



# Experian Euro Benchmark Investor Presentation

January 2025



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“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.”

**Brian Cassin**

Chief Executive Officer

1

## Market-leading global data and technology company

- Market leader, holding #1 or #2 positions<sup>1</sup> across our largest markets in Data – the USA, Brazil and the UK
- Significant synergies from combining data and analytics to create competitive advantage

2

## Strong geographic portfolio and product diversity

- Diversified portfolio across sectors, geographies and end clients
- Expanding position with existing and new clients and consumers, led by innovation
- Scalable business model with high barriers to entry
- Significant addressable market opportunities, estimated at US\$150bn and growing

3

## ESG is core to how we run our business

- Helping people improve their access to credit and better understand their finances
- Data security is a key focus, based on ISO 27001 the international standard for information security
- Committed to becoming carbon neutral by 2030<sup>2</sup> with science based targets to achieve this

4

## Financially well-positioned

- Organic revenue growth every year since 2006, including through financial crisis, COVID-19, and recent downturn
- Highly cash-generative, low capital intensity business with resilient and recurring revenues
- Conversion of c.100% of Benchmark EBIT into Benchmark operating cash flow since 2006

5

## Robust financial and leverage policy

- Leverage policy target in the range of Net debt of 2.0–2.5x EBITDA
- Stable long-term ratings of A-/A3, with Moody's recent upgrade from Baa1 to A3 in July 2024
- Strong liquidity with undrawn committed facilities of US\$2,063m<sup>3</sup>

1. In terms of revenue for FY24 across the US, UK and Brazil, according to public filings.

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

3. As at 30 September 2024

**Strategy and ESG Highlights**

**Financial Overview, Key Credit Highlights and Term Sheet**

**Appendix**

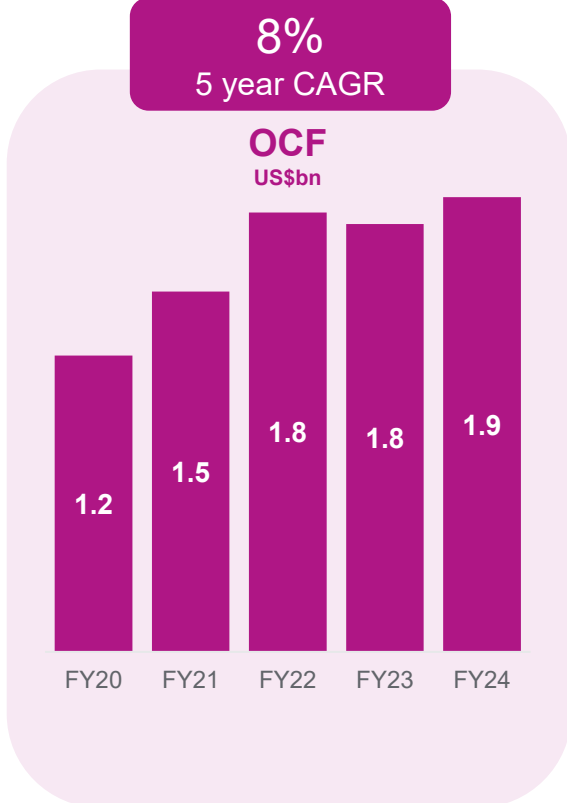
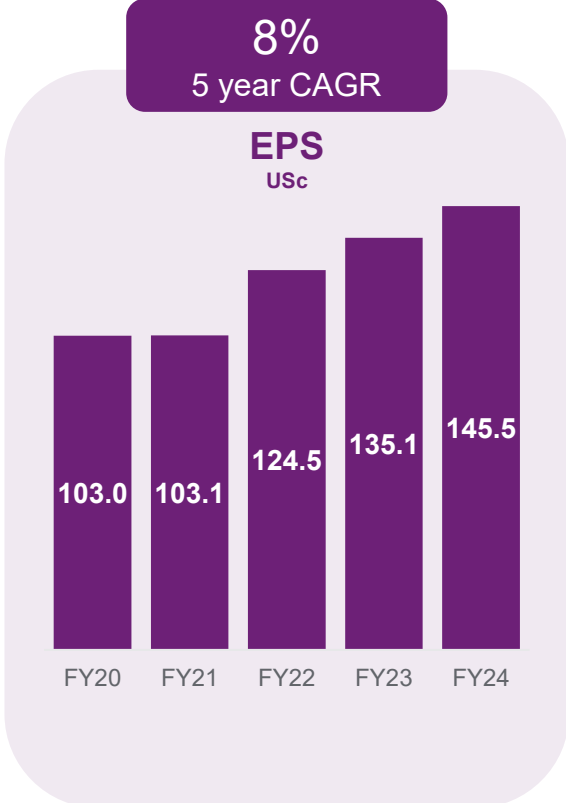
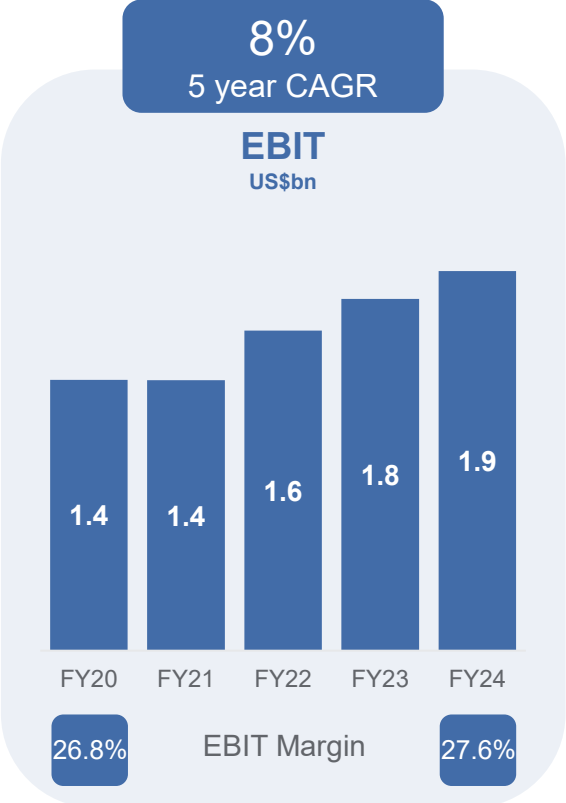
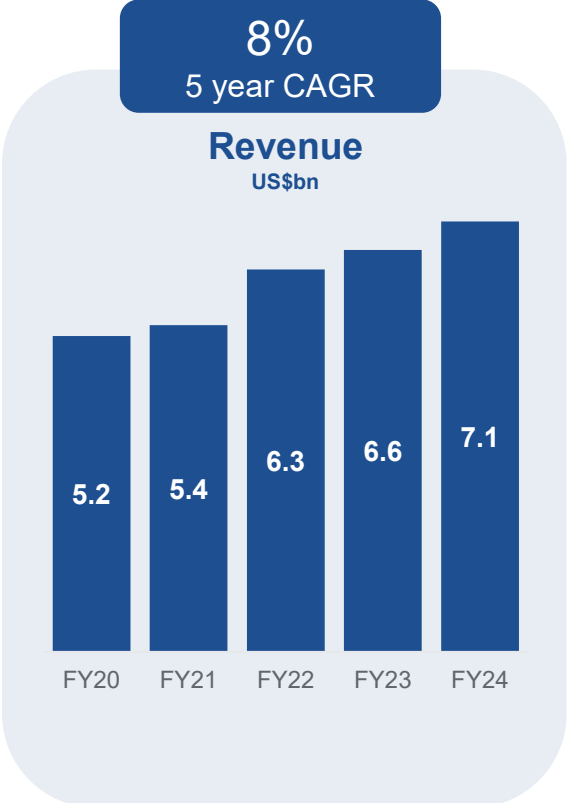




# Strategy and ESG Highlights



# Strong growth delivery



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



# Resilience and strategy execution through cycles

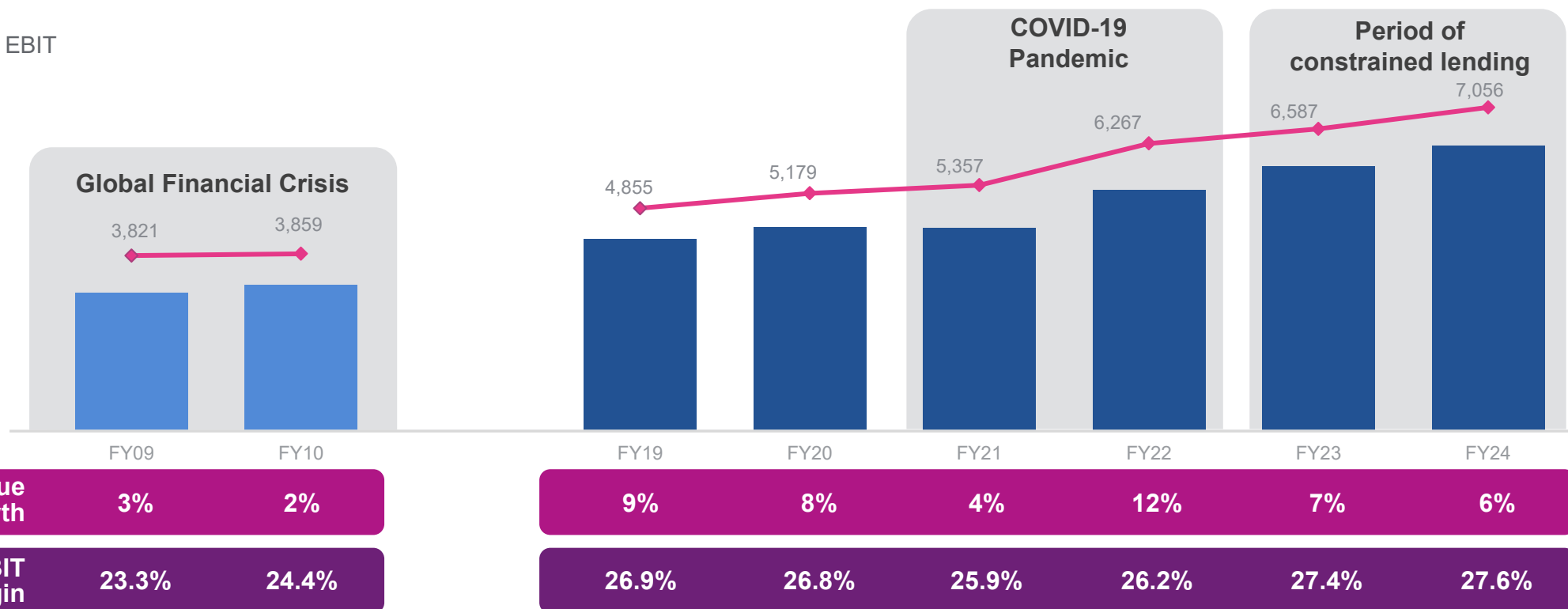
## Strong CAGR since FY19



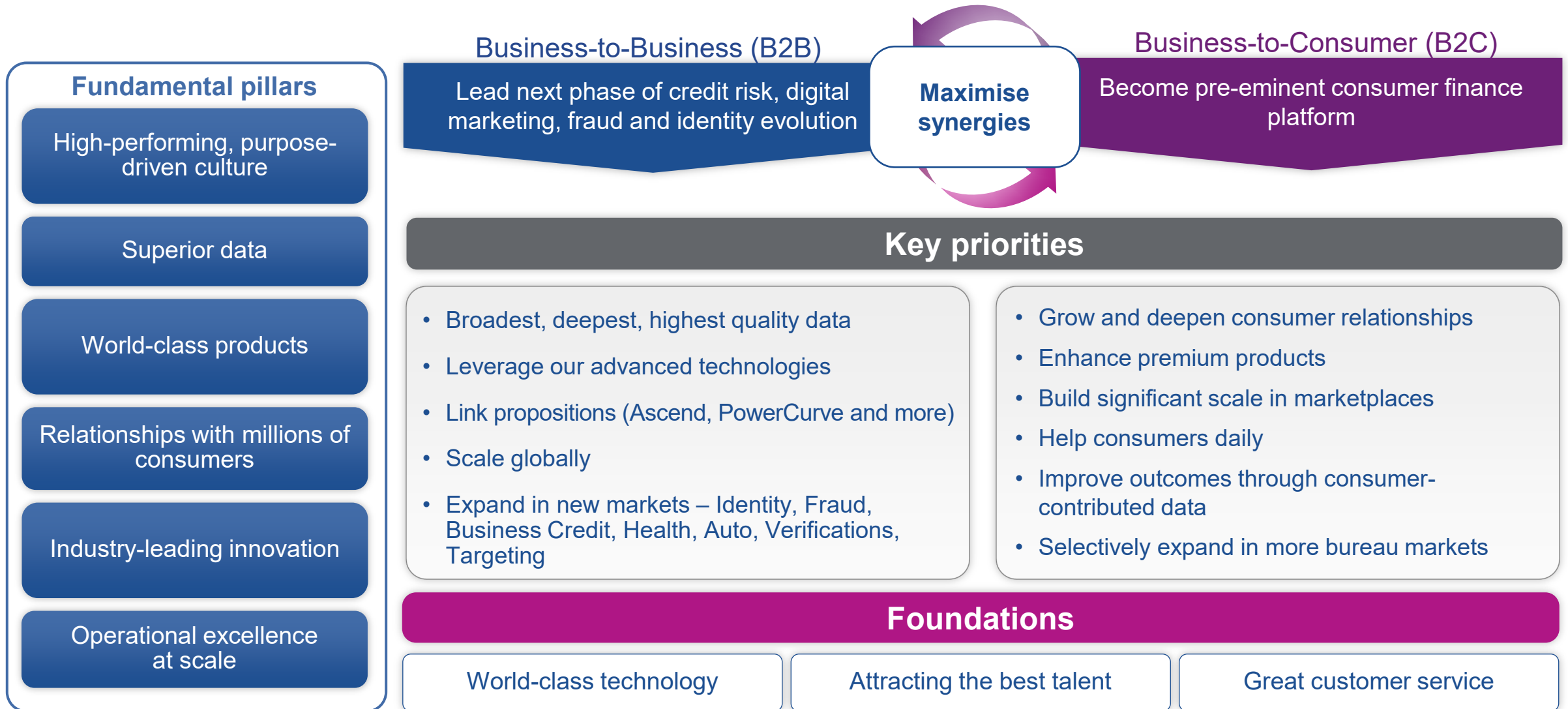
### Five-year CAGR since FY19:

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

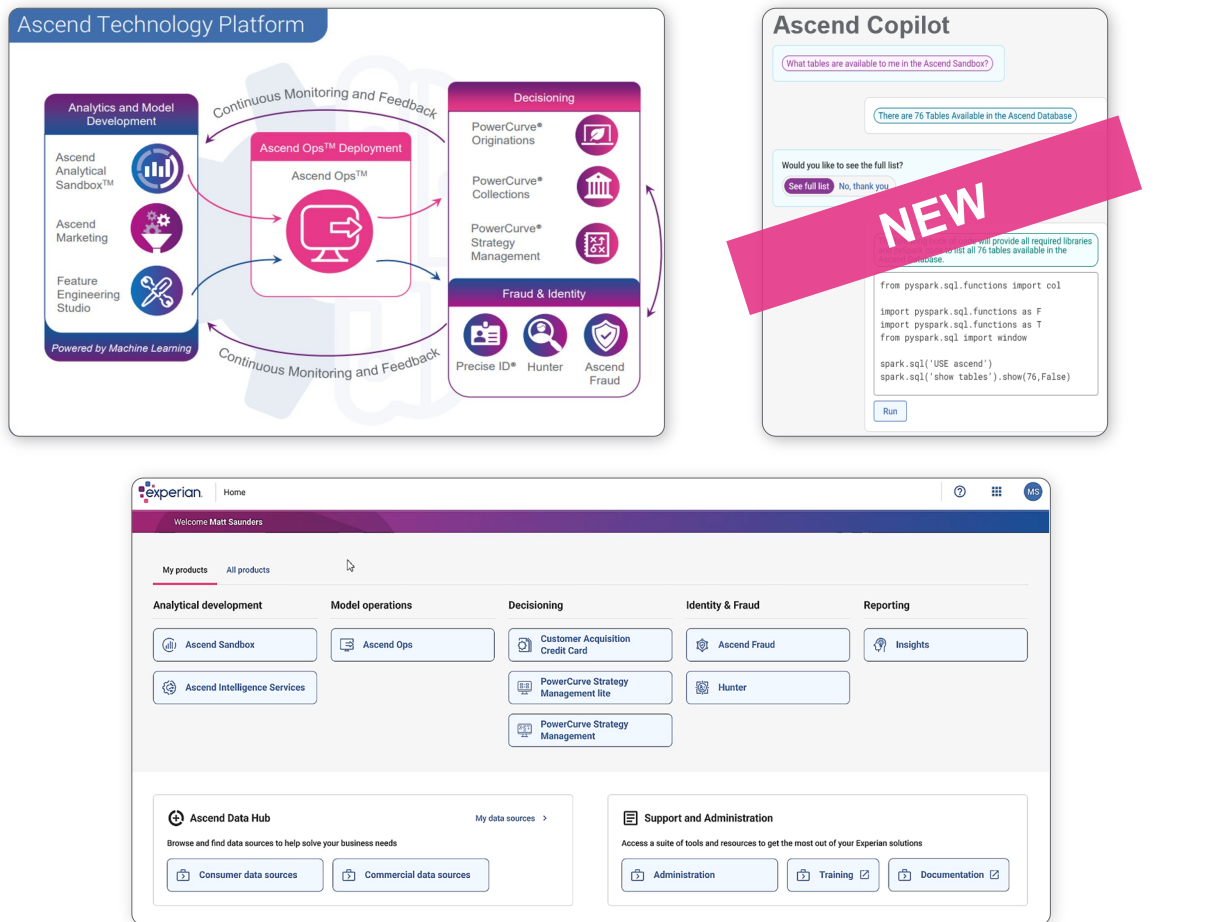
■ Ongoing Revenue (US\$m)  
■ Benchmark EBIT (US\$m)



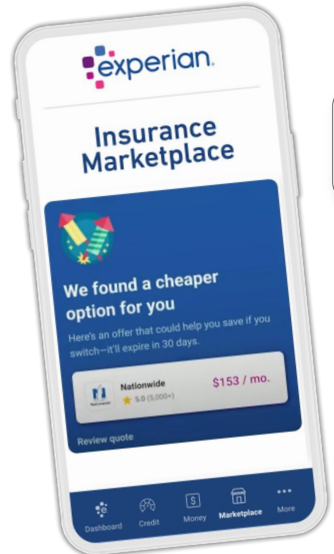
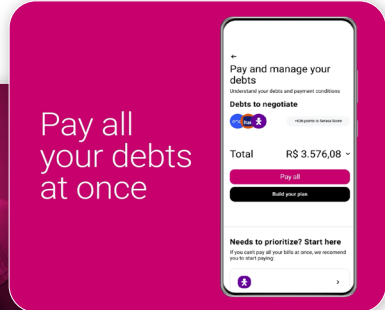
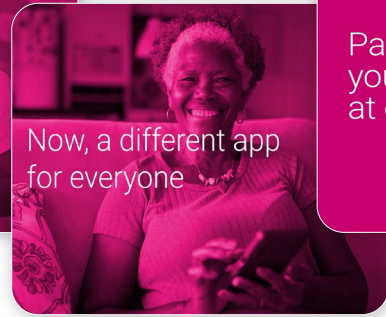
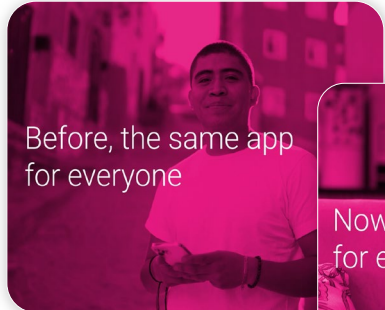
Revenue, EBIT and margins at actual rates, organic revenue growth at constant rates. Global ongoing activities revenue and Benchmark EBIT only. Excluding growth rates, FY09 to FY24 revenue, Benchmark EBIT may have been adjusted to exclude various exited business activities and discontinued operations. 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>)



## 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



experian | Activate



- **Free consumer memberships**, reached >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
- **Broad financial health offering** – Experian Billfixer has saved consumers over \$10m on everyday bills
- **Brazil Consumer Services integrated platform** – entry into insurance
- **EBIT margin** continues to grow as consumer platforms scale

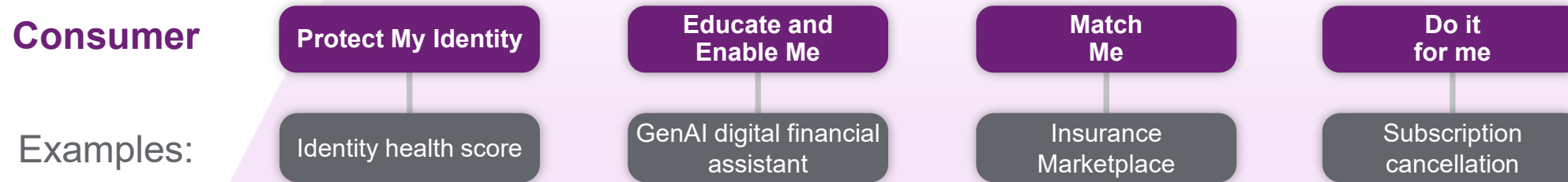
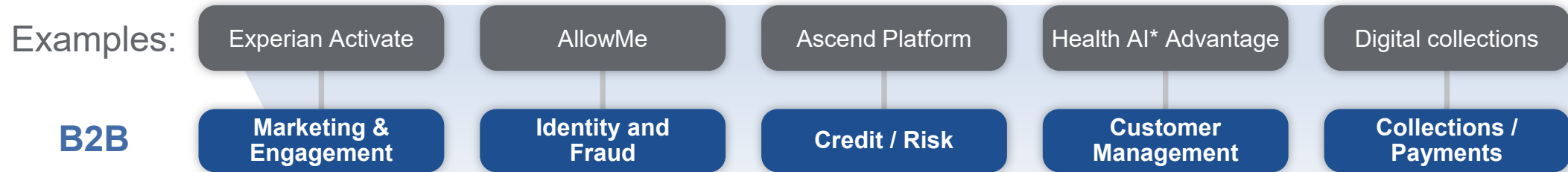
Activate's data and analytics allow lenders to seamlessly build and deploy offers to consumers, powered by Experian Ascend.

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



- **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

# We continue to extend across the value chain

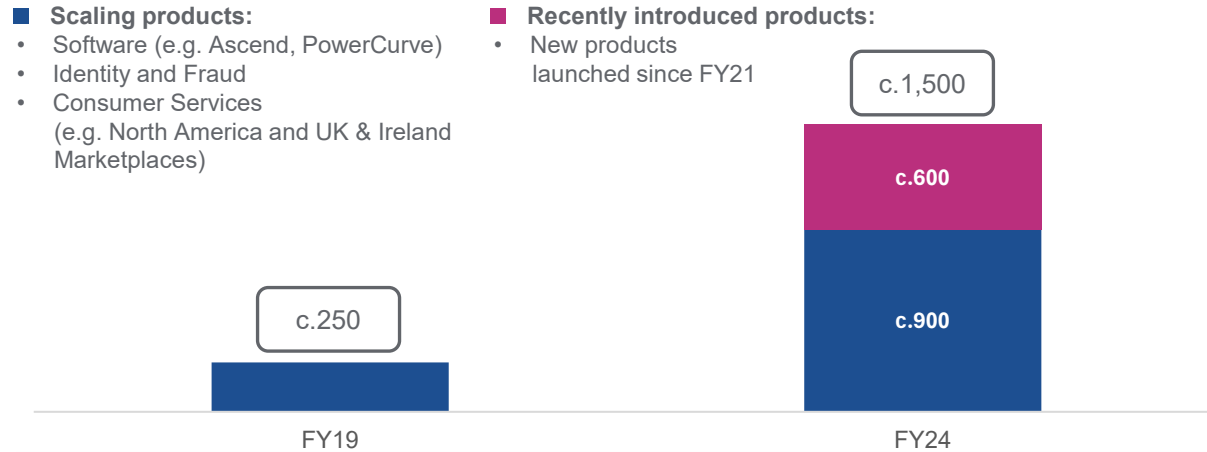


**Total addressable market\*\*: c. US\$150bn**

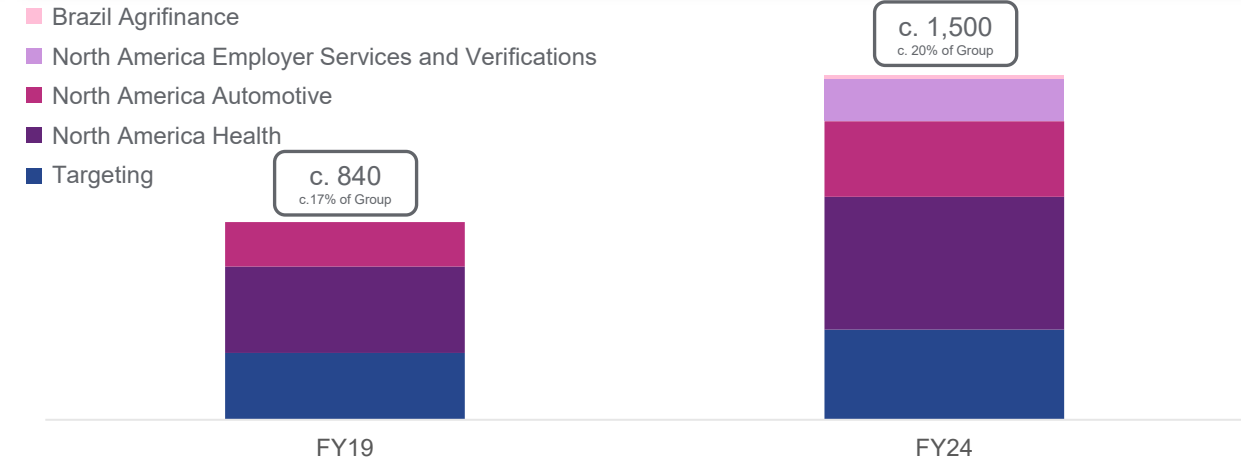
\* Artificial Intelligence

\*\* Source: Experian estimates.

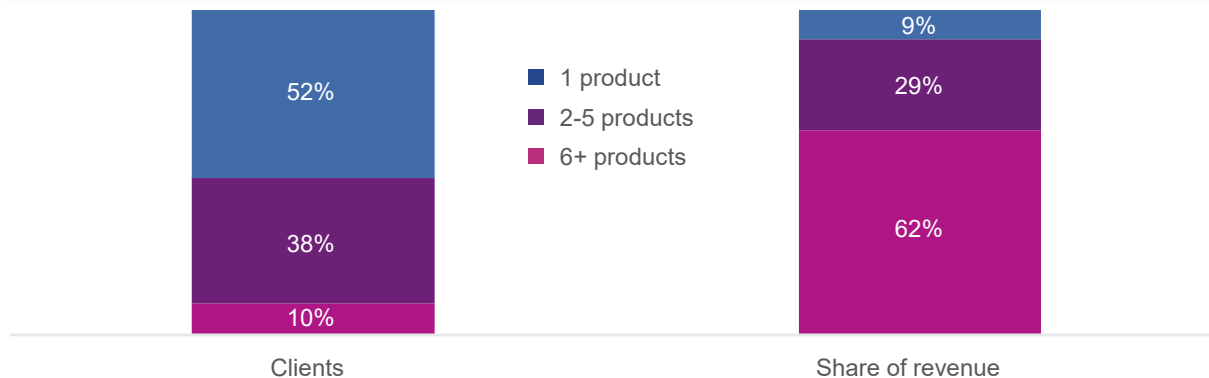
## Revenue from new and scaling products (US\$ millions)



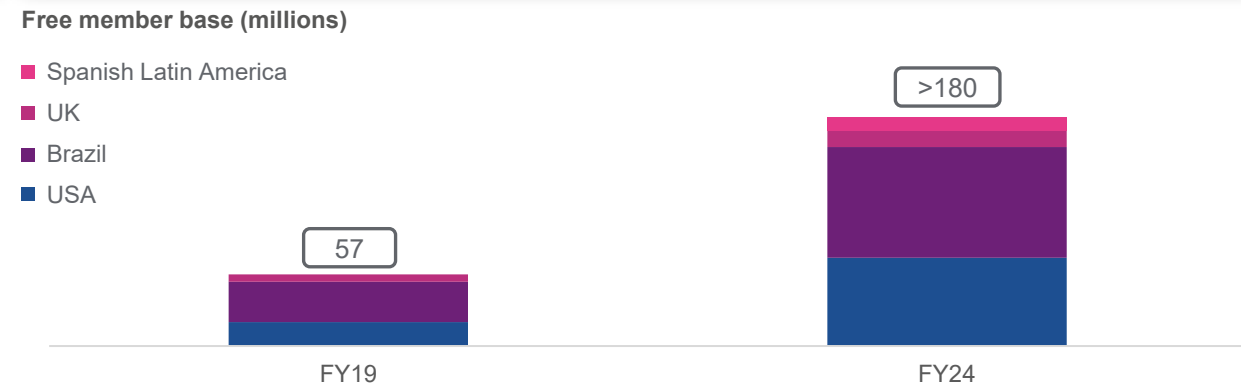
## New verticals revenue performance (US\$ millions)



## 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.

## Revenue

Highly diversified strong growth

Scaling of high growth plays

Lending volume recovery

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**High single-digit organic growth**

## EBIT margin

Leverage of scaling growth plays

Reducing technology change & dual run costs

Productivity and automation

Lending recovery

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**Good margin progression**

## Organic Capex

Materially complete on cloud transition end of FY26

Improving productivity

2% reduction in Capex to Revenue ratio

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**Trending to 7% Capex % of Revenue**

## Capital Deployment

Disciplined approach

Strong financial position

Strong cash generation

Good acquisition pipeline

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**Growing contribution from capital deployment**



OUR PURPOSE:

## Creating a better tomorrow

OUR AMBITION:

## Helping people thrive on their financial health journey

DELIVERED BY

Driving financial inclusion

Enabling our clients to deliver positive outcomes

Building financial health and confidence

Contributing to the UN Sustainable Development Goals



1.4



8.10



9.3

ENABLED BY:

## Treating data with respect

Security | Accuracy | Fairness | Transparency | Inclusion

SUPPORTED BY:

Inspiring and supporting our people

Working with integrity

Protecting the environment

### Our goals

#### Financial health:

- Helping people thrive on their financial journey

#### Diversity:

- By 2027 increase the proportion of women in our senior leaders to 40%, in our mid-level leaders to 41%, and in our total workforce to 48%.

#### Environment:

- Become carbon neutral in our own operations by 2030<sup>1</sup>
- By 2030 reduce Scope 1 and 2 emissions by 50%
- By 2029 suppliers covering 78% of Experian's spend on Purchased Goods and Services, Upstream Leased Assets, Capital Goods, and Investments are to have science-based targets
- Offset 100% of our scope 1 and 2 emissions by 2025

[www.experianplc.com/responsibility/our-approach/](http://www.experianplc.com/responsibility/our-approach/)

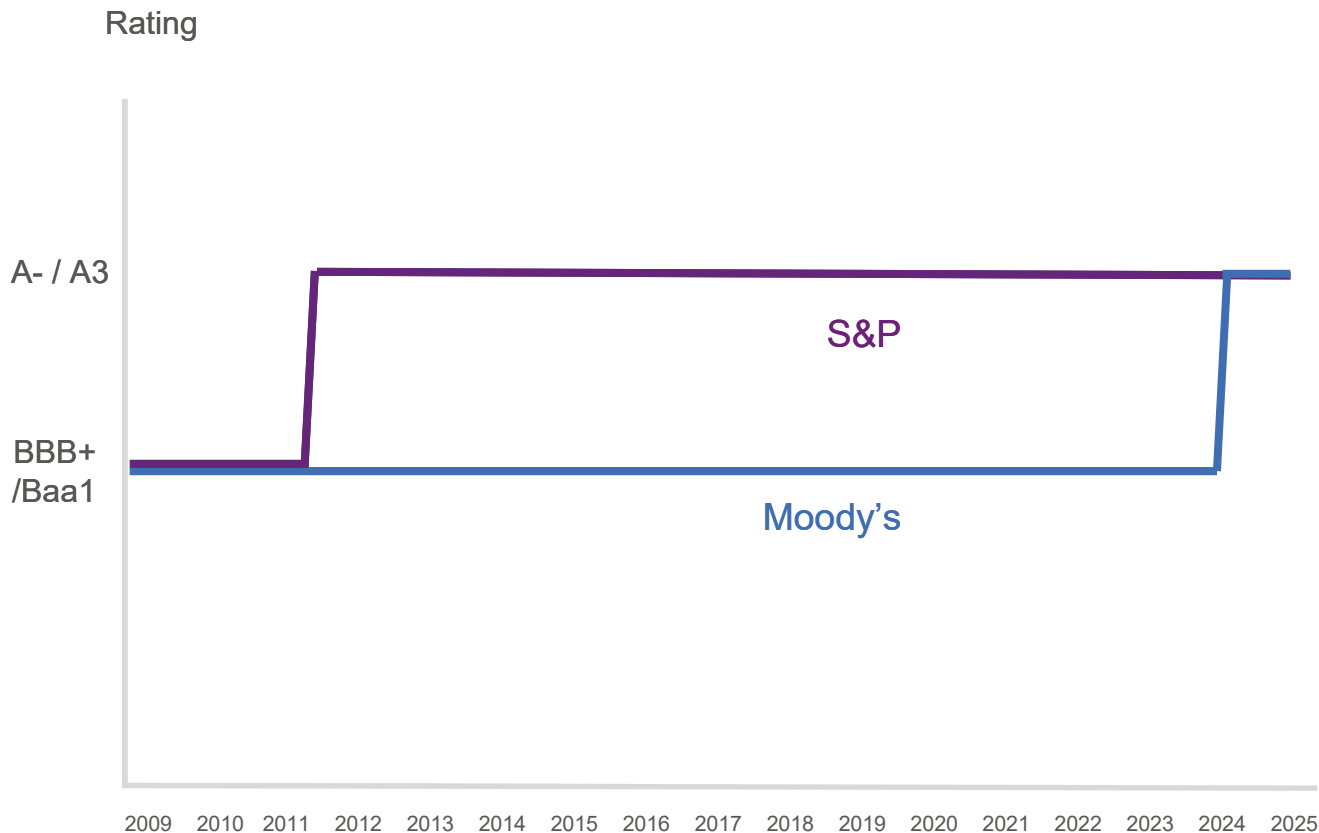
1. Includes all scope 1 and 2 emissions and the categories of 'purchased goods & services', 'business travel' and 'fuel-and-energy-related activities' within scope 3.



# Financial Overview, Key Credit Highlights and Term Sheet



# Continuously strong investment grade issuer ratings



## S&P (October 2024) – A-, stable outlook<sup>1</sup>

Positive rating factors include:

- “Leading “Big Three” player among global credit reporting agencies.”
- “Strong geographic and portfolio diversification”
- “Solid operating performance, with high and stable margins”
- “Exceptional liquidity due to free cash generation and availability under committed credit facilities.”
- “High barriers to entry, through extensive and growing repository of private consumer data.”

## Moody's (December 2024) – A3, stable outlook<sup>2</sup>

Positive rating factors include:

- “Leading market position as the largest consumer credit reporting agency in a number of international markets.”
- “Strong performance across the business portfolio and good growth prospects over the medium term, driven by the underlying demand from the increasing digitalisation and reliance on data analytics across most major industries.”
- “Clear and stable financial policies.”

Source – publications:

1. S&P Global Ratings, Ratings Direct: Experian Finance plc (3 October 2024).

2. Moody's Investor Service: Credit Opinion: Experian Finance plc (18 December 2024).

## Capital allocation policy

1. Organic innovation investment
2. Selective acquisitions & minority investments
3. Returns to shareholders (dividends and share repurchases)

## Leverage policy target in the range of 2.0–2.5x

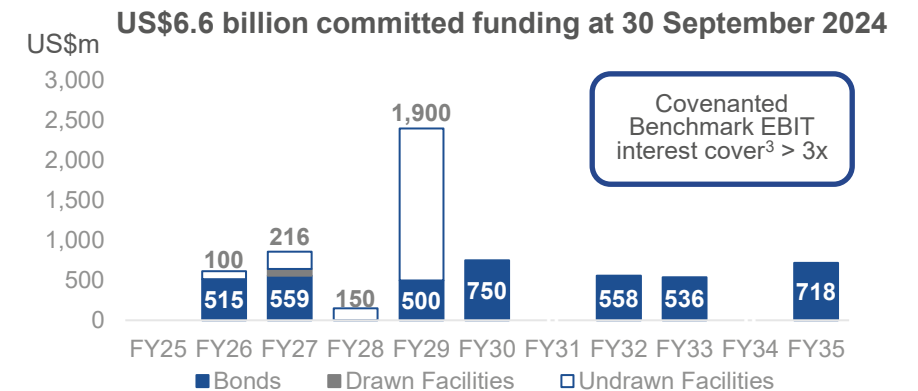
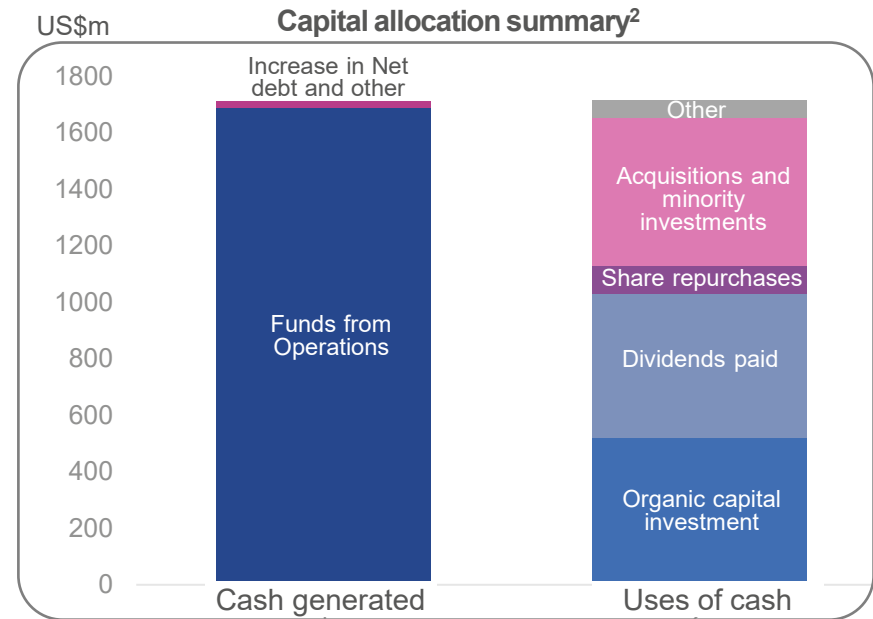
- Supports current A-/A3 credit ratings
- Space out debt maturities to mitigate refinancing risk
- Maintain substantial undrawn committed bank facilities to maintain liquidity
  - Cash and Cash equivalents US\$245m<sup>1</sup>
  - Undrawn committed facilities of US\$2.1bn<sup>1</sup>

## FX and interest rate risk mitigation

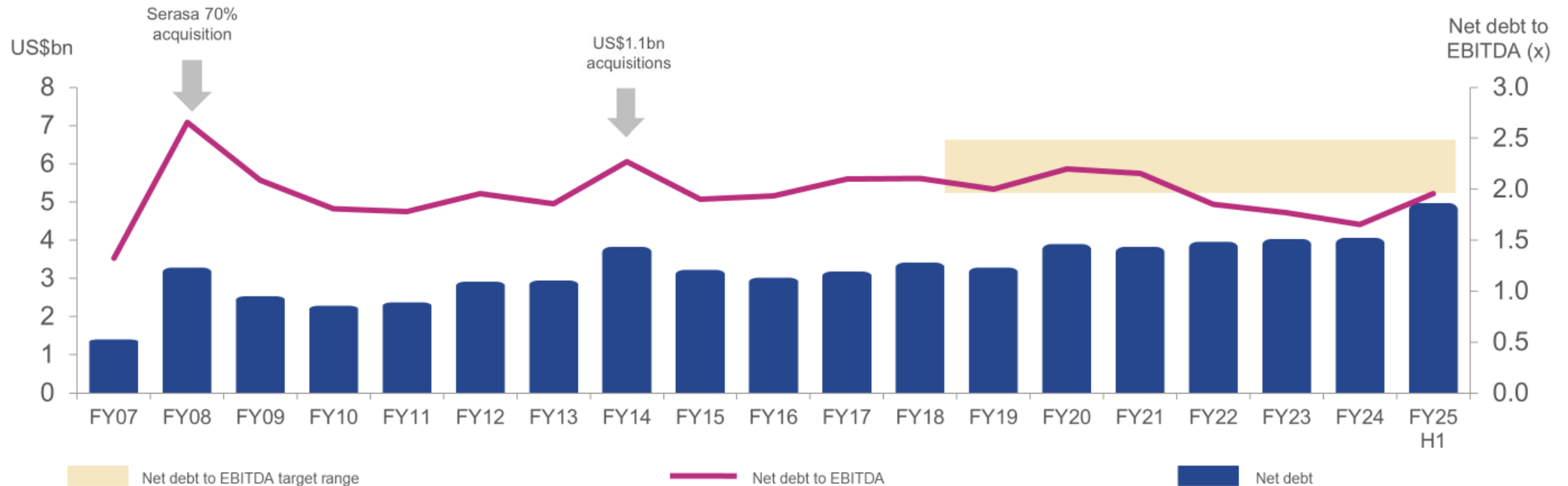
- Interest rate swaps used to adjust the balance between fixed and floating rate debt
- Borrowings broadly match currencies of earnings; FX contracts used to manage residual currency risk exposure

1. As at 30 September 2024  
 2. As at 31 March 2024  
 3. September 2024 actual Benchmark EBIT interest cover was 15x.

Source: Experian's FY24 Annual Report (see [www.experianplc.com/investors/reports/](http://www.experianplc.com/investors/reports/)), FY24 results announcement (see [www.experianplc.com/investors/results-and-presentations](http://www.experianplc.com/investors/results-and-presentations)) and RNS announcements (see [www.experianplc.com/investors/regulatory-news/](http://www.experianplc.com/investors/regulatory-news/)).



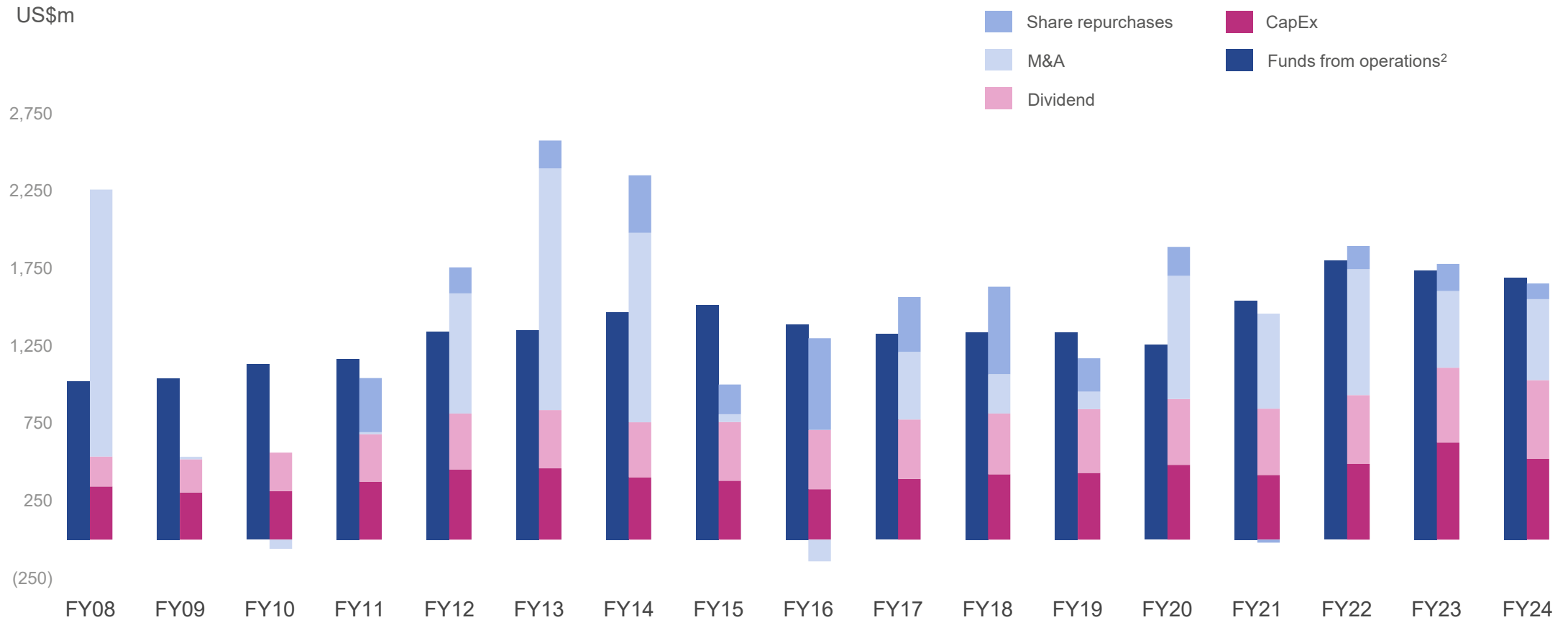
# Historic leverage trends



**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/](http://www.experianplc.com/investors/reports/) and results announcement at [www.experianplc.com/investors/results-and-presentations](http://www.experianplc.com/investors/results-and-presentations).

# Our cash flow is consistently strong and reliable which supports our disciplined capital allocation



Strongly cash generative <sup>1</sup>	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24
	99%	101%	100%	98%	96%	94%	101%	104%	106%	96%	96%	97%	88%	106%	109%	98%	97%

1. Conversion of Benchmark EBIT into Benchmark operating cash flow.  
 2. Funds from operations is defined as Benchmark free cash flow plus organic capital investment (capital expenditure).  
 Source: Experian's Annual Reports from FY08 to FY24 – publicly available at [www.experianplc.com/investors/reports/](http://www.experianplc.com/investors/reports/).

<b>Issuer</b>	Experian Finance plc
<b>Guarantor</b>	Experian plc
<b>Expected Rating of Notes</b>	A- (S&P) / A3 (Moody's)
<b>Ranking</b>	Senior Unsecured
<b>Currency</b>	EUR
<b>Tenor</b>	Short 9yr (15 December 2033)
<b>Size</b>	EUR500m (WNG)
<b>Use of Proceeds</b>	General corporate purposes, including acquisitions
<b>Documentation</b>	Reg S, applicable as per USD 4.5bn EMTN Programme dated 5 March 2024, as supplemented on 29 August 2024 and 15 January 2025
<b>Call Features</b>	Change of Control, 3m Par Call, Make Whole Call
<b>Governing Law</b>	English
<b>Listing</b>	Euronext Dublin
<b>Active Bookrunners</b>	Barclays (B&D), BNP PARIBAS, Santander, SEB, Wells Fargo Securities

1

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3. As at 30 September 2024





# Appendix



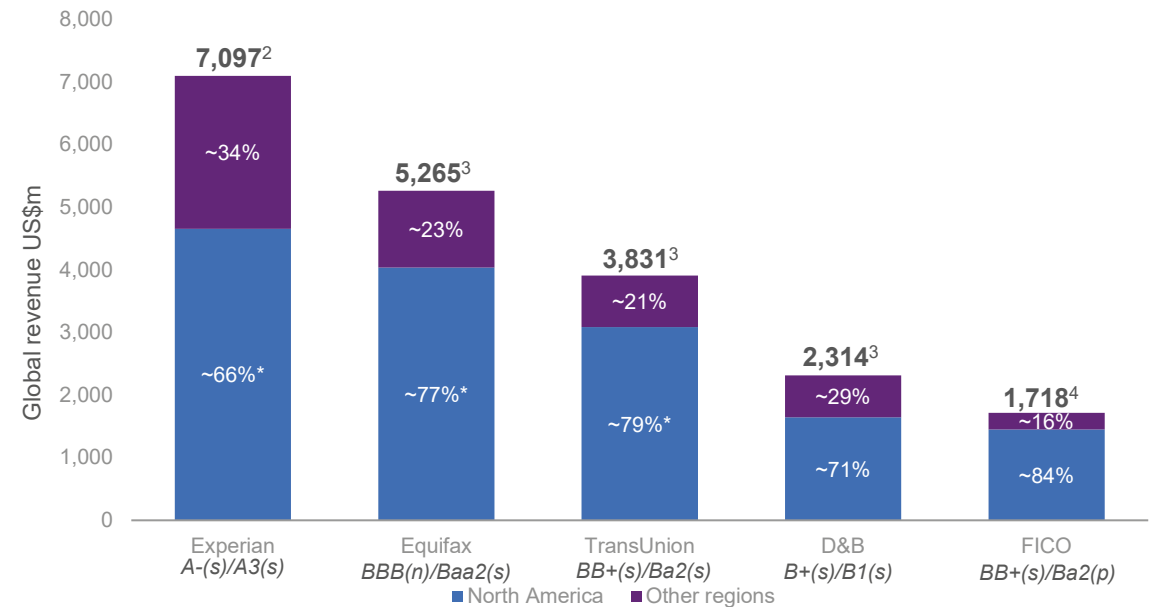
## Experian is a world leading data and software company

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<sup>1</sup> 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 **cash-generative**:

- 22,500 employees / 32 countries
- FY24: US\$7.1bn revenue / US\$1.9bn Benchmark EBIT
- Highly cash generative with high cash conversion rate FY24: 97%
- 17% Return on Capital Employed (ROCE)
- Credit rating of A-/A3 (both stable)



<sup>2</sup> Year ended 31 March 2024.

<sup>3</sup> Year ended 31 December 2023.

<sup>4</sup> Year ended 30 September 2024. FICO's North America includes Latin America, which is ~5% of total revenue.

\*US only.

Source: Annual results & latest SEC filings.

Definitions of all non-GAAP measures used in this presentation are set out in the Experian 2024 Annual Report (note 7, page 189), publicly available at [www.experianplc.com/investors/reports/](http://www.experianplc.com/investors/reports/).

Source: FY24 figures for the year ended 31 March 2024.

<sup>1</sup> As at 30 September 2024.

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

## 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)

Consumer Services  
US\$1.9bn

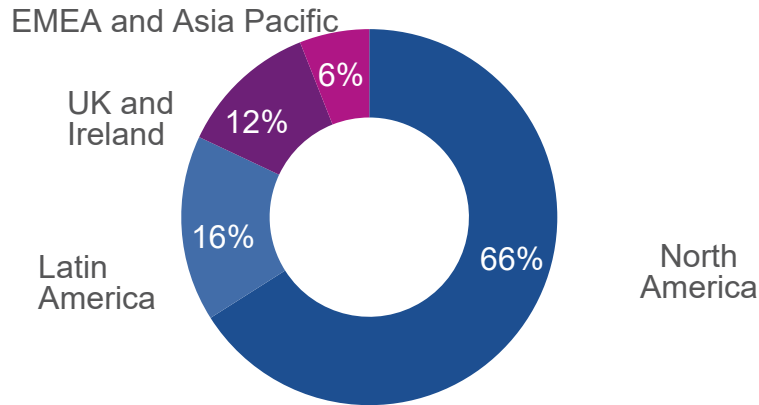
- Over 190<sup>1</sup> million consumers on our free finance platform
- Credit visibility, improvement and monitoring for consumers
- Credit and insurance marketplaces
- Identity theft protection services
- Affinity (white label) credit and identity monitoring services

We help people and families to:

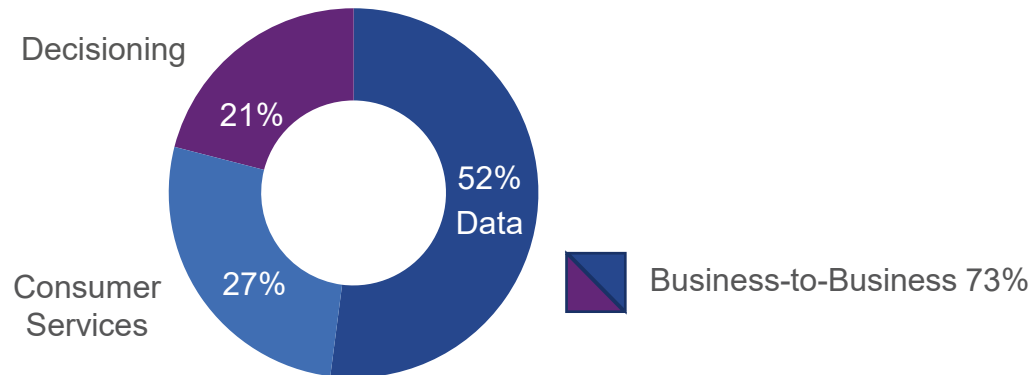
- better access financial services;
- understand and improve their financial position;
- better protect against fraud and identity theft;
- know that their data is correct, and
- learn more about credit.

Making it easier, cheaper and faster for people and organisations to access financial services

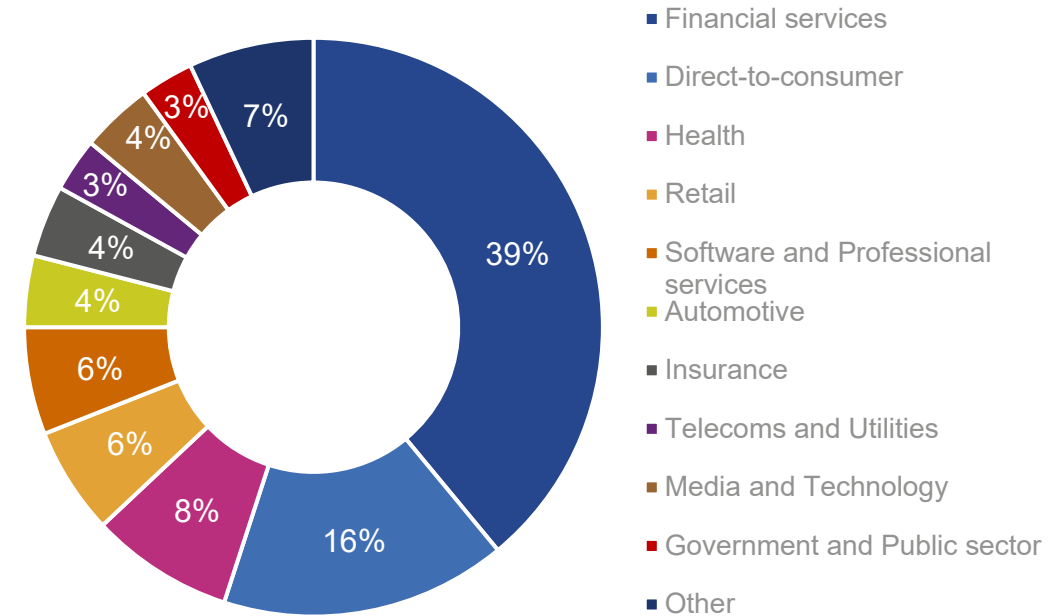
## By region



## By business activity



## By customer



### Customer diversity

Largest single customer: 1% of revenue  
 Top 10 customers: 10% of revenue  
 Top 20 customers: 15% of revenue

Diverse portfolio by region, business activity and customer

\* All data as of 31 March 2024

B2B

Consumer  
Services

## WHAT WE DO

- Help businesses identify and understand their customers, lend responsibly and protect customers and themselves from risk
- Provide clients a better picture of consumers and their needs, to help them receive more relevant offers and communications

## HOW WE DO IT

We hold deep and detailed data, helping to provide a comprehensive view of c.150m businesses and 1.1bn people globally, creating high barriers to entry

### Data gathering

- 19 consumer and 16 business information bureaux (each 'bureau' maintains data and provides credit information to authorised users in that country)
- Data contributed 24/7/365
- Data generally provided to us for free, by our clients on a give-to-get model, e.g. from financial services, mobile phone operators, utilities and public records, etc
- The data is primarily on the credit that a person or business has applied for in the past; and how their account has performed, including timely repayment

### Data management

- Each bureau collates, aggregates, cleanses and sorts vast quantities of data

### Data quality

- Higher quality data enables our clients to make fairer, more responsible & quicker decisions

## KEY ADDED VALUE

- Large volumes of disparate data are aggregated into accurate, timely and usable information
- Information helps support impartial credit decisions and broader access to credit
- Extensive marketing data relevant to consumer lifestyles helps businesses understand their customers better and serve them with tailored products

## REVENUE MODEL

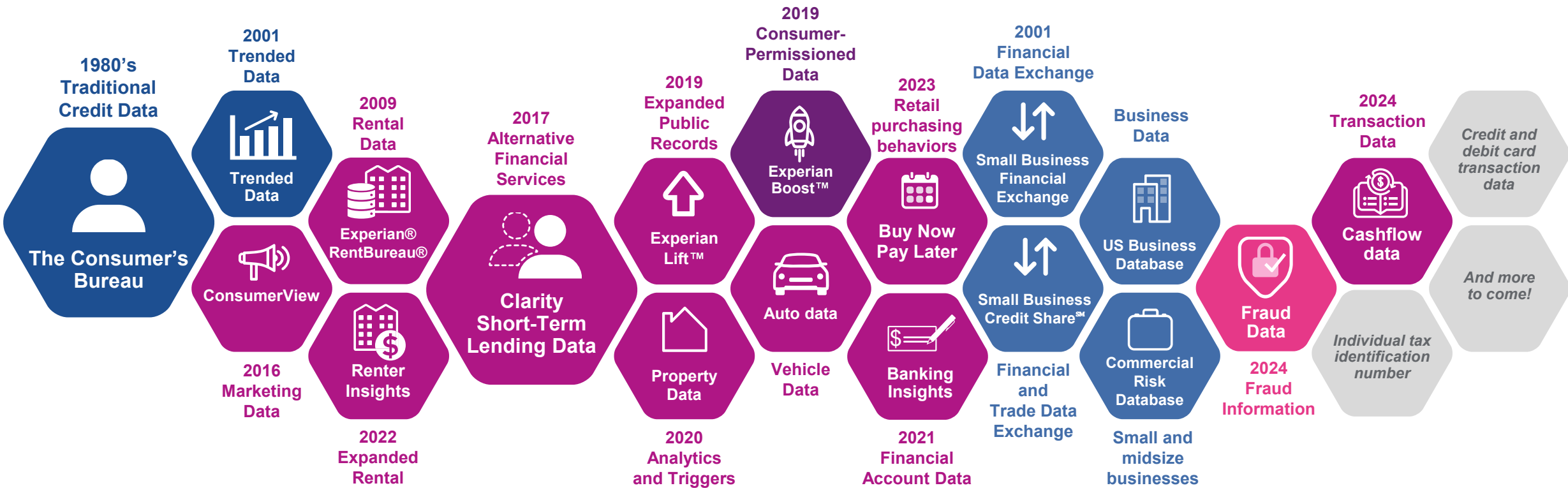
- Primarily transactional with a portion from licence fees

## MARKET POSITION

- Number one or number two in our key markets<sup>1</sup>
- Main competitors: Equifax, TransUnion, Dun & Bradstreet, LiveRamp, Acxiom

1. In terms of revenue for FY24 across the US, UK and Brazil, according to public filings.

# B2B - Data – examples (North America)



**TRADITIONAL DATA**  
Largest traditional credit bureau

**EXPANDED FCRA DATA**

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

**DATA TO ACQUIRE**

Illustrative – not comprehensive across data assets



## A highly complementary business to Experian

- One of the leading consumer and commercial credit bureaux in Australia and New Zealand (A/NZ)
- Australia is Experian's fifth largest country of operation by revenue
- Agreement to acquire illion for A\$820m. Acquisition completed on 30 September 2024
- Strategic rationale
  - Highly complementary and synergistic combination:
    - **illion** – consumer bureau, commercial bureau, identity management solutions
    - **Experian A/NZ** – consumer bureau, decisioning software, open banking solutions
  - Will enable Experian to offer enhanced choice in A/NZ and present more complete service to clients

B2B

Consumer Services

## WHAT WE DO

- Experts at creating and developing predictive tools, sophisticated software and platforms that optimise the use of data
- We manage and automate large volumes of decisions and processes on-premise or in the cloud
- Help businesses make better decisions in areas including credit risk, fraud prevention, identify management, customer service and engagement, account processing and account management

## HOW WE DO IT

- Develop models for risk and fraud avoidance, analytical tools, and decisioning software
- Our industry specialists and data scientists work collaboratively with our clients, helping them find the best solutions for their needs
- Combine our own data with data from our clients and third parties, organise and analyse this data
- Turn this into meaningful information that our clients can act on, using our decisioning workflows such as PowerCurve, for decisions across origination, account management and collections
- Provide revenue cycle management for US hospitals and physician practices

## MARKET POSITION

- Market-leading provider of business solutions in key markets except for the USA where FICO is the market leader
- Main competitors: FICO, Equifax, TransUnion, IBM, SAS, Change Healthcare

## REVENUE MODEL

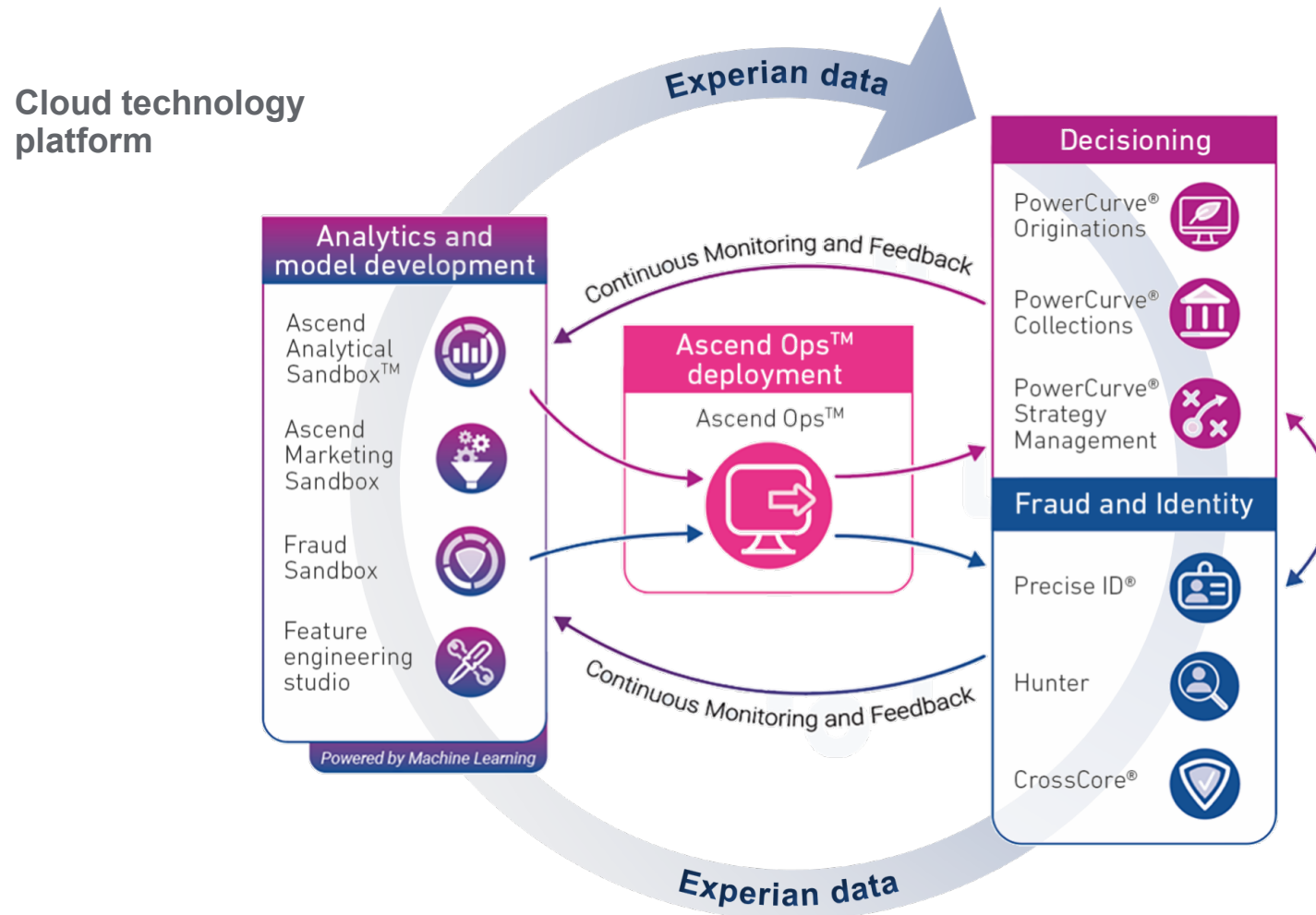
- Software and system sales: consultancy and implementation fees; recurring licence fees; and transactional charges
- Credit scores sold on a transactional, volume-tiered basis
- Analytics – a mix of consultancy and professional fees, as well as transactional revenues

## KEY ADDED VALUE

- Assessment of creditworthiness, suitability and affordability of loans supports responsible lending
- Faster, frictionless and better-informed decisions for improved customer experience
- Relevant insights into new and existing customers for more effective management and better engagement with customers
- Authentication of customer identity helps prevention of identity fraud and other crime



# B2B example – Ascend Platform: our data, analytics and decisioning integrated platform



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

B2B

Consumer Services

## WHAT WE DO

- Help consumers take control of their credit so they can manage their financial position, access credit offers, and help protect themselves from identity fraud

## HOW WE DO IT

- Financial education
- Debt resolution
- Credit offers
- Provided through online tools and call centres
- Protect people's identities by scouring the internet in real time, monitoring websites, blogs and chat rooms to identify illegal trading of personal information, and notify people to take immediate action

Part of our strategy is to build large free member bases and engage with our members through new propositions. Our free membership base is over 190 million people across four markets<sup>1</sup>: USA, Brazil, UK and Spanish Latin America.

## KEY ADDED VALUE

- Empower and support consumers to take control of their credit, improve their financial well-being and achieve their financial goals
- Immediate tangible results through credit score improvement and renegotiation of debts
- Eligibility for and improved access to credit offers and other services
- Better navigation of major financial decisions, such as buying a home
- Improved detection of and resilience to identity theft and fraud

## REVENUE MODEL

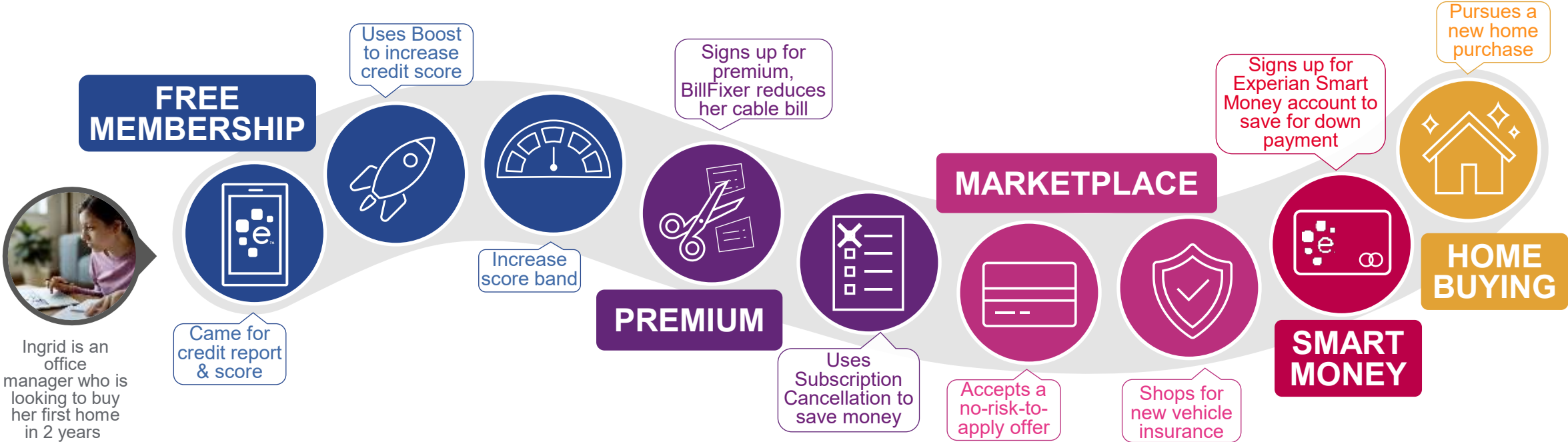
- Monthly subscription and one-off transaction fees
- Referral fees for credit products
- Digital agency fees for insurance products
- White-label partnerships

## MARKET POSITION

- We are the market leader in Brazil and one of the market leaders in the USA and the UK
- Main competitors: Credit Karma (a subsidiary of Intuit), NerdWallet, LendingTree, ClearScore, Equifax, TransUnion

1. As at 30 September 2024.

# Consumer Services – North America consumer journey example



# H1 FY25 highlights



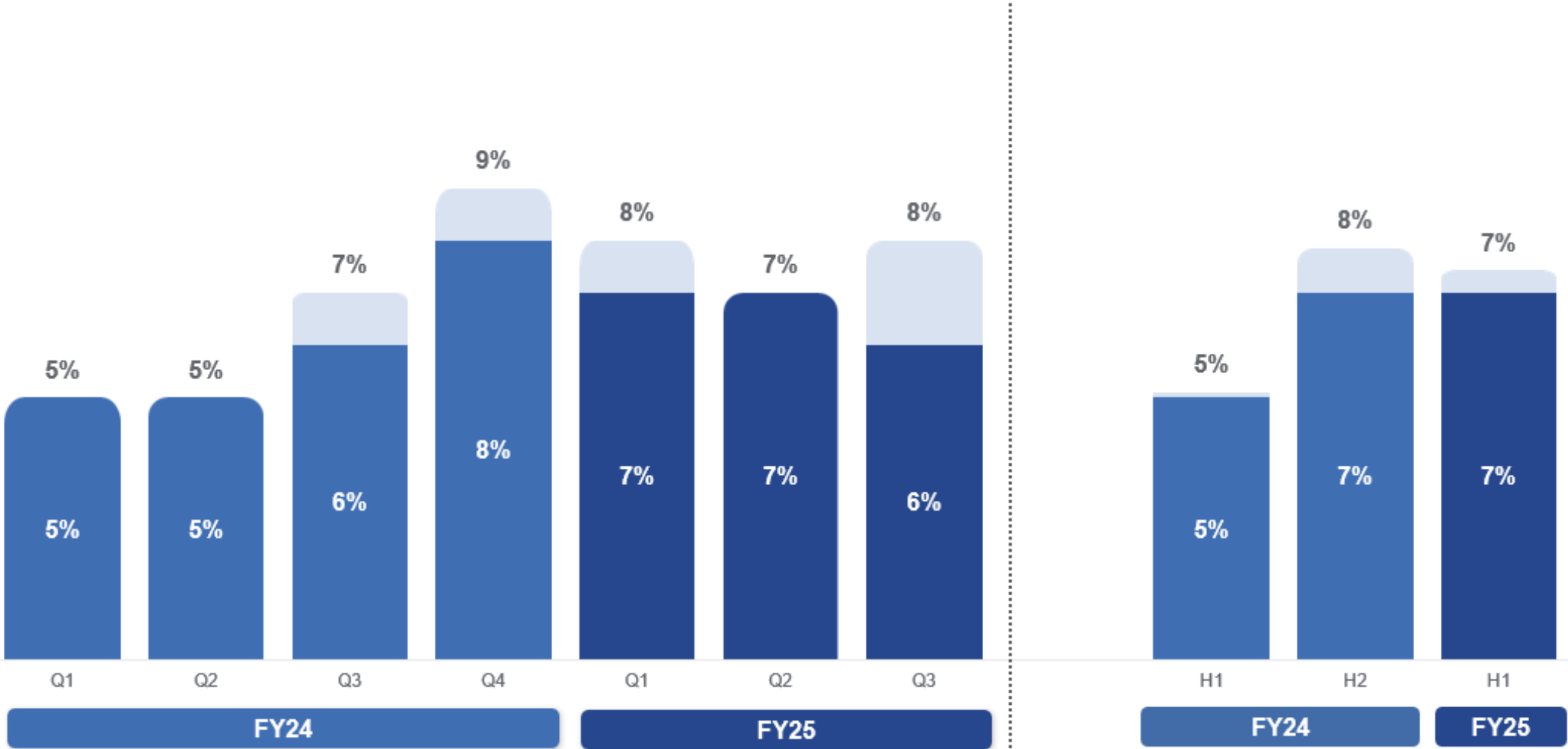
		Constant FX rates	Actual FX rates	Results
Revenue	Total revenue growth	7%	6%	US\$3,617m
	Organic revenue growth	7%		
EBIT	Benchmark EBIT growth	10%	8%	US\$1,011m
	Benchmark EBIT margin	+60bps	+60bps	28.0%
EPS	Benchmark earnings per share growth	9%	8%	USc76.0
Cash flow	Benchmark operating cash flow			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 FY25



Growth rates at constant currency and for ongoing activities only.

■ Inorganic revenue growth  
■ Organic revenue growth

# Quarterly organic revenue growth trends



		% of Group revenue <sup>1</sup>	Organic revenue growth			
			Q1	Q2	H1	Q3
<b>North America (NA)</b>		<b>68%</b>	<b>8%</b>	<b>7%</b>	<b>7%</b>	<b>6%</b>
<b>Data</b>	CI / BI bureaux	24%	6%	11%	9%	11%
	CI / BI bureaux, excluding Mortgage	21%	2%	6%	4%	6%
	Mortgage Profiles	3%	37%	56%	45%	71%
	Automotive	5%	9%	5%	7%	8%
	Targeting	4%	5%	7%	6%	4%
<b>Decisioning</b>	Health	9%	8%	8%	8%	5%
	DA / Other	4%	7%	2%	4%	2%
<b>B2B</b>	<b>Business to Business</b>	46%	7%	9%	8%	8%
<b>Consumer</b>	<b>Consumer Services</b>	22%	10%	3%	7%	2%
<b>Latin America (LA)</b>		<b>14%</b>	<b>5%</b>	<b>9%</b>	<b>7%</b>	<b>8%</b>
<b>Data</b>	CI / BI bureaux	8%	(1)%	(1)%	(1)%	1%
	Other	0%	17%	40%	27%	20%
<b>Decisioning</b>	<b>DA / Other</b>	3%	5%	14%	9%	11%
<b>B2B</b>	<b>Business to Business</b>	11%	1%	3%	2%	4%
<b>Consumer</b>	<b>Consumer Services</b>	3%	24%	30%	27%	22%

<sup>1</sup> 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 <sup>1</sup>	Organic revenue growth			
			Q1	Q2	H1	Q3
<b>UK and Ireland</b>		<b>12%</b>	<b>2%</b>	<b>2%</b>	<b>2%</b>	<b>1%</b>
<b>Data</b>	<b>CI / BI bureaux</b>	5%	4%	3%	3%	0%
	<b>Targeting / Auto</b>	1%	(14)%	(14)%	(14)%	0%
<b>Decisioning</b>	<b>DA / Other</b>	3%	3%	(1)%	1%	(3)%
<b>B2B</b>	<b>Business to Business</b>	9%	2%	0%	1%	(1)%
<b>Consumer</b>	<b>Consumer Services</b>	3%	4%	8%	6%	10%
<b>EMEA and Asia Pacific</b>		<b>6%</b>	<b>7%</b>	<b>8%</b>	<b>7%</b>	<b>9%</b>
<b>Total Global</b>		<b>100%</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>	<b>6%</b>

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%
<b>Business-to-Business</b>	<b>1,656</b>	<b>1,528</b>	<b>8%</b>	<b>8%</b>
<b>Consumer Services</b>	<b>810</b>	<b>760</b>	<b>7%</b>	<b>7%</b>
<b>Total revenue</b>	<b>2,466</b>	<b>2,288</b>	<b>8%</b>	<b>7%</b>
<b>Benchmark EBIT – ongoing activities</b>	<b>850</b>	<b>775</b>	<b>10%</b>	
<b>Benchmark EBIT margin</b>	<b>34.5%</b>	<b>33.9%</b>		

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



Six months ended 30 September  
US\$m

	2024	2023	Total growth	Organic growth
Data	294	312	2%	-
Decisioning	101	97	12%	9%
<b>Business-to-Business</b>	<b>395</b>	<b>409</b>	<b>4%</b>	<b>2%</b>
<b>Consumer Services</b>	<b>117</b>	<b>97</b>	<b>32%</b>	<b>27%</b>
<b>Total revenue</b>	<b>512</b>	<b>506</b>	<b>10%</b>	<b>7%</b>
<b>Benchmark EBIT – ongoing activities</b>	<b>144</b>	<b>140</b>	<b>13%</b>	
<b>Benchmark EBIT margin</b>	<b>28.1%</b>	<b>27.7%</b>		

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

Six months ended 30 September  
US\$m

	2024	2023	Total growth	Organic growth
Data	204	199	1%	1%
Decisioning	116	110	3%	1%
<b>Business-to-Business</b>	<b>320</b>	<b>309</b>	<b>2%</b>	<b>1%</b>
<b>Consumer Services</b>	<b>93</b>	<b>86</b>	<b>6%</b>	<b>6%</b>
<b>Total revenue</b>	<b>413</b>	<b>395</b>	<b>3%</b>	<b>2%</b>
<b>Benchmark EBIT – ongoing activities</b>	<b>78</b>	<b>77</b>	<b>(1)%</b>	
<b>Benchmark EBIT margin</b>	<b>18.9%</b>	<b>19.5%</b>		

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

Six months ended 30 September  
US\$m

	2024	2023	Total growth	Organic growth
Data	156	147	5%	5%
Decisioning	70	63	14%	13%
<b>Total revenue</b>	<b>226</b>	<b>210</b>	<b>8%</b>	<b>7%</b>
<b>Benchmark EBIT – ongoing activities</b>	<b>1</b>	<b>4</b>	<b>(88)%</b>	
<b>Benchmark EBIT margin</b>	<b>0.4%</b>	<b>1.9%</b>		

OUR PURPOSE:

## Creating a better tomorrow

OUR AMBITION:

## Helping people thrive on their financial health journey

DELIVERED BY

Driving financial inclusion

Enabling our clients to deliver positive outcomes

Building financial health and confidence

Contributing to the UN Sustainable Development Goals



1.4



8.10



9.3

ENABLED BY:

## Treating data with respect

Security | Accuracy | Fairness | Transparency | Inclusion

SUPPORTED BY:

Inspiring and supporting our people

Working with integrity

Protecting the environment

## Our goals

### Financial health:

- Helping people thrive on their financial journey

### Diversity:

- By 2027 increase the proportion of women in our senior leaders to 40%, in our mid-level leaders to 41%, and in our total workforce to 48%.

### Environment:

- Become carbon neutral in our own operations by 2030<sup>1</sup>
- By 2030 reduce Scope 1 and 2 emissions by 50%
- By 2029 suppliers covering 78% of Experian's spend on Purchased Goods and Services, Upstream Leased Assets, Capital Goods, and Investments are to have science-based targets
- Offset 100% of our scope 1 and 2 emissions by 2025

## 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.

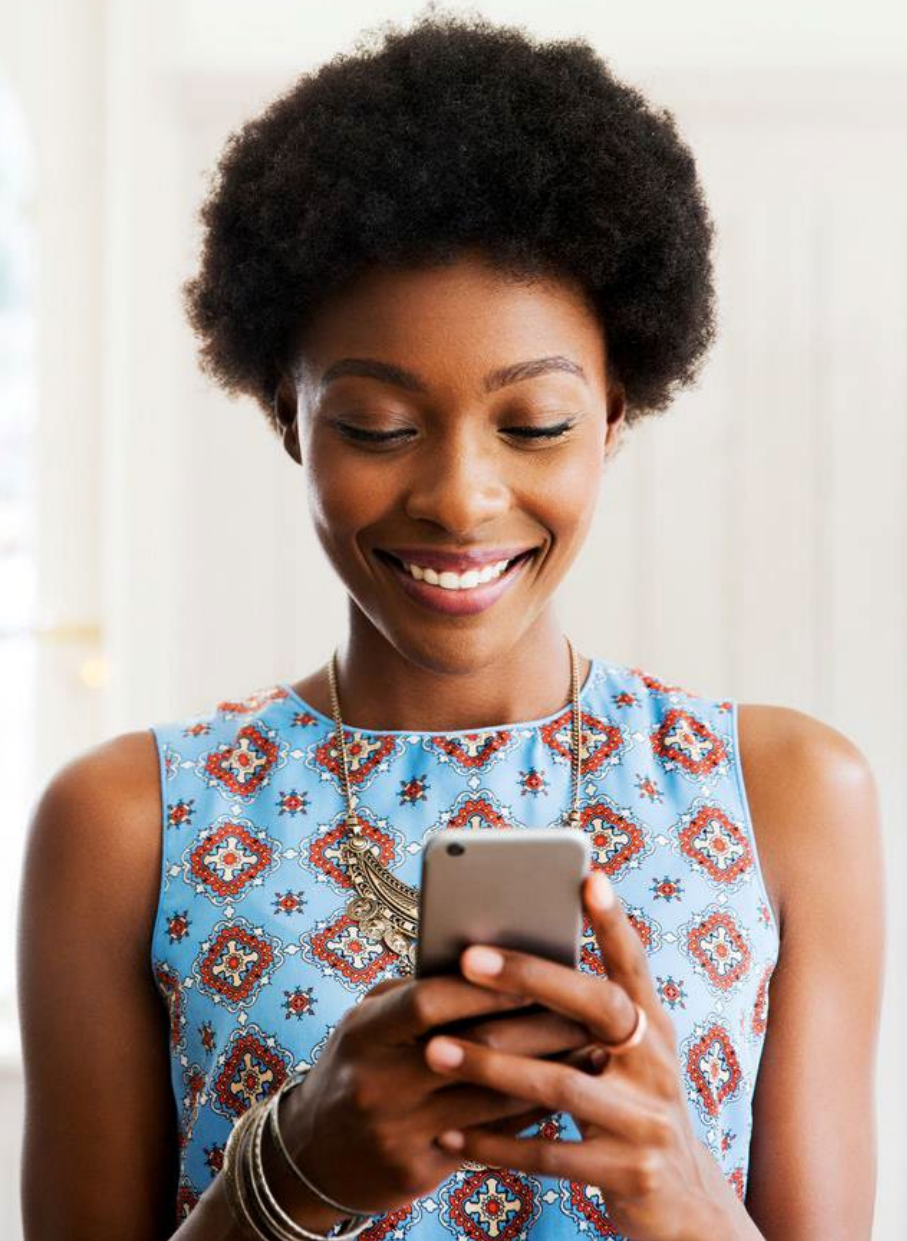
### Outcome:

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

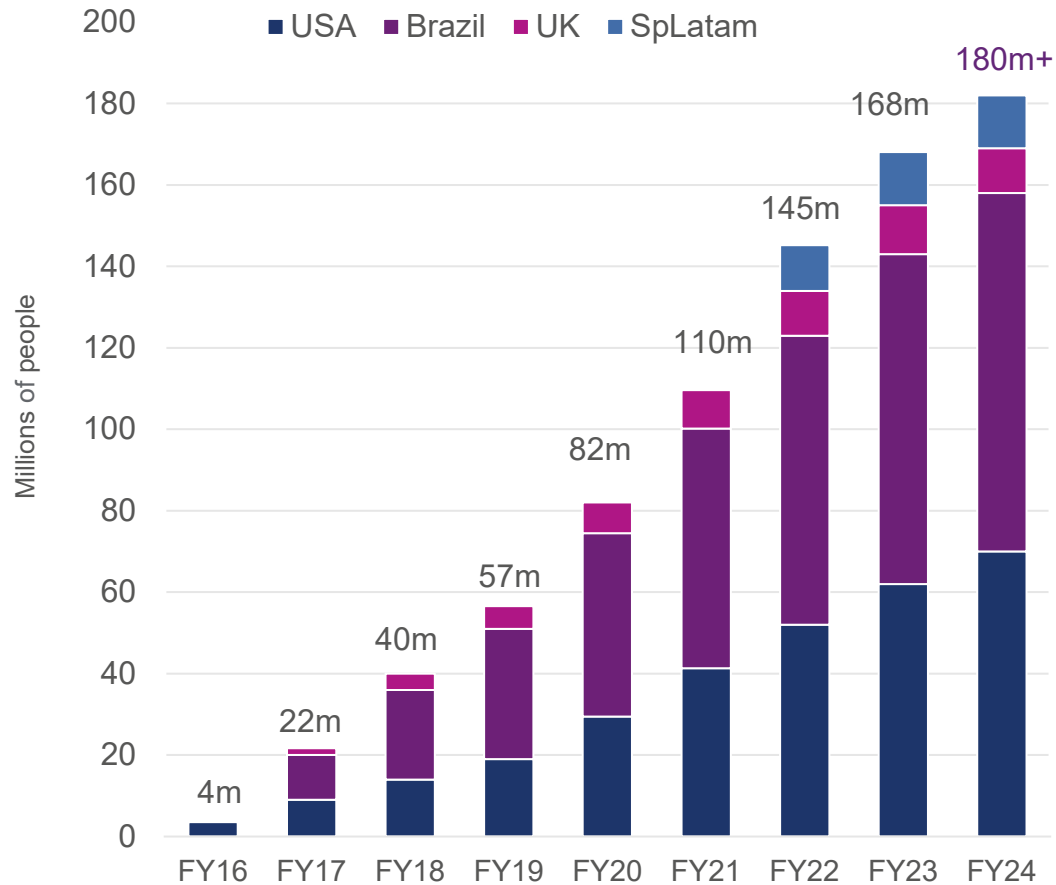


How does Improving Financial Health for all support long-term revenue growth and the success of our business?

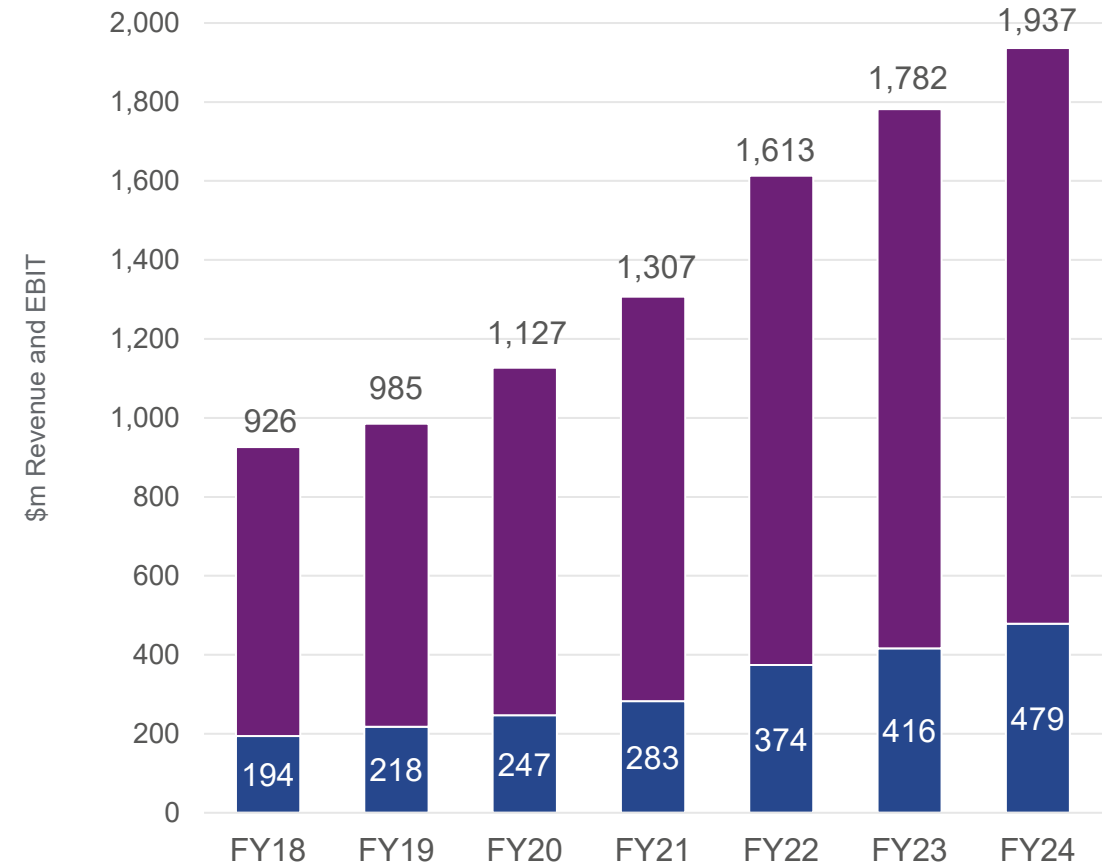
- **Financial inclusion grows our total addressable markets, with the potential to access millions of new consumers for us and our clients around the world**
  - Experian Go has the opportunity to help 28m US consumers who are credit invisible establish a credit report and become visible to lenders
  - More inclusive scores like Lift Premium enable US lenders to score 21m conventionally unscorable 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



## Free consumer members



## Consumer Revenue & EBIT



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

We aim to be The Consumers' Bureau.

We have built our business on clear commitments to treat data with respect.

## Experian Global Data Principles:

### Security

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

### Accuracy

We will make data as accurate, complete and relevant as possible for the way we use it, always in compliance with legal requirements.

### Fairness

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

### Transparency

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

### Inclusion

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



Experian's global security mission is to put **Security First, By Design and Always** by delivering products and services in a secure and resilient manner that achieves continued growth while protecting employees, clients and consumers

**SECURITY**  
First • By Design • Always

1. Cyber threats are one of the top risks to the company and cyber security is central to protecting our business strategy.
2. Staying ahead of cyber threats and protecting our data can only be accomplished by continuously advancing our cybersecurity capabilities. Using a threat-informed defence approach means Experian is threat-focused so that we can respond to the ever-changing cyber landscape and be sustainable for the long-term.
3. Strong governance – bi-monthly executive reviews by Security and Continuity Steering Committee (SCSC) – CEO, CFO, COO, CIO, CISO and CRO.
4. Culture of security with mandatory annual training for all employees, more frequent training for employees working with data.
5. We have a multi-tiered approach to security:
  - Prevention – stopping Threat actors from entering the estate
  - Detection – knowing if a Threat actor has entered the estate
  - Mitigation – minimising a Threat actor's ability to extract anything of value if they enter the estate
6. Cyber Fusion Centre (CFC) coverage with 'follow the sun' capabilities, based in the US, UK and Malaysia. Combines threat intelligence, incident response, threat detection, security automation and threat hunting.
7. DevSecOps builds security into the design of the product during the development phase.
8. Robust security controls based on NIST frameworks.



## We're committed to inspiring and supporting our people

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

**4.3**

Glassdoor score<sup>1</sup>

**16**

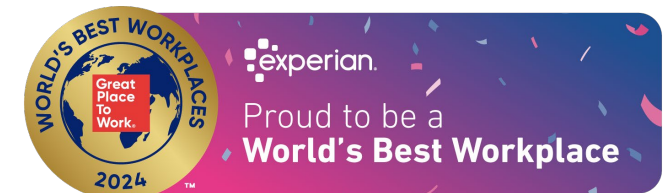
Employee  
diversity groups

**40%**

target for women  
in senior leaders

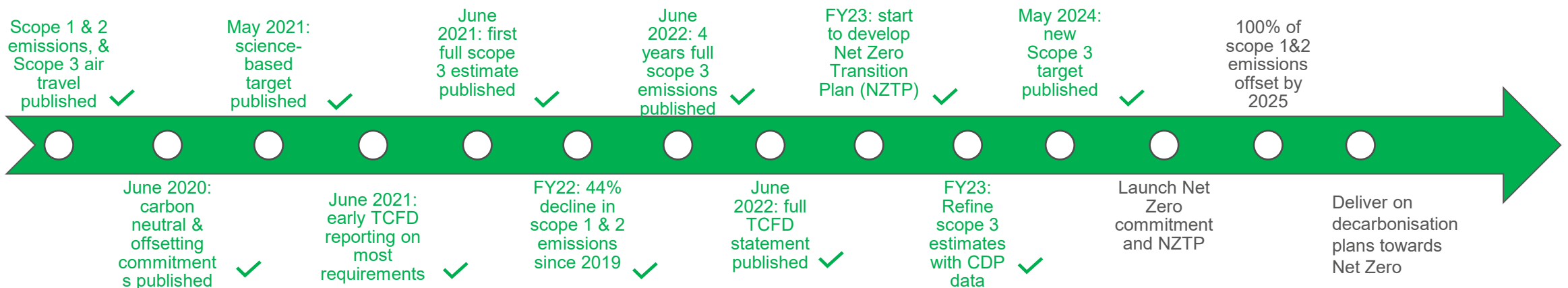
### FY24 Great Place to Work survey

- **89%** are proud to tell others they work at Experian
- **87%** agree they can be themselves at Experian
- **91%** agree Experian makes the workplace accessible for them
- **92%+** agree that people are treated fairly regardless of their age, sexual orientation, race and gender



## We've committed to become carbon neutral in our own operations<sup>1</sup> by 2030

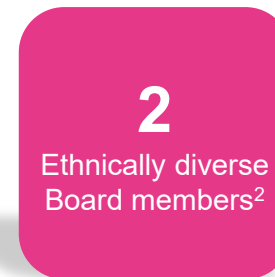
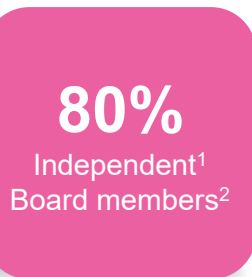
- The SBTi have approved our science-based target that by 2030 we will reduce Scope 1 and 2 emissions by 50%
- Scope 3 target that 78% of suppliers by spend covering Purchased Goods and Services, Upstream Leased Assets, Capital Goods, and Investments to have science-based targets by 2029, validated by SBTi.
- We have developed carbon emission reduction plans which include switching to more renewable energy, consolidating buildings, and switching to a lower carbon fleet.
- We are now developing our strategy to decarbonise our operations even further and transition to Net Zero.
- We've also committed to gradually carbon offset our scope 1 and 2 emissions over the 5 years to 2025.



[www.experianplc.com/responsibility/protecting-the-environment](http://www.experianplc.com/responsibility/protecting-the-environment)

## We're committed to the highest standards of corporate governance

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



[www.experianplc.com/investors/environmental-social-governance/corporate-governance](https://www.experianplc.com/investors/environmental-social-governance/corporate-governance)

## • Social

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

## • Environment

- Committed to **carbon neutral<sup>1</sup> by 2030**, **Science Based Target** set for 2030. Offsetting Scope 1 & 2 emissions over the 5 years to 2025.
- **CDP A- score** (Leadership Band) for 2023, **A for CDP Supplier Engagement Rating** (Leaders Board), follow **TCFD** recommendations

## • Governance:

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



#14 in World's Best Workplaces 2024



Fortune 100 Best Companies To Work For 2024



Experian Smart Money recognised at the 2024 BIG Innovation Awards



Experian Go recognised in Fast Company's 2023 World Changing Ideas



World's Most Sustainable Companies 2024



Financial Times' Europe Climate Leaders 2024

## Social

Supporting UN SDGs	<b>1.4, 8.10, 9.3</b>
People using our platforms for free education, access to products & services <sup>2</sup>	<b>190m+</b>
Connections with people via United for Financial Health since launch	<b>146m</b>
Revenue from Social Innovation products in FY24	<b>\$114m</b>
Debt renegotiated via Limpa Nome	<b>\$14.5bn</b>
Unbanked people who could benefit through alternative data sources and Experian technology platforms	<b>1.4bn</b>
Data security and privacy is <b>a top priority</b>	
Robust security controls based on <b>ISO 27001</b>	
Founding member of the <b>Slave-Free Alliance</b>	
Suppliers must comply with <b>Supplier Code of Conduct</b>	
Mandatory annual training for all employees: <b>Code of Conduct, Security &amp; data, Anti-Corruption</b>	

## Employees

Employee engagement	<b>83%</b>
Glassdoor rating <sup>3</sup>	<b>4.3</b>
Three-year gender diversity targets set	<b>Yes</b>
Voluntary employee attrition	<b>7.9%</b>
Diversity and inclusion employee groups	<b>16</b>

## Environment

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

## Governance

Independent Board members <sup>5,6</sup>	<b>80%</b>
Female Board members <sup>6</sup>	<b>50%</b>
Ethnically diverse Board members <sup>7</sup>	<b>2</b>
Independence <sup>6</sup> of Audit and Remuneration committees	<b>100%</b>
Clear division of responsibilities between the Chairman and CEO	<b>Yes</b>
Independent external evaluation of the Board's performance <sup>8</sup>	<b>Yes</b>
Executive remuneration linked to Group performance	<b>Yes</b>
Voting rights for shareholders	<b>Equal</b>

A constituent member of FTSE4Good index since 2012



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