
- better protect against fraud and identity theft; and
- save money through our Marketplace offers.

Empower people to unlock opportunities and transform their lives

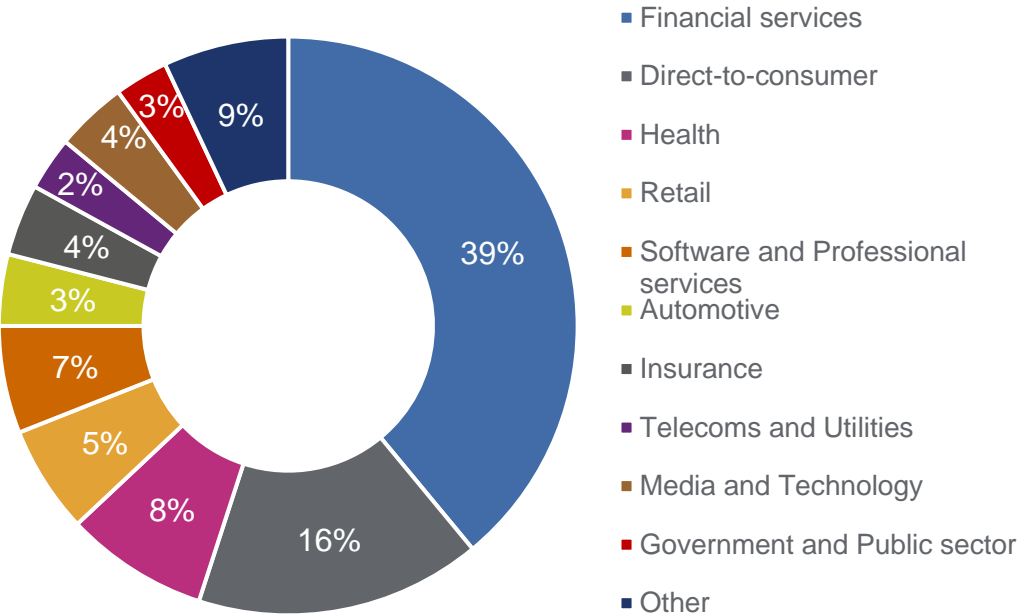
By region



By business activity

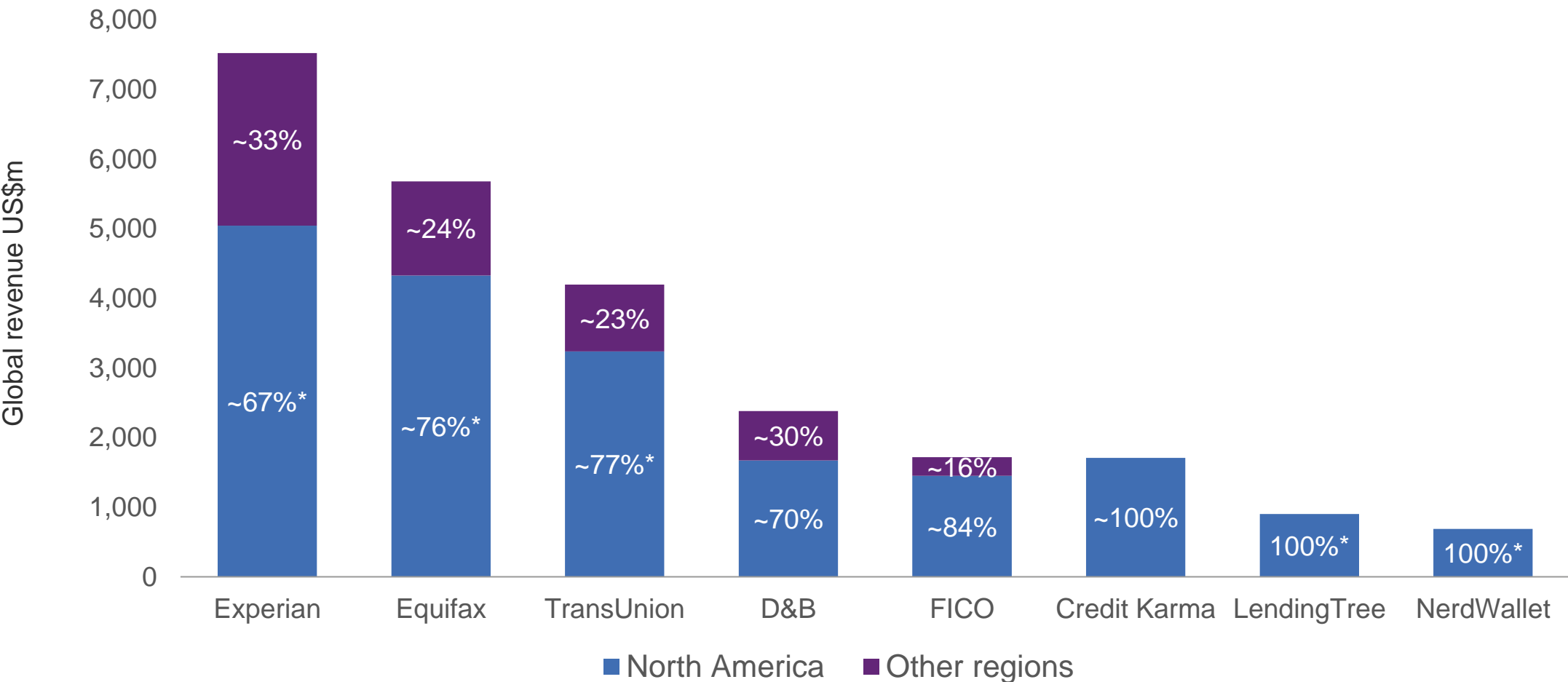


By customer



Diverse portfolio by region, business activity and customer

Market leader with unparalleled global reach and range



1 Year ended 31 March 2025.

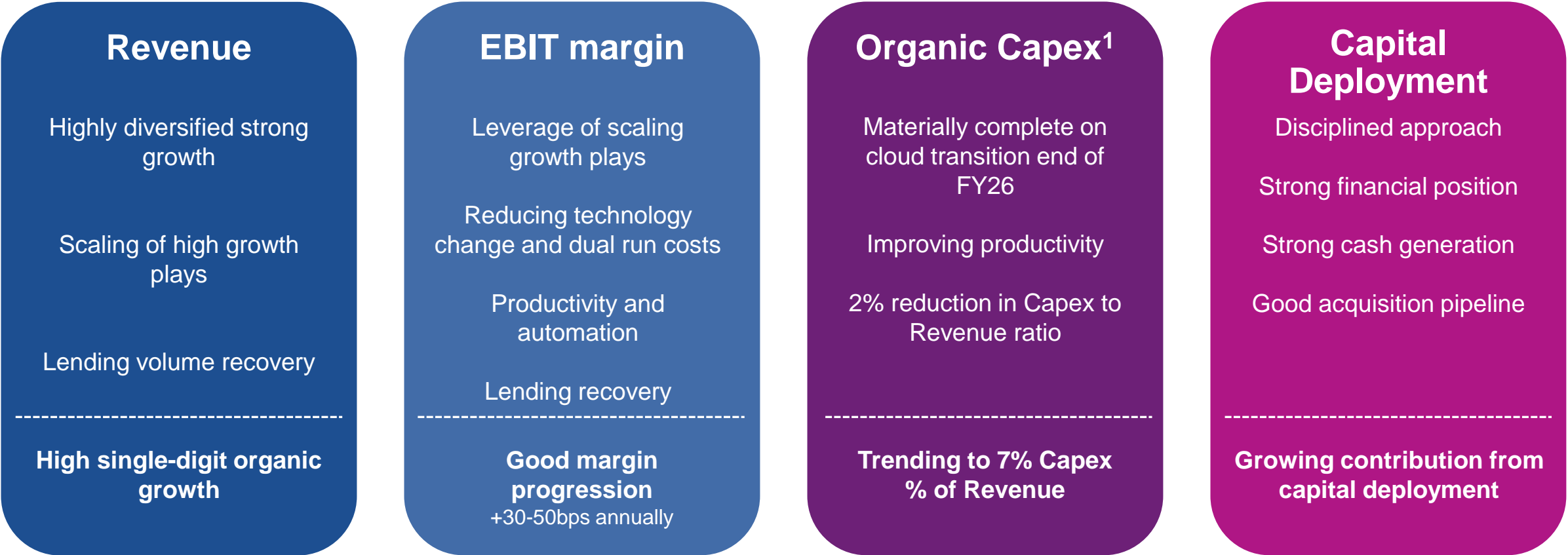
2 Year ended 31 December 2024.

3 Year ended 30 September 2024. 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.

Our Medium-Term Framework

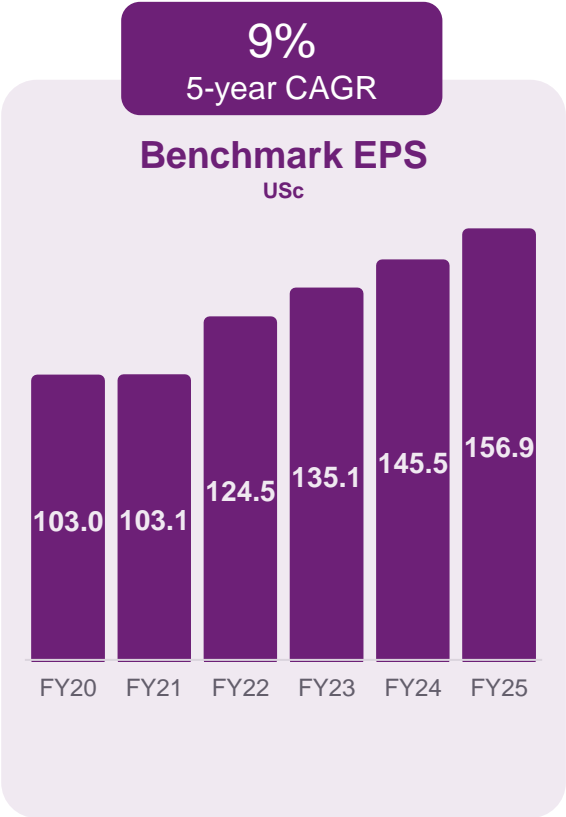
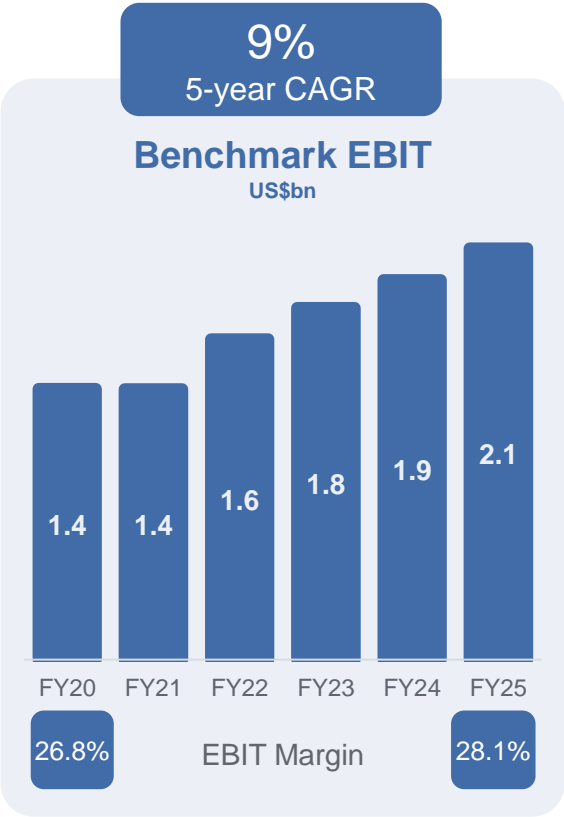
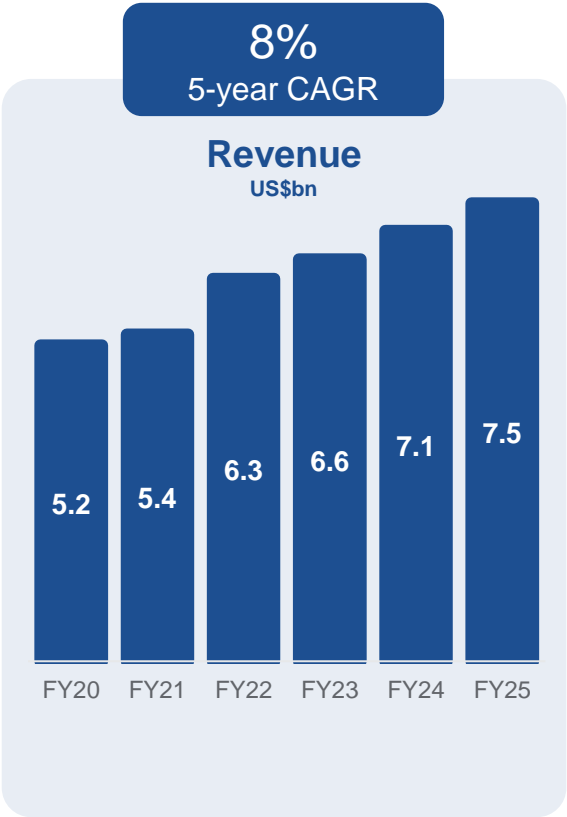


FY25 Performance



1 Capex = Capital Expenditure
2 Return on Capital Employed
3 Investments relate to M&A \$1,244m and Capital Expenditure \$651m

Strong growth delivery



Numbers as reported at actual FX rates.
5-year CAGR with FY20 as base year.
Benchmark EBIT is for Ongoing Activities

FY25 extends our long track record of growth and resilience



■ Ongoing Revenue (US\$m)
■ Benchmark EBIT (US\$m)

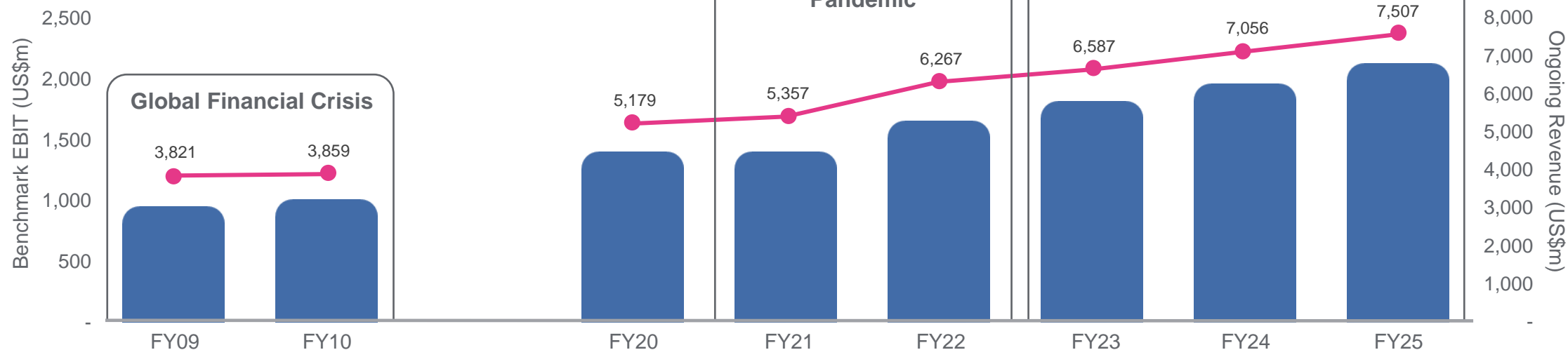
Five-year CAGR since FY20:

Revenue
+8%

Benchmark EBIT
+9%

Benchmark EPS
+9%

Operating cashflow
+11%



Organic revenue growth

3%

2%

8%

4%

12%

7%

6%

7%

Benchmark EBIT margin

23.3%

24.4%

26.8%

25.9%

26.2%

27.4%

27.6%

28.1%

Benchmark EPS USc

62.3

67.1

103.0

103.1

124.5

135.1

145.5

156.9

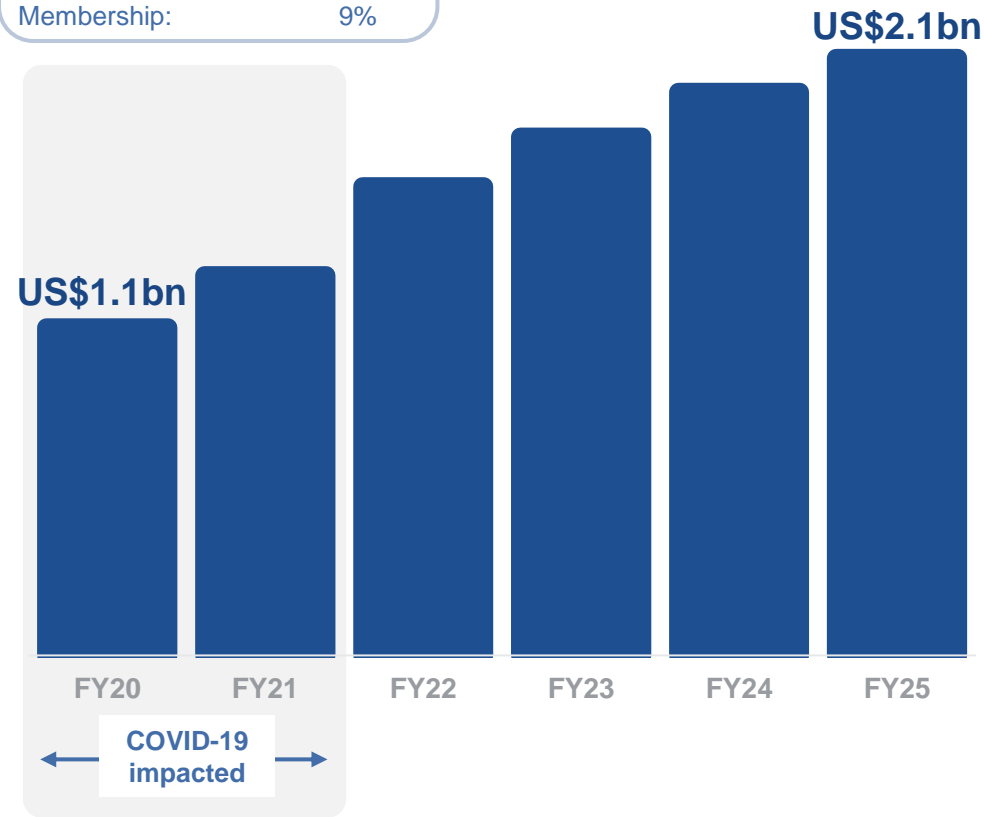
Revenue, EBIT and margins at actual rates, organic revenue growth at constant rates. Global ongoing activities revenue and Benchmark EBIT only. Excluding growth rates, FY09 to FY24 revenue, Benchmark EBIT may have been adjusted to exclude various exited business activities and discontinued operations.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

Consumer Services performance

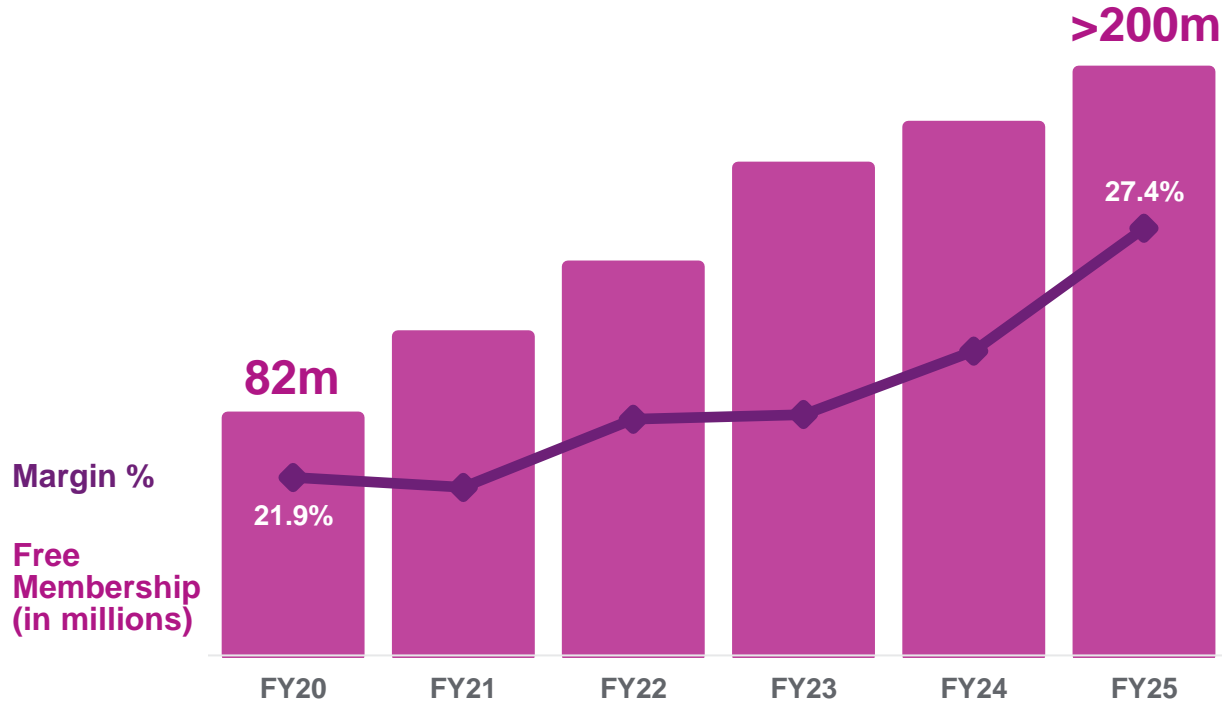


Revenue

FY20-25	CAGR
Consumer Services:	13%
Marketplace:	30%
Membership:	9%



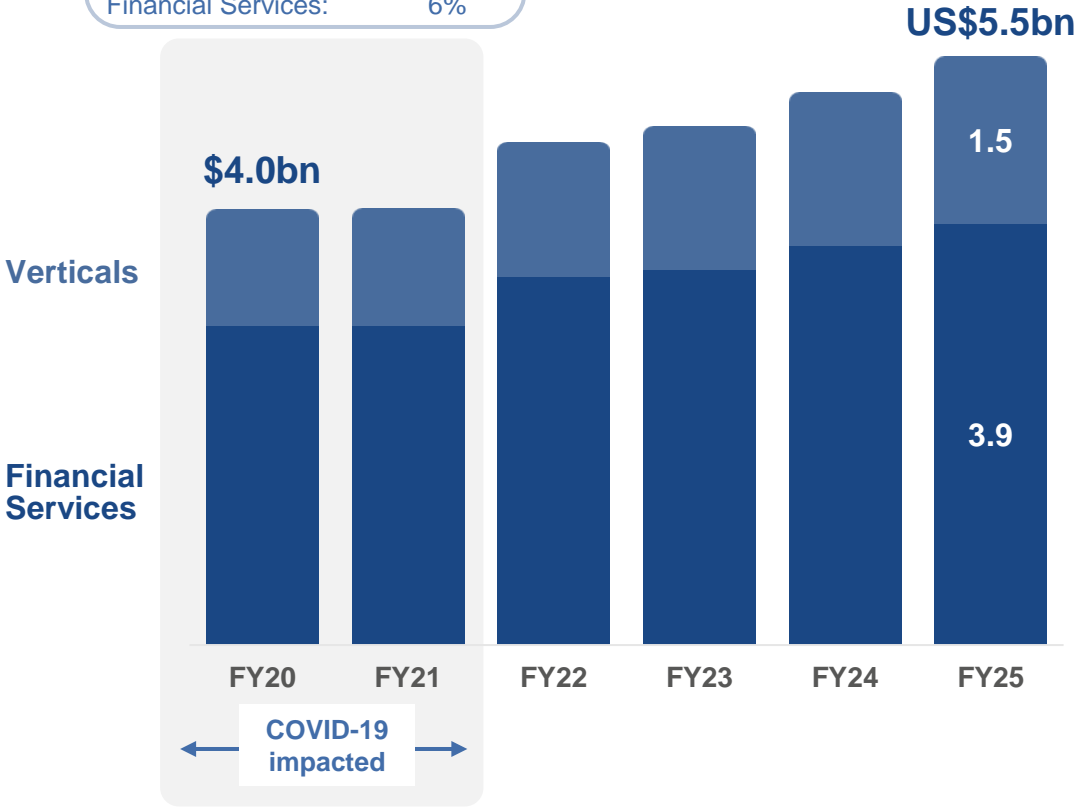
Free Membership and EBIT Margin %



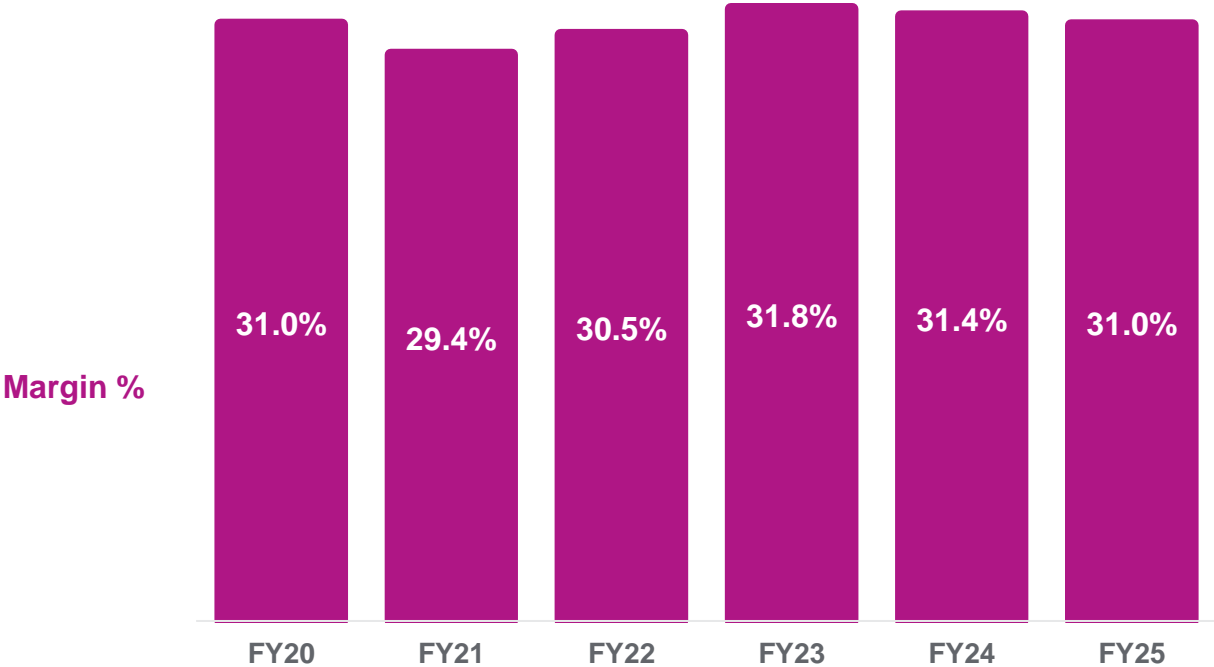
Consumer services nominal figures in \$bn and EBIT margin as reported at actual rates.
FY20 Revenue and EBIT margin on a restated basis per the FY21 Financial Statements.
5-year CAGR with FY20 as reported as a base year.

Revenue

FY20-25 CAGR	CAGR
B2B	6%
Verticals:	8%
Financial Services:	6%



EBIT Margin

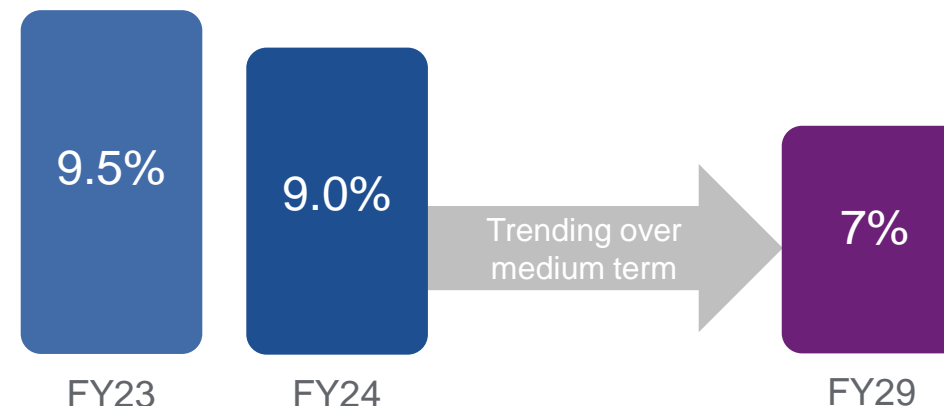


B2B nominal figures in \$m and EBIT Margin as reported at actual rates.
FY20 Revenue and EBIT margin on a restated basis per the FY21 Financial Statements.
5-year CAGR with FY20 as reported as a base year.
Verticals includes Marketing Services, Automotive and Health.

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.



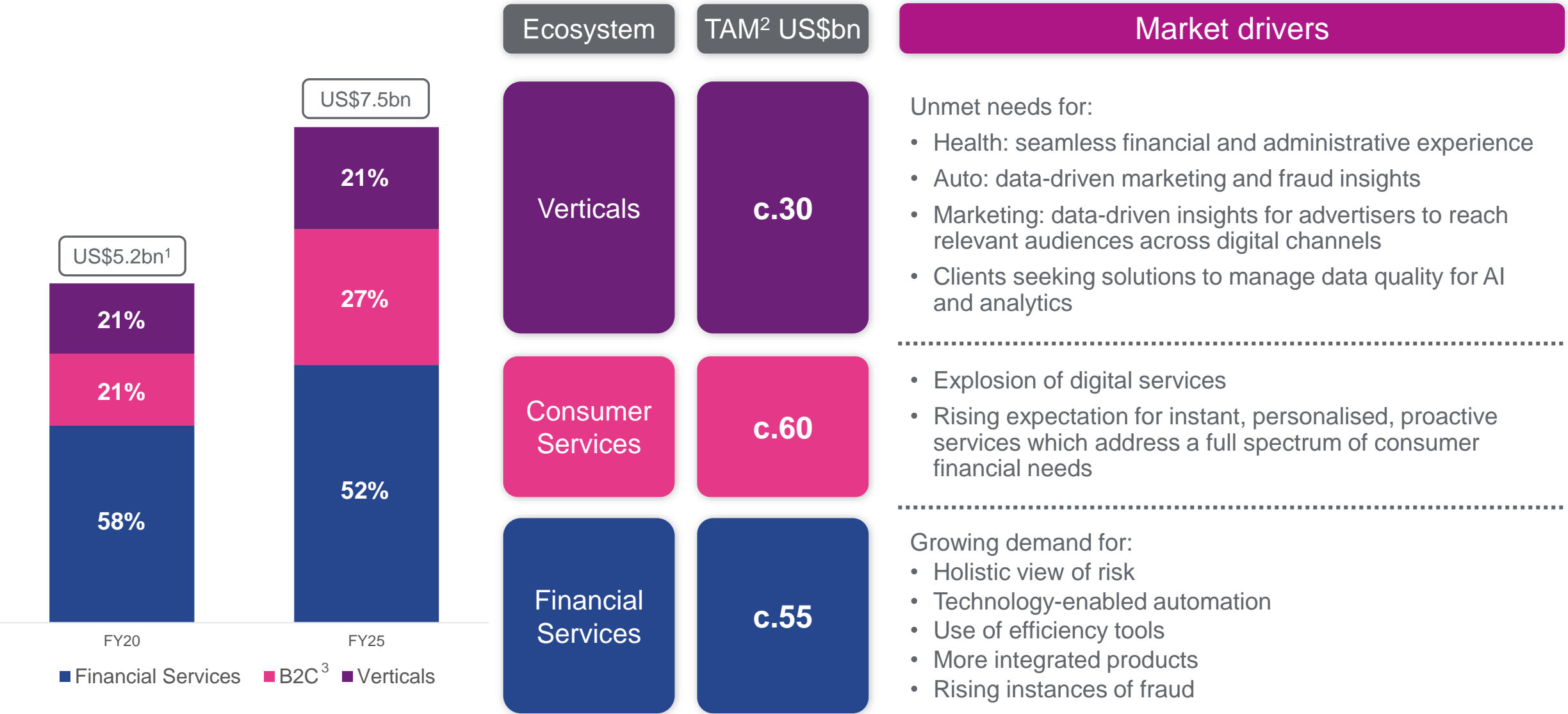
Our strategy

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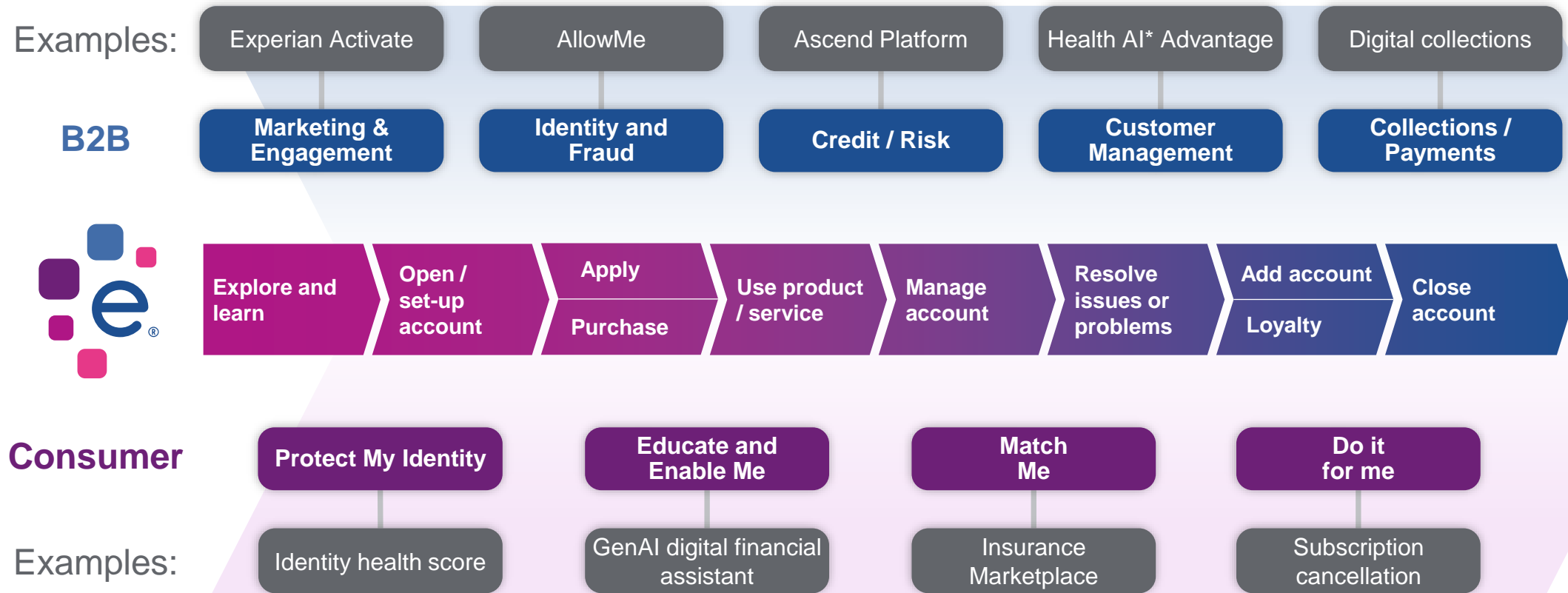


We have successfully expanded into new value pools and continue to address material growth opportunities



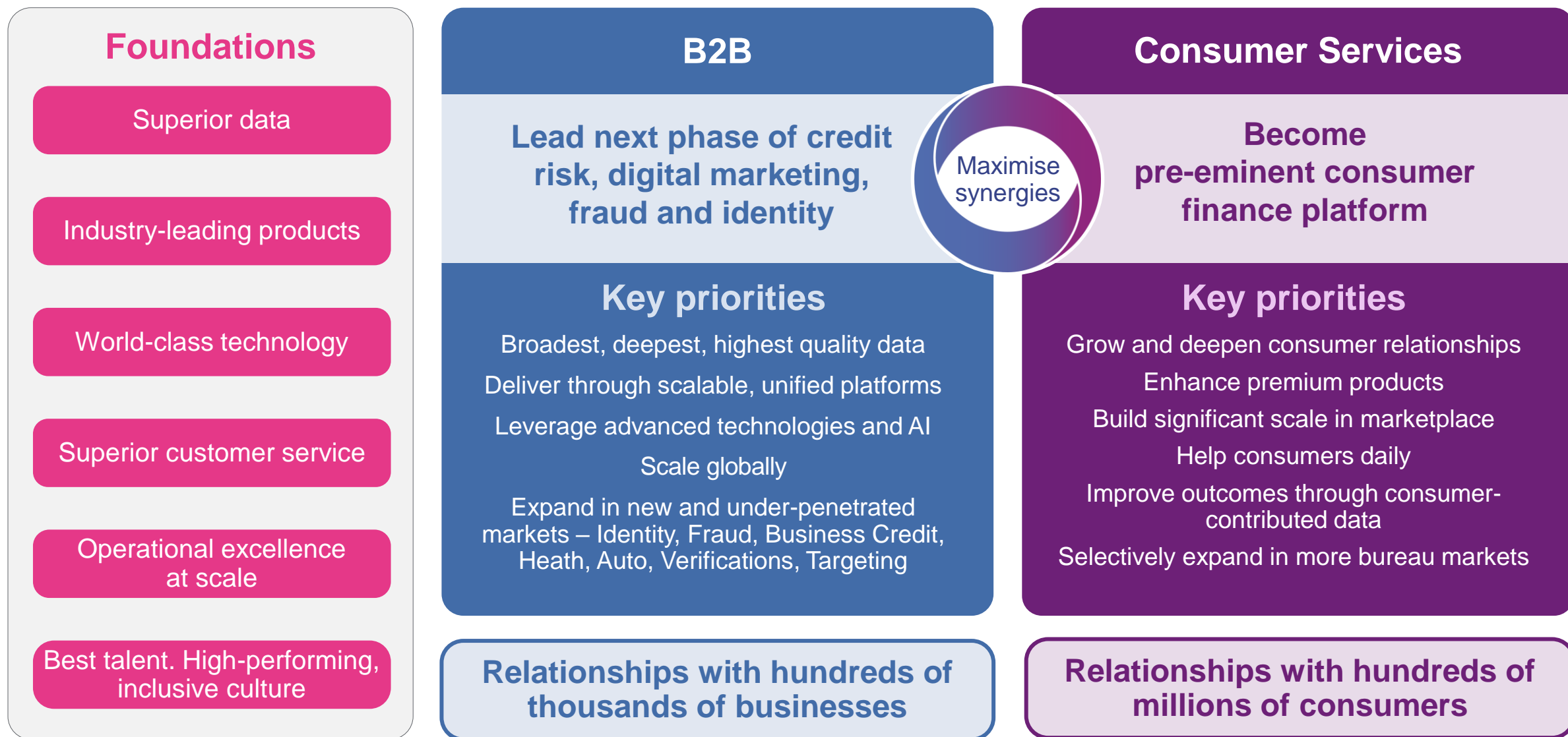
1 Experian Group revenue
2 Total addressable market
3 B2C = Experian Consumer Services

With data as our core asset, we continue to extend across the value chain 



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

Our strategic framework sets our goals. We apply it consistently to drive competitive differentiation and to extract synergies



Our goals

Scale our market positions

Grow our comprehensive data and analytics

Lead in consumer contributed data

Transition to cloud-based platforms

Extend fraud prevention capabilities

Broaden recurring subscription-based model

- **Data** – NA new BNPL¹ furnishers. Verifications NA 62m records; leading position in UK income verification; acquired SalaryFits as a building block in Brazil
- **Analytics** – NA new Cashflow attributes and scores – Open banking solution to complete view of borrower behaviour
- **Ascend Platform** – NA record year for Sandbox wins. Ascend Marketing acceleration. UK client go-lives. Governance Manager module launches. Embedded GenAI. Over 2,000 client solutions² provisioned
- **Fraud & identity management** – enhanced capabilities. First wins for Fraud Sandbox. NeuroID incorporated onto platform. Extended our Brazilian footprint into transactional fraud

Redefining risk management:
Driving growth in financial services through credit, fraud and compliance convergence

¹ Buy now, pay later

² Client solutions refer to any client specific instance of a product provisioned on the Ascend Platform.

Strategic accomplishments: B2B, Verticals

Our Verticals account for over one-fifth of Group revenue



Our goals

Scale and establish leading positions across our vertical businesses

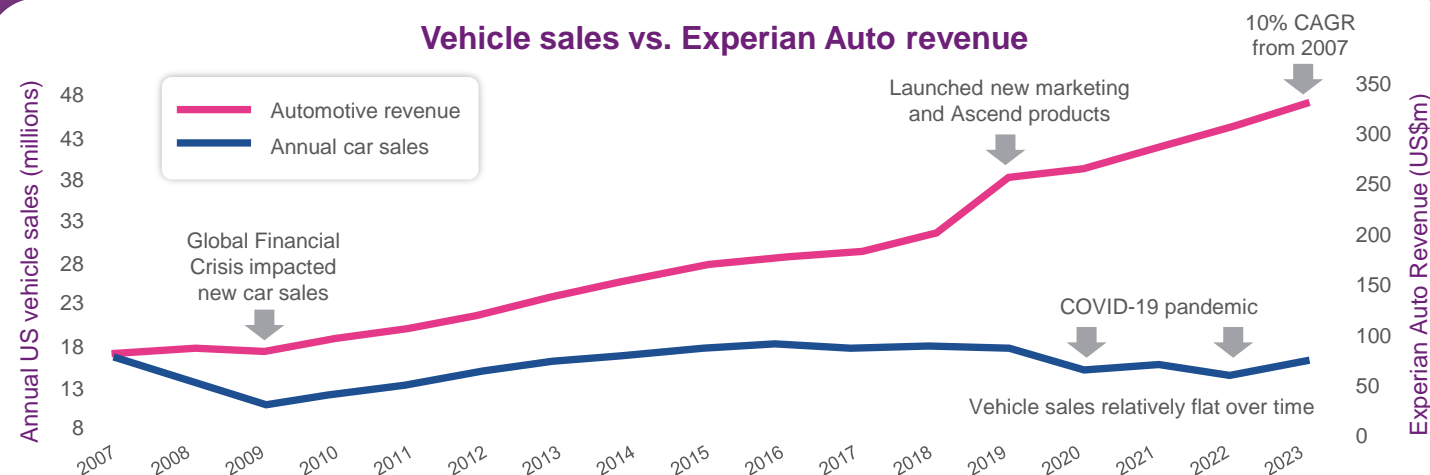
Deepen cross Business Unit synergies

Health – innovate in Revenue Cycle, expand in new growth segments

Auto – scale new product innovations in auto marketing and fraud prevention

Targeting – extend our digital marketing ecosystem

- **Health** > 60% hospitals served. Expanded AI-driven Patient Access Curator capability enables largest ever Health client win and facilitates cross-sell. US\$3.5bn collections facilitated
- **Auto** – >500 new audiences launched on Experian Marketing Engine
- **Targeting** – Expanded value proposition for clients through Audigent acquisition. Partners with >300 publishers and websites. AdTech (digital) now > 70% of NA Targeting



Strategic accomplishments: Consumer Services

Driven by membership expansion and widening product ecosystem



Our goals

Become pre-eminent consumer finance platform

Grow membership and build engagement

Expand product offers

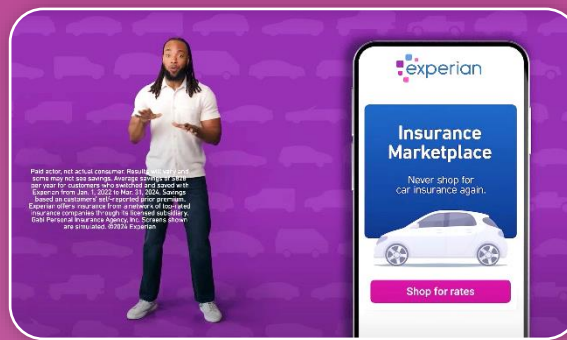
Re-imagine premium

Marketplace expansion

Drive AI-powered personalised experiences

Explore new horizons

- **Free consumer memberships**, reach >200m in FY25
- **NA** added further premium Savings Intent features, >70% of members see 'no ding decline' credit offers due to Activate lender panel expansion, home insurance expansion
- **UK** – launched next generation product, added new debt resolution capability, Activate panel expansion drives credit marketplace outperformance
- **Brazil Consumer Services** – launched Serasa SuperApp, entry into insurance
- **EBIT margin** +270 basis points in FY25 as consumer platforms scale



“Experian (in my opinion) is the best place, a complete one stop for all financial matters, be it insurance, banking or credit. I trust Experian explicitly”

Phillip, Voice of Customer, Experian NA Insurance Services

M&A – growing contribution from capital deployment

Acquisitions completed in FY24 contributing to FY25



Completed acquisitions in FY25: US\$1.2bn spend

	Brazil	Insurance marketplace
	EMEA and Asia Pacific	Consumer and commercial credit bureau in Australia and New Zealand
	North America	Industry leader in behavioural analytics
	Brazil	Payroll management solutions, including verifying employee data
	North America	Data management platform, providing curated data and media offerings
	UK & Ireland	Leading debt consolidation solution for consumer
	EMEA and Asia Pacific	Data asset to enhance bureau data superiority and technological capabilities
	Brazil	Digital resellers of credit reports

FY26
Inorganic Growth
Contribution

c.3%

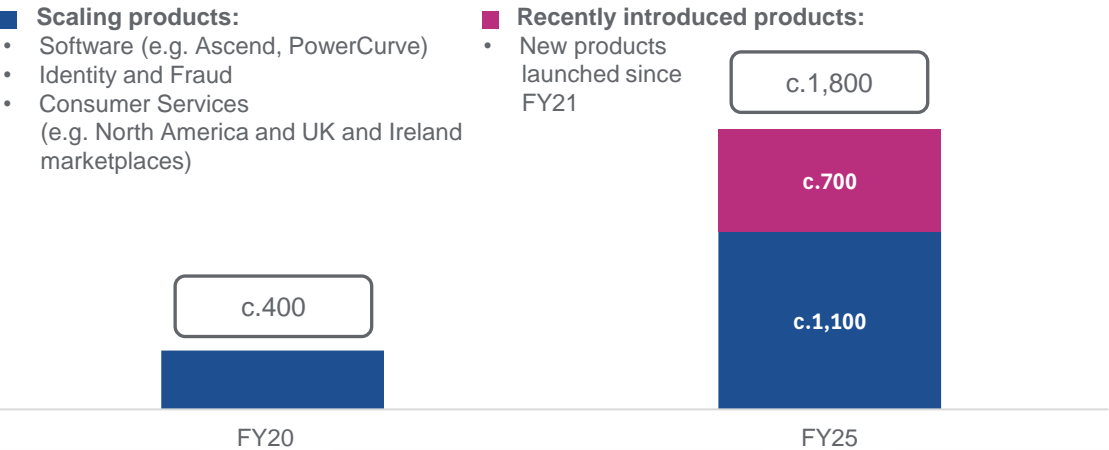
Completed acquisitions in FY26: US\$0.3bn spend

	Brazil	End-to-end platform solution to prevent fraud in card-not-present transactions
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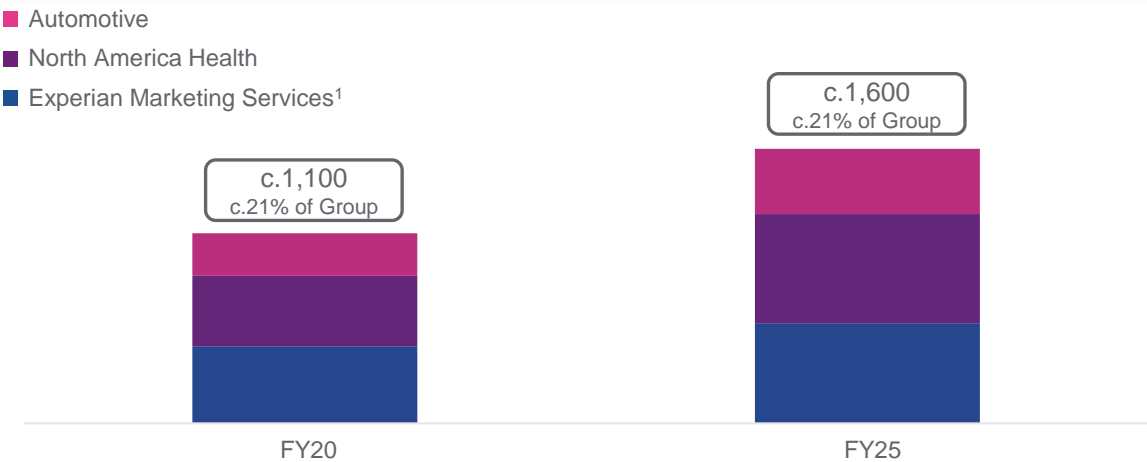
Our performance indicators illustrate our strategic progress



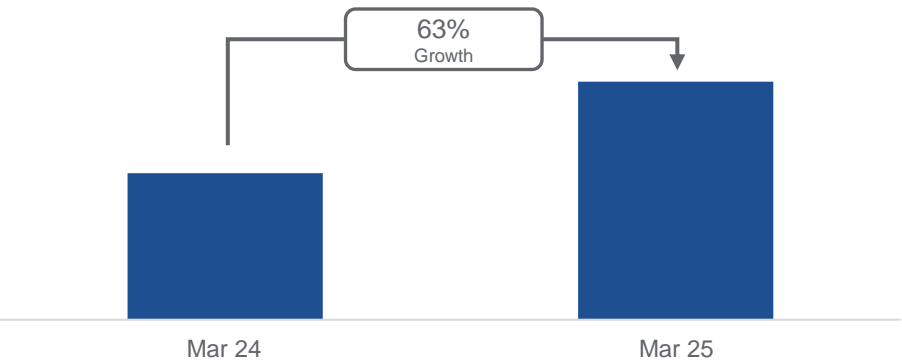
Revenue from new and scaling products (US\$ millions)



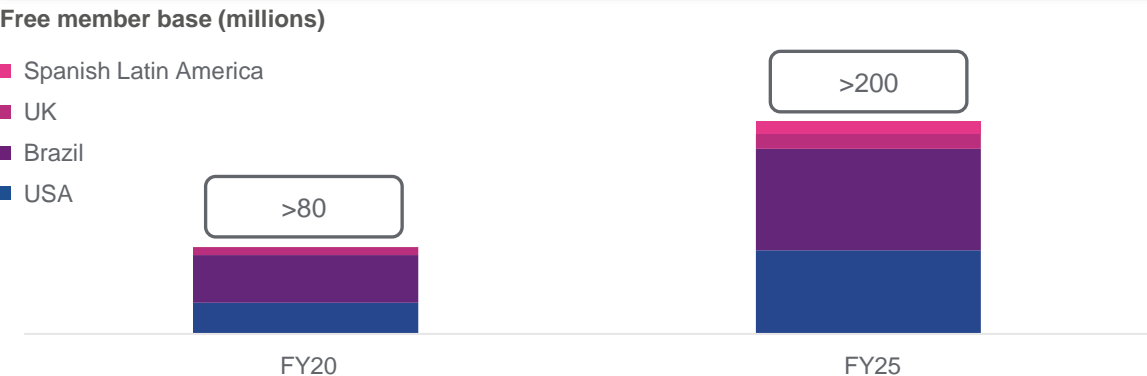
Verticals revenue performance (US\$ millions)



Ascend Technology Platform client logins²



Becoming the pre-eminent consumer finance platform



1. Marketing Services comprises Targeting and Experian Data Quality
2. Unique client user logins per month



FY25 financial overview

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FY25 highlights



		Constant FX rates	Actual FX rates	Results
Revenue	Total revenue growth	8%	7%	US\$7,507m
	Organic revenue growth	7%		
EBIT	Benchmark EBIT growth	11%	8%	US\$2,107m
	Benchmark EBIT margin	+70bps	+50bps	28.1%
EPS	Benchmark earnings per share growth	11%	8%	USc156.9
Cash flow	Benchmark operating cash flow			US\$2,025m
	Benchmark OCF conversion			97%
ROCE	Return on capital employed			16.6%
Dividend	Total dividend per share growth		7%	USc62.50
Funding and liquidity	Net debt to Benchmark EBITDA			1.8x

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.

Regional highlights¹: we made good FY25 progress and have started FY26 strongly



North America Q4 +10% | FY25 +8%

FY25 | B2B +9%; Consumer Services +5%

B2B Financial Services | Strong new business and product performance outweighs subdued credit activity. Growth driven by mortgage, Clarity, record Ascend sandbox wins, new Ascend marketing logos and fraud prevention. No recent change in client behaviour.

B2B Verticals | Health delivers record bookings, broad-based Auto growth, Targeting driven by expansion across AdTech channels.

Consumer Services | c.80m free members, paid enrolment growth, credit market recovery, insurance expansion.



Latin America Q4 +3% | FY25 +6%

FY25 | B2B +2%; Consumer Services +23%

B2B | Introducing more integrated solutions, expanded data assets and new analytics. Good new business pipeline. Economic conditions mute activity levels. ClearSale acquisition starts well.

Consumer Services | Free membership reaches 96m, rising product engagement, record Limpa Nome performance. Credit marketplace, subscription and broader ecosystem revenue expands.



UK and Ireland Q4 +1% | FY25 +1%

FY25 | B2B flat; Consumer Services +7%

B2B | Growth in new business offset by subdued macro and market exits. Clients go live on Ascend Platform.

Consumer Services | Builds momentum. Premium growth driven by new product features. Marketplace momentum led by lender panel expansion and Activate adoption.

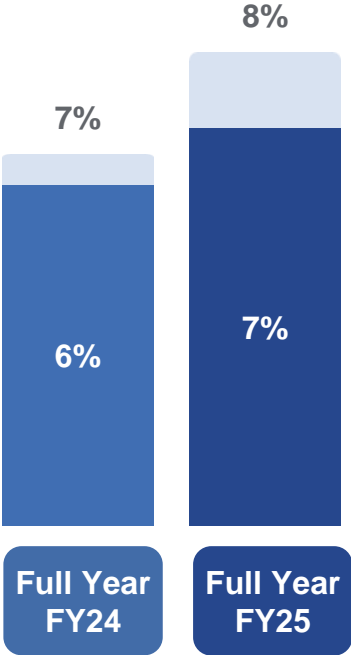
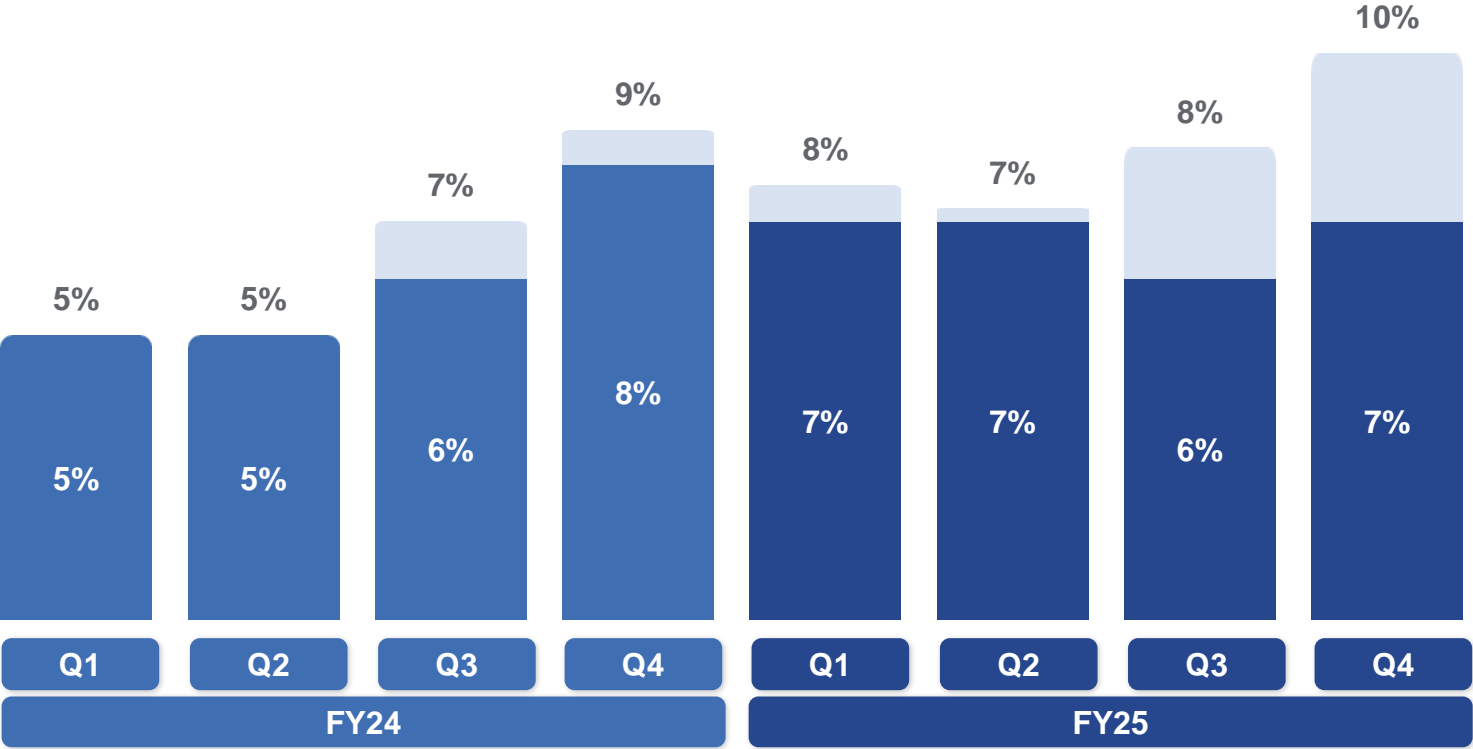




EMEA and Asia Pacific Q4 +8% | FY25 +8%

FY25 | Good growth consistency throughout the year

- Rising innovation contribution driven by data, scores and attributes.
- illion acquisition - strong start with excellent synergy execution.

Consistently strong revenue growth



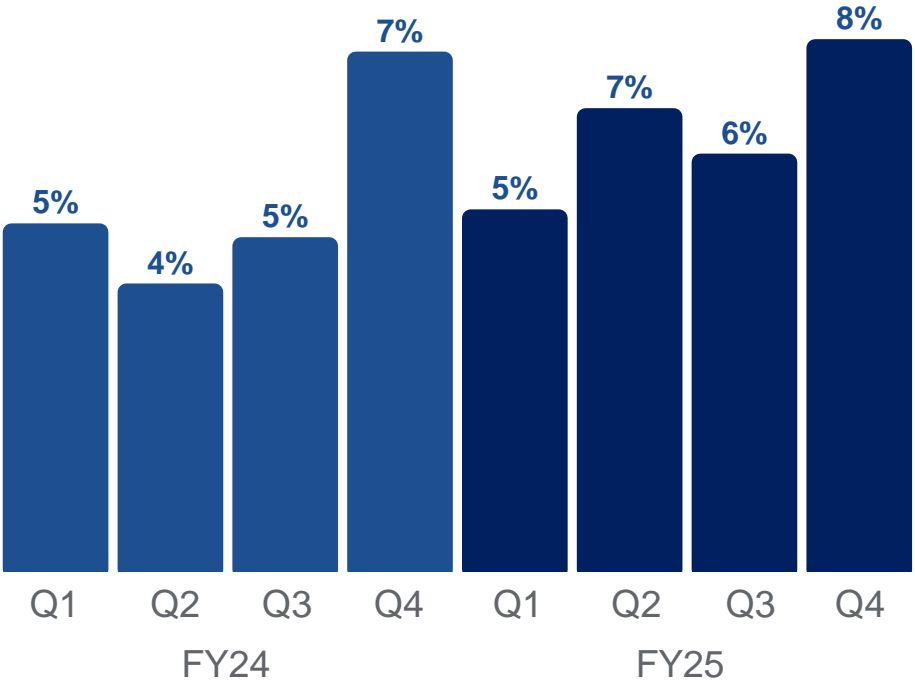
 Inorganic revenue growth
 Organic revenue growth

Growth rates at constant currency and for ongoing activities only.

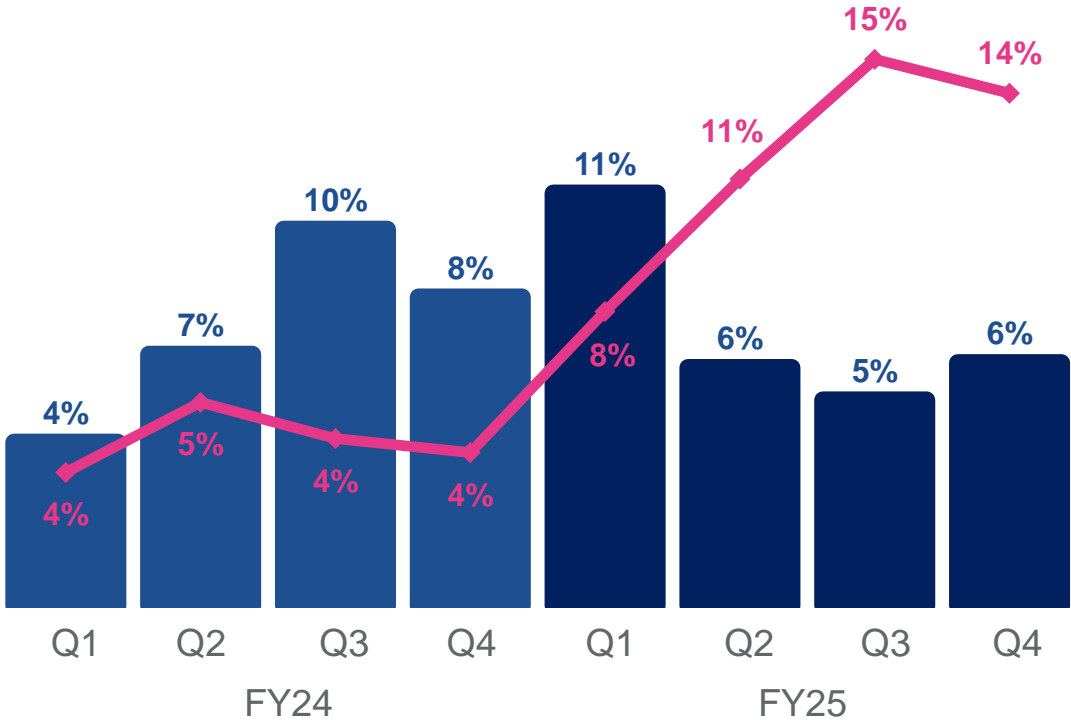
Global B2B & Consumer Services organic revenue growth



B2B growth continues to strengthen



...Strong underlying momentum in Consumer Services



◆ Consumer Services excluding Data Breach Services

Growth rates at constant currency and for ongoing activities only.

Quarterly organic revenue growth trends



		% of Group revenue ¹	FY25 organic revenue growth				
			Q1	Q2	Q3	Q4	FY
North America (NA)		67%	8%	7%	6%	10%	8%
Data	CI / BI bureaux	24%	6%	11%	11%	15%	11%
	CI / BI bureaux, excluding Mortgage	21%	2%	6%	6%	8%	6%
	Mortgage Profiles	3%	37%	56%	71%	66%	56%
	Automotive	5%	9%	5%	8%	16%	10%
	Targeting	5%	5%	7%	4%	5%	5%
Decisioning	Health	8%	8%	8%	5%	12%	8%
	DA / Other	3%	7%	2%	2%	(1)%	2%
B2B	Business to Business	45%	7%	9%	8%	12%	9%
Consumer	Consumer Services	22%	10%	3%	2%	5%	5%
Latin America (LA)		14%	5%	9%	8%	3%	6%
Data	CI / BI bureaux	8%	(1)%	(1)%	1%	1%	0%
	Other	0%	17%	40%	20%	(41)%	(9)%
Decisioning	DA / Other	3%	5%	14%	11%	3%	8%
B2B	Business to Business	11%	1%	3%	4%	0%	2%
Consumer	Consumer Services	3%	24%	30%	22%	17%	23%

¹ Percentage of group revenue from ongoing activities calculated based on FY25 revenue at actual exchange rates.

Organic growth rates at constant currency.

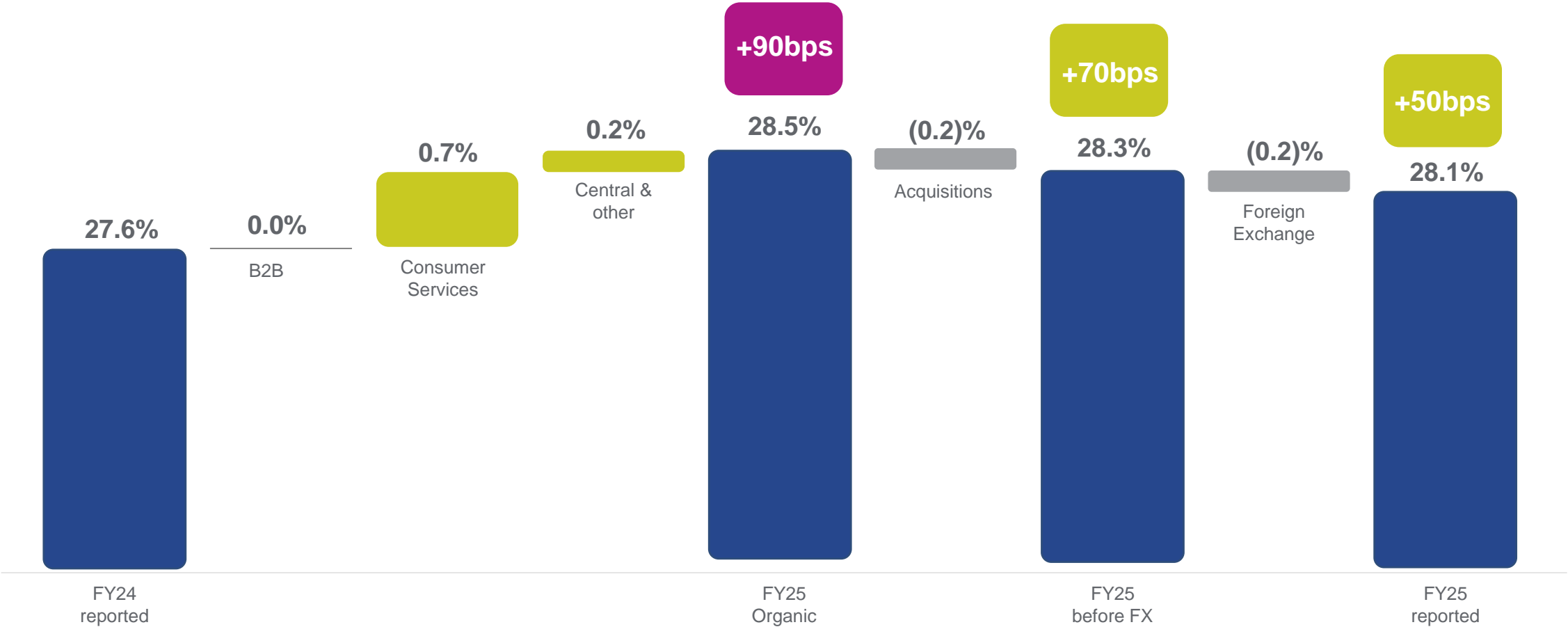
CI = Consumer Information. BI = Business Information. DA = Decision Analytics. Ascend revenue is largely recognised in CI bureaux. Mortgage Profiles is in CI bureaux.

Quarterly organic revenue growth trends

		% of Group revenue ¹	FY25 organic revenue growth				
			Q1	Q2	Q3	Q4	FY
UK and Ireland		12%	2%	2%	1%	1%	1%
Data	CI / BI bureaux	5%	4%	3%	0%	0%	2%
	Targeting / Auto	1%	(14)%	(14)%	0%	(9)%	(9)%
Decisioning	DA / Other	3%	3%	(1)%	(3)%	2%	0%
B2B	Business to Business	9%	2%	0%	(1)%	0%	0%
Consumer	Consumer Services	3%	4%	8%	10%	6%	7%
EMEA and Asia Pacific		7%	7%	8%	9%	8%	8%
Total Global		100%	7%	7%	6%	7%	7%

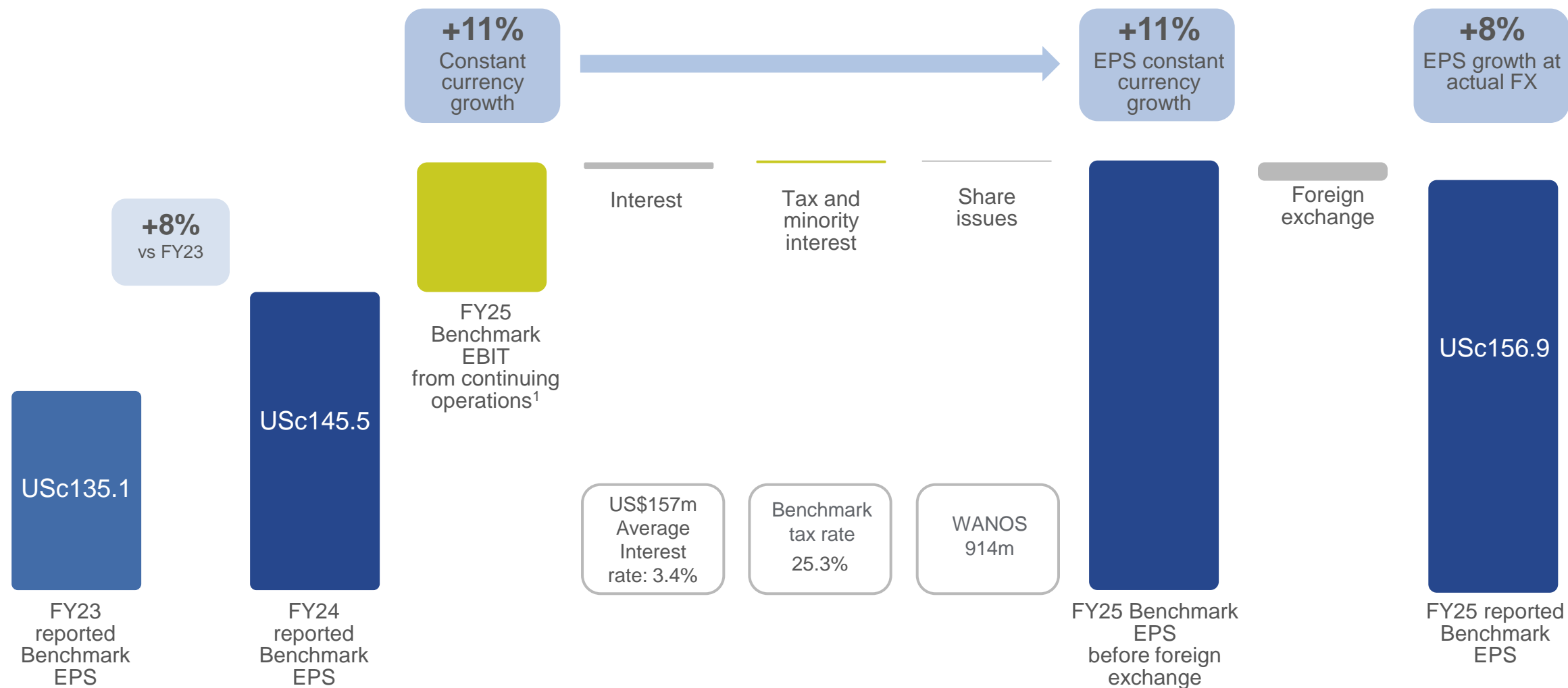
¹ Percentage of group revenue from ongoing activities calculated based on FY25 revenue at actual exchange rates. Organic growth rates at constant currency.

Benchmark EBIT margin



Benchmark EBIT margin on an ongoing activities basis.

Benchmark earnings per share (EPS)



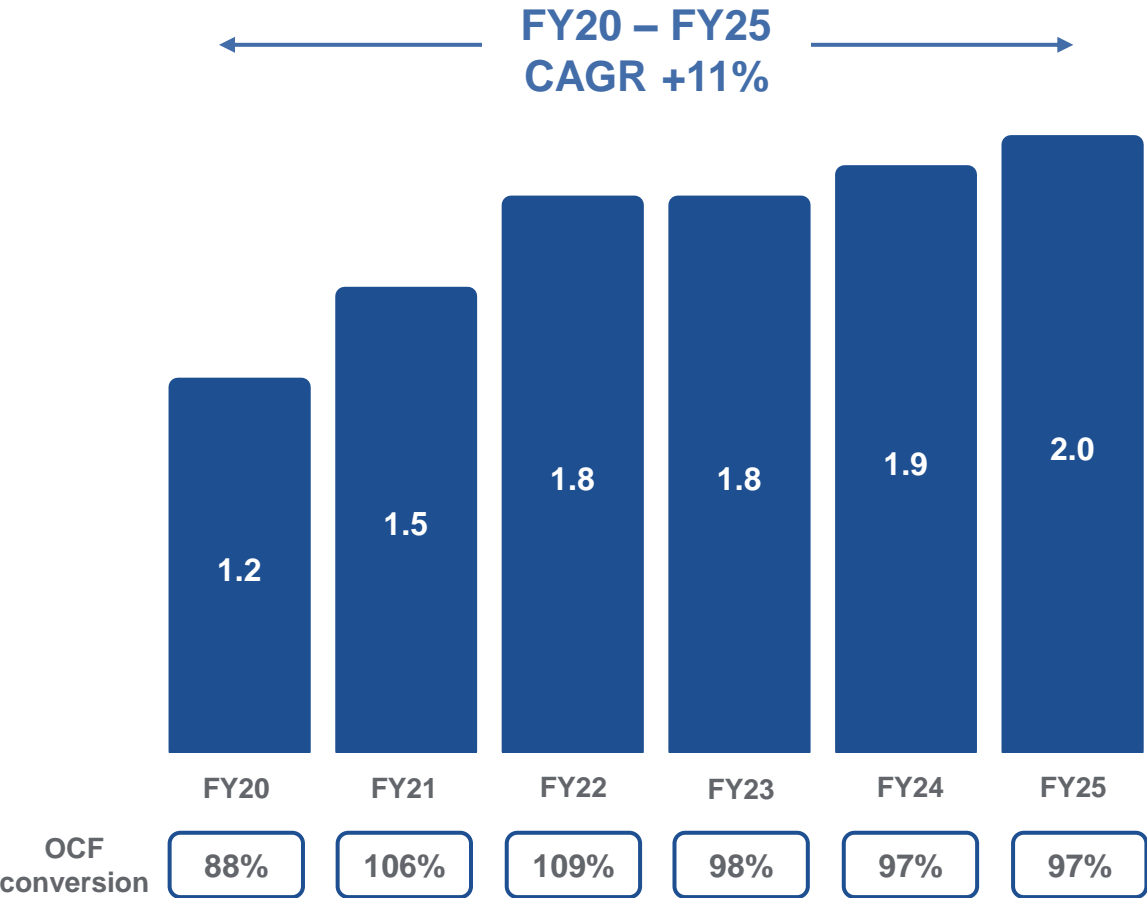
¹ Includes exited business activities.
Average interest rate = net interest expense divided by average net debt.
WANOS = Weighted average number of shares.

Reconciliation of Benchmark to Statutory PBT

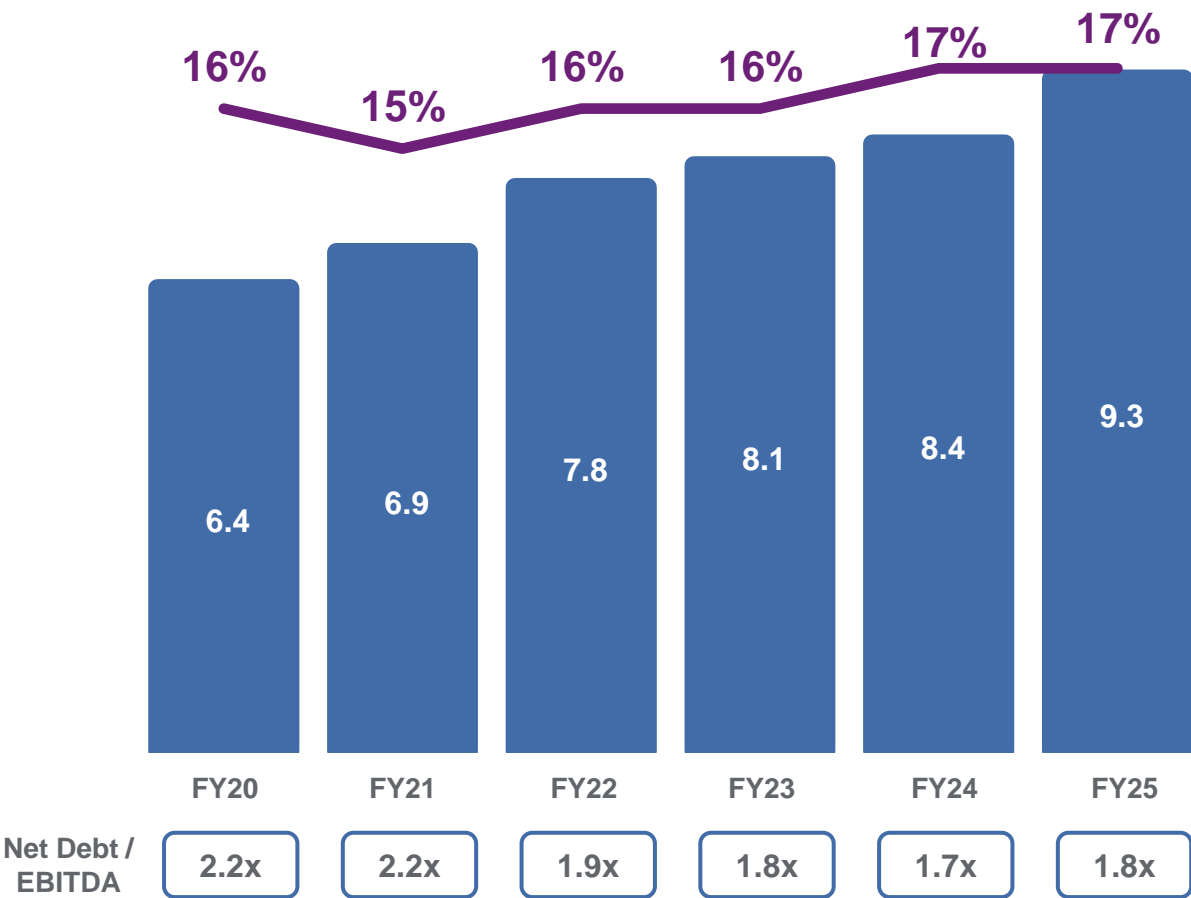
Year ended 31 March
US\$m

	2025	2024	Growth % (actual rates)	Growth % (constant rates)
Benchmark profit before tax	1,926	1,789	8	10
Acquisition and disposal expenses	(37)	(41)		
Contingent consideration	(1)	(4)		
Restructuring costs	(50)	-		
Insurance reimbursements and other costs	11	4		
Statutory profit before tax before non-cash items	1,849	1,748	6	
Amortisation of acquisition intangibles	(211)	(193)		
Non-cash financing remeasurements	(89)	(4)		
Statutory profit before tax	1,549	1,551	-	

Operating cash flow



Capital employed and ROCE%¹

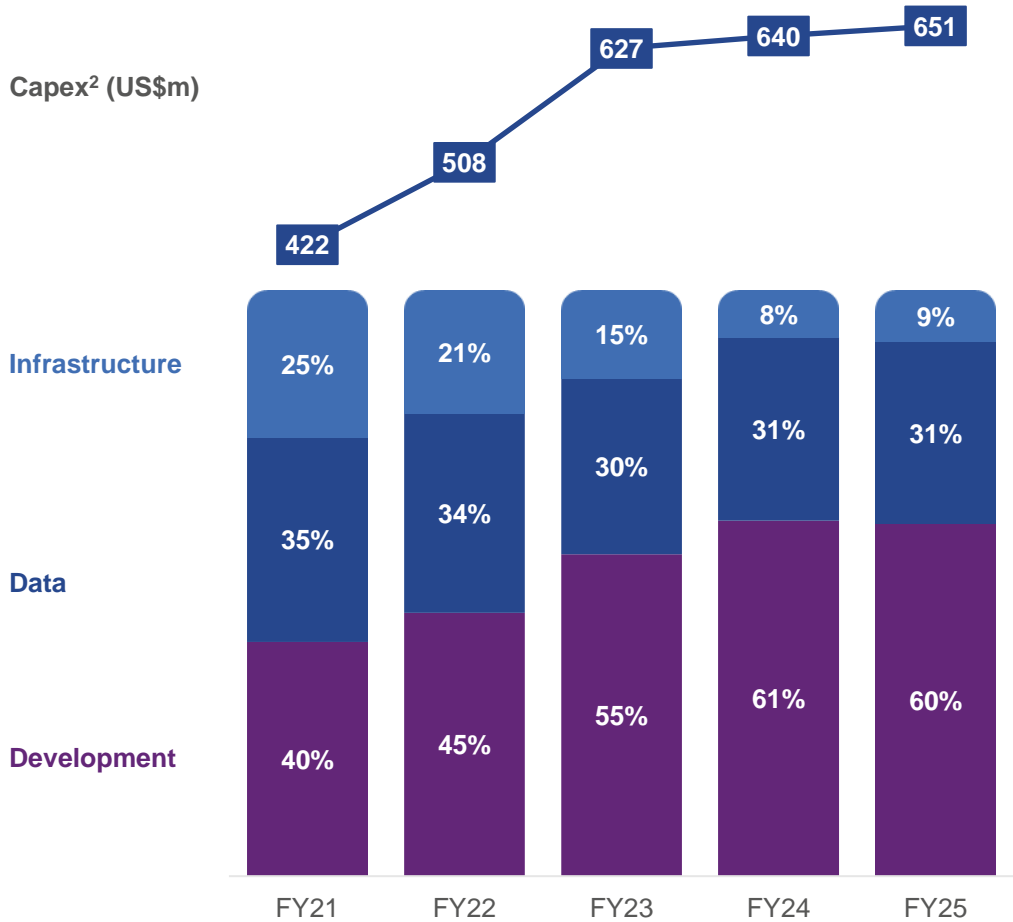


1. Capital employed is a 3-point trailing average. ROCE stands for Return on Capital Employed
2. Figures in \$bn at Actual rates

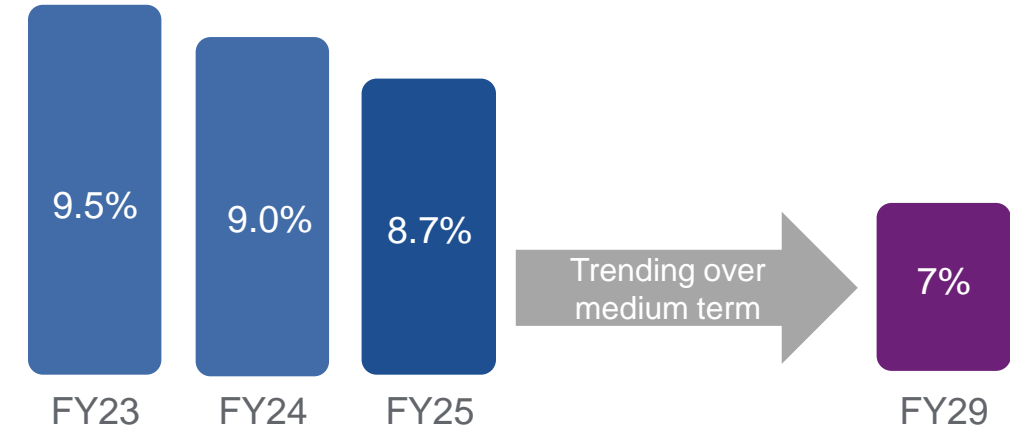
Capex¹ efficiency



Capex total and category



2% reduction in Capex to Revenue ratio



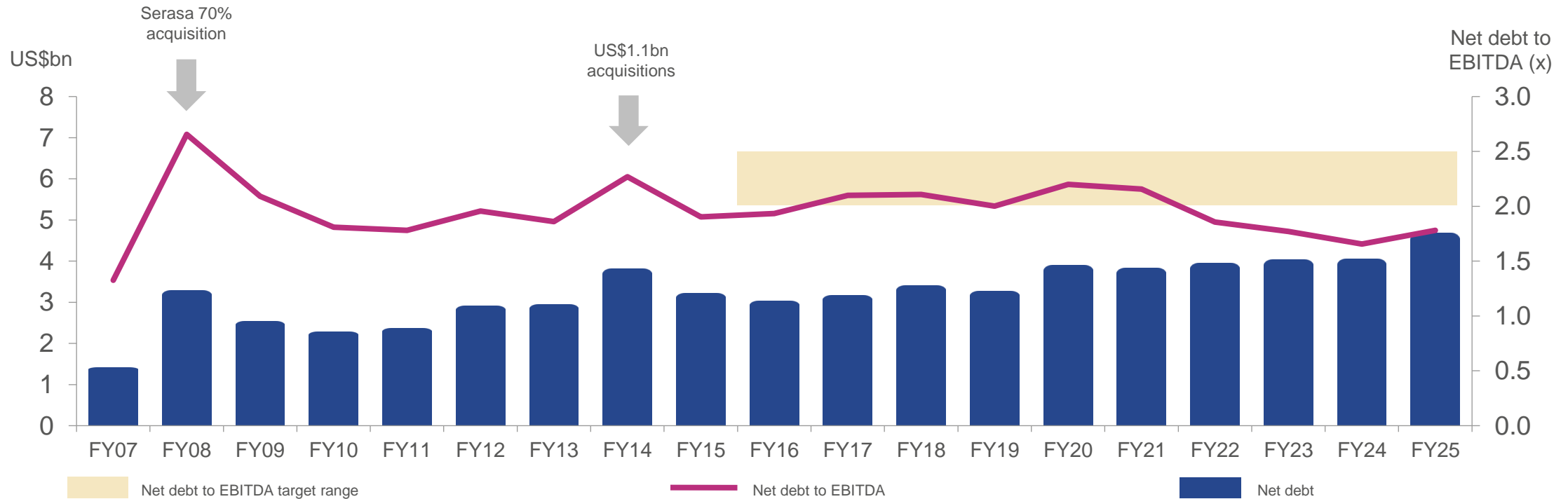
Cloud transformation to materially complete by end FY26

- NA (excl. Health) and Brazil above 85% in the Cloud
- UK&I³ and EMEA and Asia Pacific above 45% in the Cloud

Net reinvestment in product development and innovation

¹ Capital expenditure
² Capex nominal figures in US\$m and Capex as % of revenue on a continuing basis, as reported at actual rates
³ United Kingdom and Ireland

Historical leverage trends



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

Modelling considerations for FY26

FY26 Guidance	
Organic revenue growth	6 - 8%
Inorganic revenue contribution*	c.3%
Benchmark EBIT margin ¹	Good margin improvement +30 to +50 basis points
Foreign exchange	Neutral to Revenue and Benchmark EBIT
Net interest	c.US\$190m
Benchmark tax rate	c.26%
WANOS ²	914m
Capital Expenditure	8 - 9% of revenue
Benchmark OCF ³ conversion	>90%
Share repurchases	US\$200m

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.



Reports, contact details, ADR, BDR



New Revenue disclosure for the B2B segment

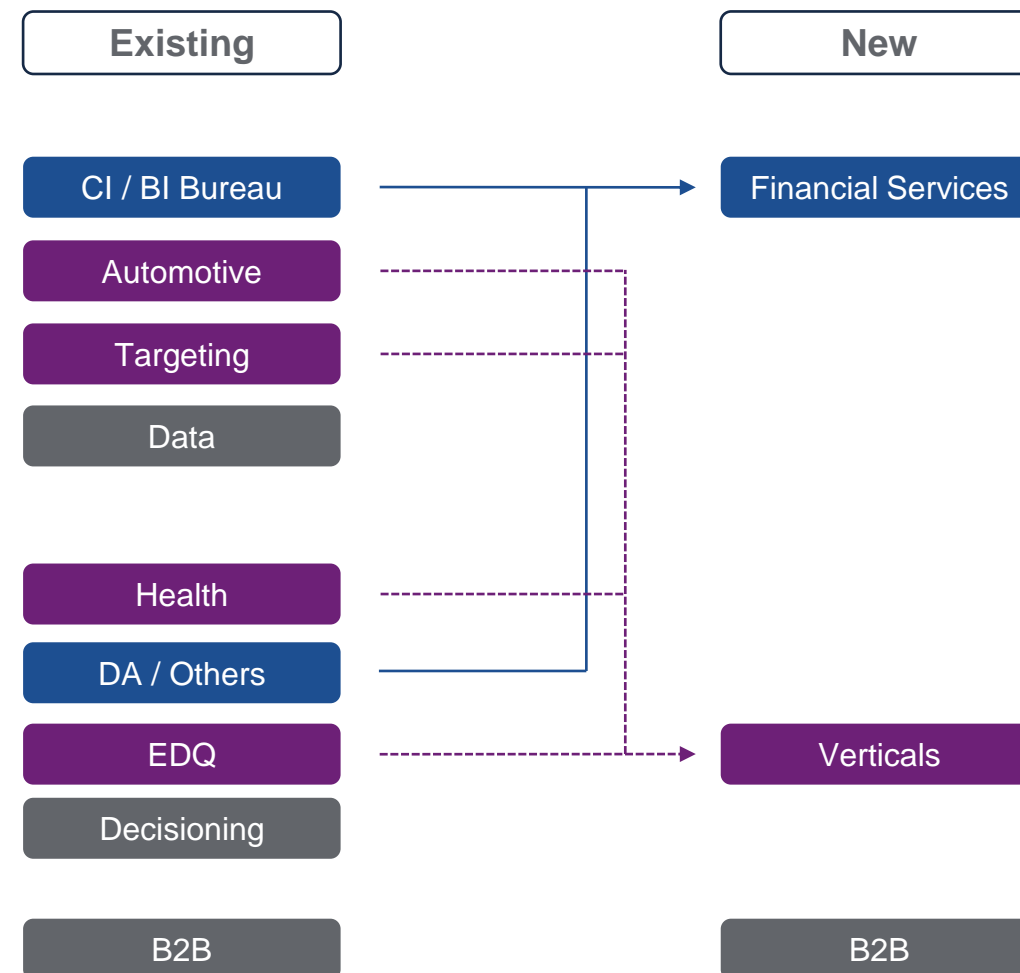
Strong progress with our integrated Ascend Technology Platform strategy

With bundled platform propositions, our historic data and decisioning split is no longer meaningful

We have also materially scaled our growth verticals

B2B Revenue to be split between:

- **Financial Services** reflects our Ascend Technology Platform and includes our CI / BI Bureau, Software, Fraud and Analytics capabilities
- **Verticals** include Automotive, Health and Marketing Services*



B2B Revenue disclosure – Group



Existing

Revenue – ongoing activities

US\$m	FY24	FY25	FY25 H1	FY25 H2
Business to Business	5,109	5,453	2,597	2,856
- Data	3,627	3,869	1,845	2,024
- Decisioning	1,482	1,584	752	832
Consumer Services	1,937	2,054	1,020	1,034
Total	7,046	7,507	3,617	3,890

Revenue – organic growth

	FY25	FY25 H1	FY25 H2
Business to Business	6%	6%	7%
- Data	6%	6%	7%
- Decisioning	6%	7%	6%
Consumer Services	7%	9%	6%
Total	7%	7%	7%

Nominal figures at Actual rates.
FY24 have been re-presented for the reclassification of certain B2B businesses to exited business activities.
Organic growth rates at constant currency.

New

Revenue – ongoing activities

US\$m	FY24	FY25	FY25 H1	FY25 H2
Business to Business	5,109	5,453	2,597	2,856
- Financial Services	3,693	3,906	1,859	2,047
- Verticals	1,416	1,547	738	809
Consumer Services	1,937	2,054	1,020	1,034
Total	7,046	7,507	3,617	3,890

Revenue – organic growth

	FY25	FY25 H1	FY25 H2
Business to Business	6%	6%	7%
- Financial Services	6%	5%	7%
- Verticals	7%	7%	7%
Consumer Services	7%	9%	6%
Total	7%	7%	7%

B2B Revenue disclosure – North America



Existing

Revenue – ongoing activities

US\$m	FY24	FY25	FY25 H1	FY25 H2
Business to Business	3,120	3,429	1,656	1,773
- Data	2,231	2,470	1,191	1,279
- Decisioning	889	959	465	494
Consumer Services	1,539	1,617	810	807
Total	4,659	5,046	2,466	2,580

Revenue – organic growth

	FY25	FY25 H1	FY25 H2
Business to Business	9%	8%	10%
- Data	10%	8%	12%
- Decisioning	6%	7%	5%
Consumer Services	5%	7%	4%
Total	8%	7%	8%

New

Revenue – ongoing activities

US\$m	FY24	FY25	FY25 H1	FY25 H2
Business to Business	3,120	3,429	1,656	1,773
- Financial Services	1,890	2,072	1,003	1,069
- Verticals	1,230	1,357	653	704
Consumer Services	1,539	1,617	810	807
Total	4,659	5,046	2,466	2,580

Revenue – organic growth

	FY25	FY25 H1	FY25 H2
Business to Business	9%	8%	10%
- Financial Services	9%	8%	11%
- Verticals	8%	7%	8%
Consumer Services	5%	7%	4%
Total	8%	7%	8%

B2B Revenue disclosure – Latin America



Existing

Revenue – ongoing activities

US\$m	FY24	FY25	FY25 H1	FY25 H2
Business to Business	881	816	395	421
- Data	669	610	294	316
- Decisioning	212	206	101	105
Consumer Services	225	250	117	133
Total	1,106	1,066	512	554

Revenue – organic growth

	FY25	FY25 H1	FY25 H2
Business to Business	2%	2%	1%
- Data	0%	0%	0%
- Decisioning	8%	9%	6%
Consumer Services	23%	27%	20%
Total	6%	7%	5%

New

Revenue – ongoing activities

US\$m	FY24	FY25	FY25 H1	FY25 H2
Business to Business	881	816	395	421
- Financial Services	851	791	384	407
- Verticals	30	25	11	14
Consumer Services	225	250	117	133
Total	1,106	1,066	512	554

Revenue – organic growth

	FY25	FY25 H1	FY25 H2
Business to Business	2%	2%	1%
- Financial Services	2%	1%	2%
- Verticals	(5)%	16%	(17)%
Consumer Services	23%	27%	20%
Total	6%	7%	5%

Nominal figures at Actual rates.
FY24 have been re-presented for the reclassification to exited business activities of certain B2B businesses.
Organic growth rates at constant currency.

B2B Revenue disclosure – UK and Ireland



Existing

Revenue – ongoing activities

US\$m	FY24	FY25	FY25 H1	FY25 H2
Business to Business	667	682	320	362
- Data	423	431	204	227
- Decisioning	244	251	116	135
Consumer Services	173	187	93	94
Total	840	869	413	456

Revenue – organic growth

	FY25	FY25 H1	FY25 H2
Business to Business	0%	1%	(1)%
- Data	0%	1%	(1)%
- Decisioning	0%	1%	(1)%
Consumer Services	7%	6%	8%
Total	1%	2%	1%

New

Revenue – ongoing activities

US\$m	FY24	FY25	FY25 H1	FY25 H2
Business to Business	667	682	320	362
- Financial Services	548	555	263	292
- Verticals	119	127	57	70
Consumer Services	173	187	93	94
Total	840	869	413	456

Revenue – organic growth

	FY25	FY25 H1	FY25 H2
Business to Business	0%	1%	(1)%
- Financial Services	0%	1%	(1)%
- Verticals	2%	2%	1%
Consumer Services	7%	6%	8%
Total	1%	2%	1%

B2B Revenue disclosure – EMEA and Asia Pacific



Existing

Revenue – ongoing activities

US\$m	FY24	FY25	FY25 H1	FY25 H2
Business to Business	441	526	226	300
- Data	304	358	156	202
- Decisioning	137	168	70	98
Total	441	526	226	300

Revenue – organic growth

	FY25	FY25 H1	FY25 H2
Business to Business	8%	7%	9%
- Data	4%	5%	3%
- Decisioning	17%	13%	21%
Total	8%	7%	9%

New

Revenue – ongoing activities

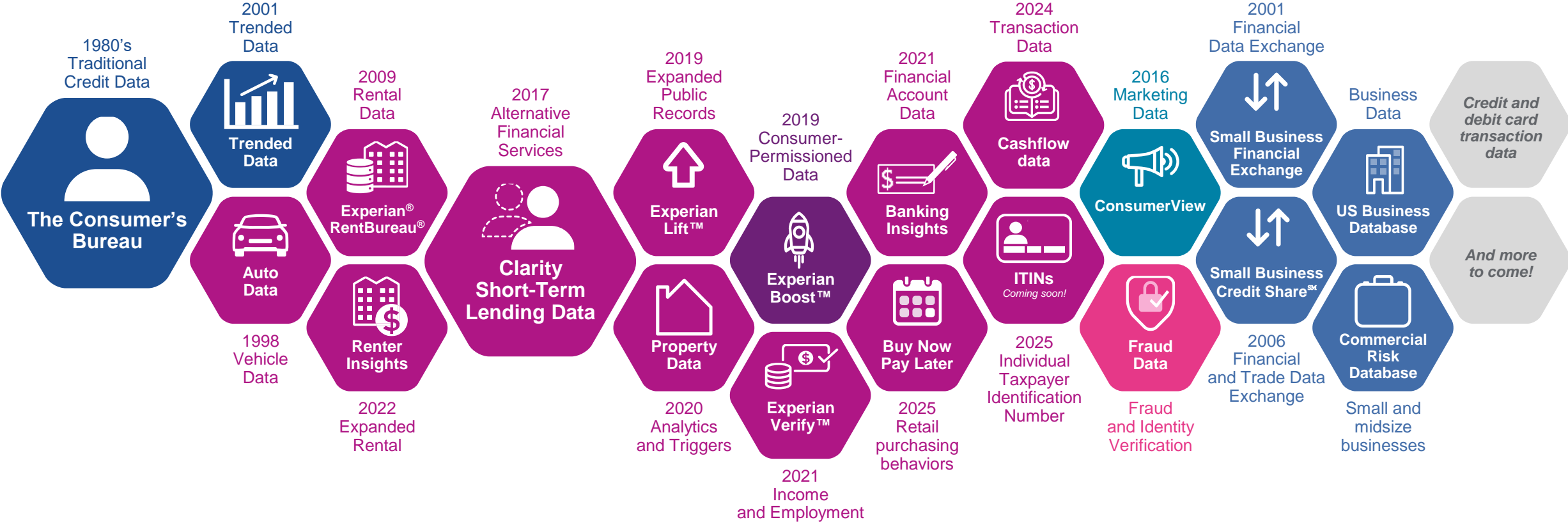
US\$m	FY24	FY25	FY25 H1	FY25 H2
Business to Business	441	526	226	300
- Financial Services	404	488	209	279
- Verticals	37	38	17	21
Total	441	526	226	300

Revenue – organic growth

	FY25	FY25 H1	FY25 H2
Business to Business	8%	7%	9%
- Financial Services	9%	8%	9%
- Verticals	1%	(3)%	5%
Total	8%	7%	9%

Nominal figures at Actual rates.
FY24 have been re-presented for the reclassification of certain B2B businesses to exited business activities.
Organic growth rates at constant currency.

Our ongoing expansion of data breadth and depth in NA is providing a 360° view of consumers



TRADITIONAL DATA
Largest traditional credit bureau

EXPANDED FCRA DATA
Largest alternative FCRA regulated credit bureau

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

CONSUMER DATA

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Calendar

15 July 2025	First quarter trading update, FY26
16 July 2025	AGM
12 November 2025	Half-yearly financial report, FY26
21 January 2026	Third quarter trading update, FY26

Experian American Depositary Receipt (ADR) programme

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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
Depository J.P. Morgan Chase Bank
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