

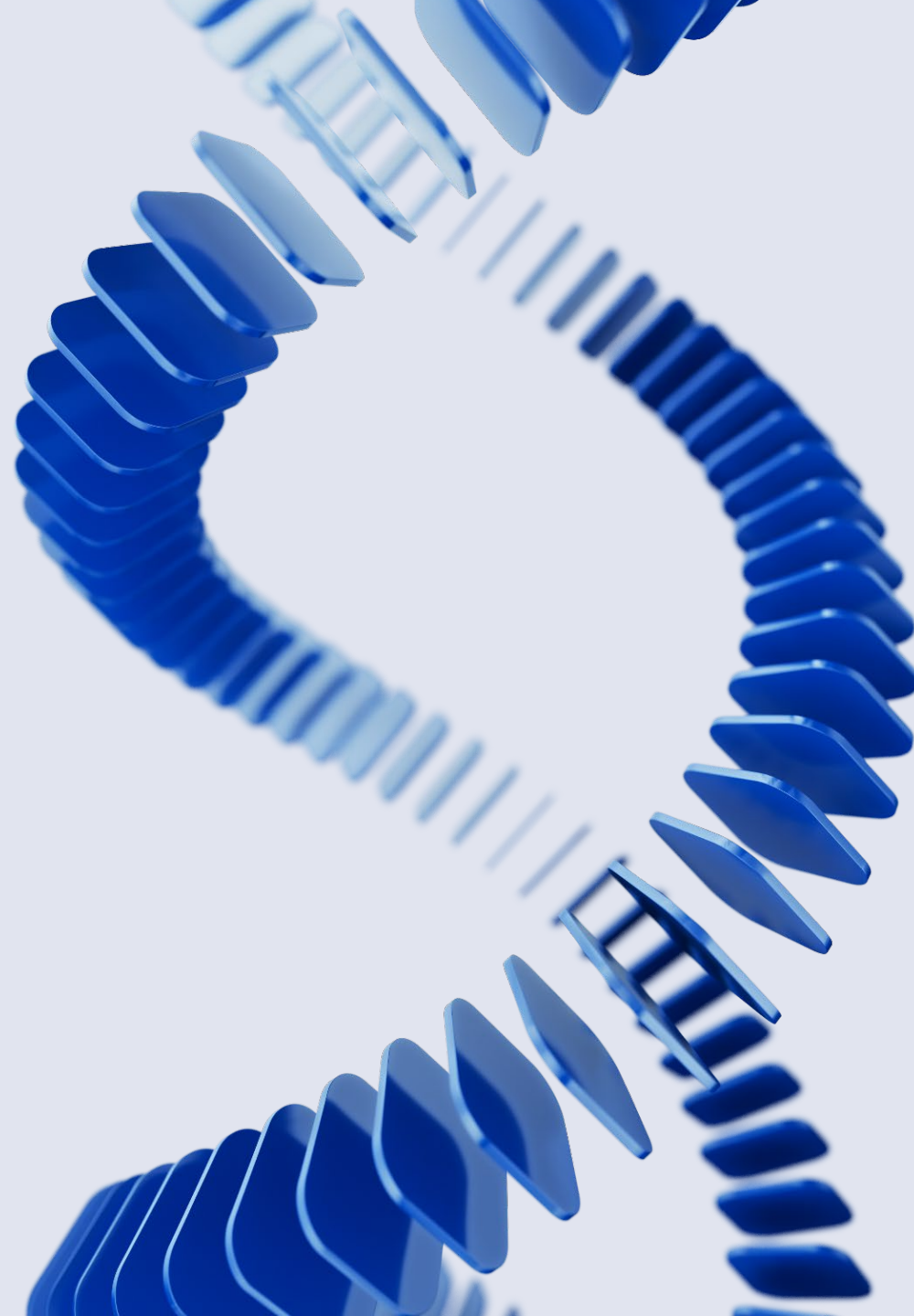


# Preliminary results for the year ended 31 March 2026

20 May 2026

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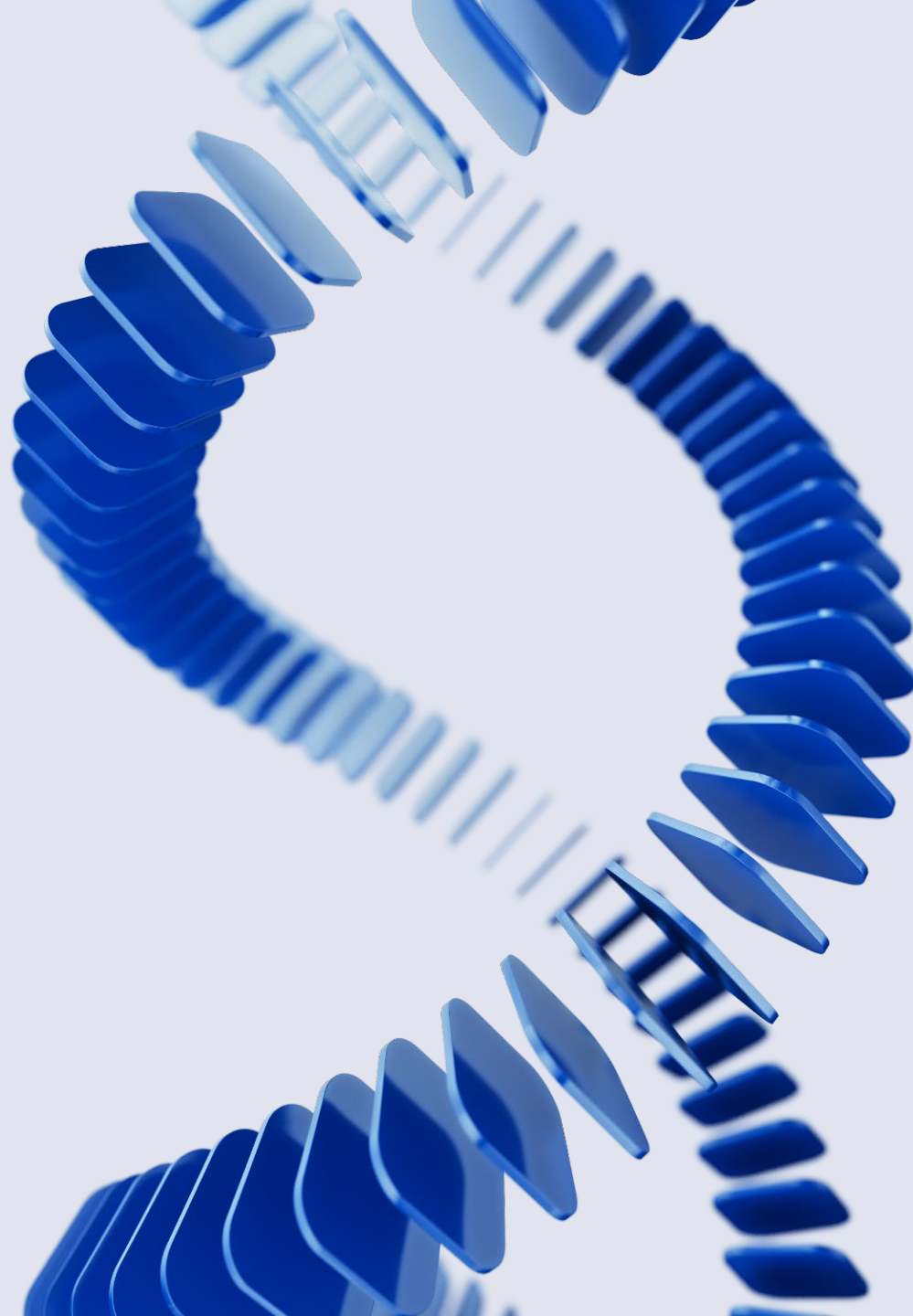


# Strategic and operational overview

Brian Cassin, Chief Executive Officer

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## FY26 financial highlights

Actual rate revenue growth	+13%
Constant rate total revenue	+11%
Organic revenue growth <sup>1</sup>	+8%
Consumer Services <sup>1</sup>	+9%
Business to Business (B2B) <sup>1</sup>	+8%
Q4 organic revenue growth <sup>1</sup>	+9%
Benchmark EBIT at actual rates	+15%
Benchmark EBIT margin at constant currency	+60 bps
Organic Benchmark EBIT margin expansion <sup>1</sup>	+90 bps
Benchmark EPS <sup>2</sup>	+15% <sup>1</sup>
Cash flow growth <sup>3</sup>	+10%
Cash flow conversion	93%
ROCE	17.2%
New share repurchase <sup>4</sup>	US\$1bn
Total dividend	+11%

- Organic revenue at top end of our guidance range
- Exceeded our margin target for second consecutive year
- Delivering against medium-term framework
- Substantial progress on cloud migration
- High levels of cash conversion
- Strong capital returns on a growing base
- Announcing a new US\$1bn repurchase programme<sup>4</sup>

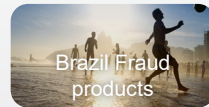
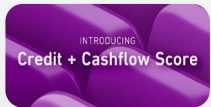
1 Constant rates      3 Operating cash flow  
 2 EPS at actual rates      4 Share repurchase announced on 20 May 2026

## Strategic highlights

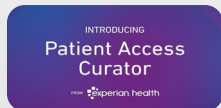
**Revenue from new and scaling products** contributes c.US\$2bn of FY26 Group revenue

**Consumer free memberships** reach over 215m

**Financial Services:** strong sales momentum; ecosystems drive scale



**Verticals:** extending our market position



**M&A:** new proprietary data and consumer expansion



## Driving enhanced productivity

Majority of developer base using AI code-generation tools

10-15% coder productivity uplift; +30% in select areas

Labour cost percentage of revenue; down over 300bps over two years

## Addressing new AI-enabled opportunities

Experian Agent Trust

New Health AI-powered appeals

New Ascend agentic workflows

## Expanding our reach through new partnerships

**OpenAI**



Leveraging our brand into new channels

**servicenow**

MCP<sup>1</sup> delivered fraud and compliance capabilities

## Seeding early-stage AI investments

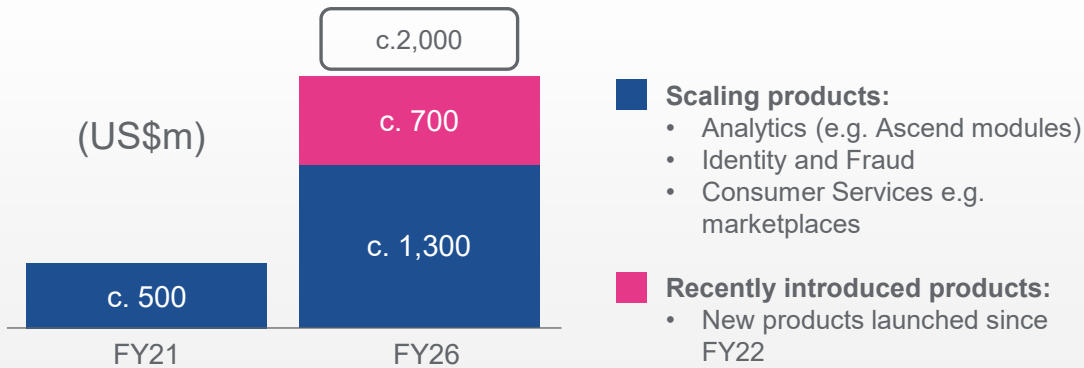
Experian Ventures

Skyfire resistant<sub>x</sub>ai sardine

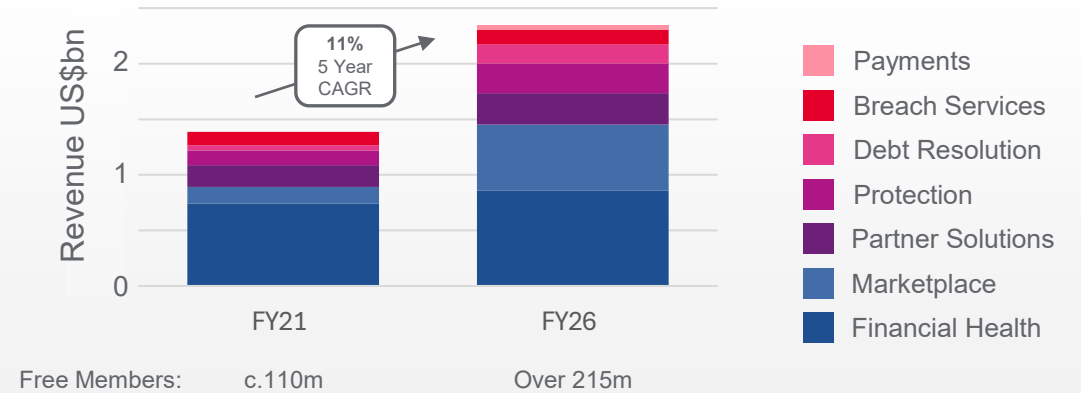
# Strategic delivery – extending our record; strengthening our competitive position



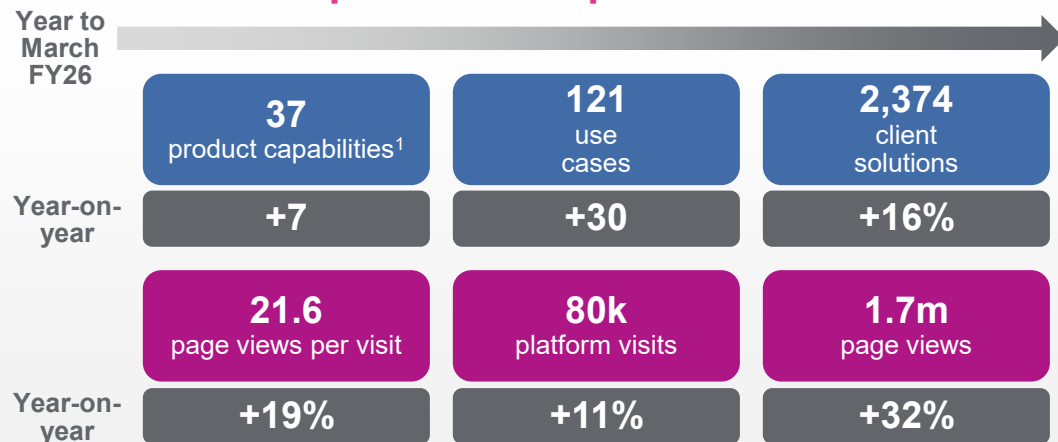
## Expanded revenue from new and scaling products



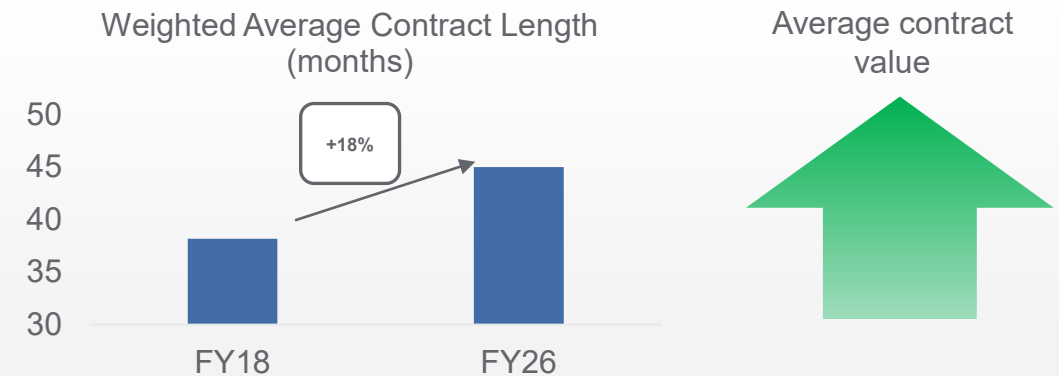
## Expanding Consumer Services end-markets



## Ascend platform adoption momentum



## Extending contract length and value with B2B clients<sup>1</sup>



<sup>1</sup> Includes Group's top 10 Core Financial Services clients

# Trusted data. Embedded products. Delivered at scale

## Our competitive advantage



### AI increases the value of proprietary data

Accelerating demand for trusted, governed data

>90% of Group revenue linked to proprietary data on over 1.5bn consumers and over 175m businesses

Multiple proprietary datasets combined in unique, hard-to-replicate ways

### Trusted position at the core of workflows

Generating critical signals clients rely on for high-value decisions

Embedded in client workflows

Powering real-time, critical decisioning at scale – 7.4bn transactions<sup>1</sup>

### Structural advantages that compound

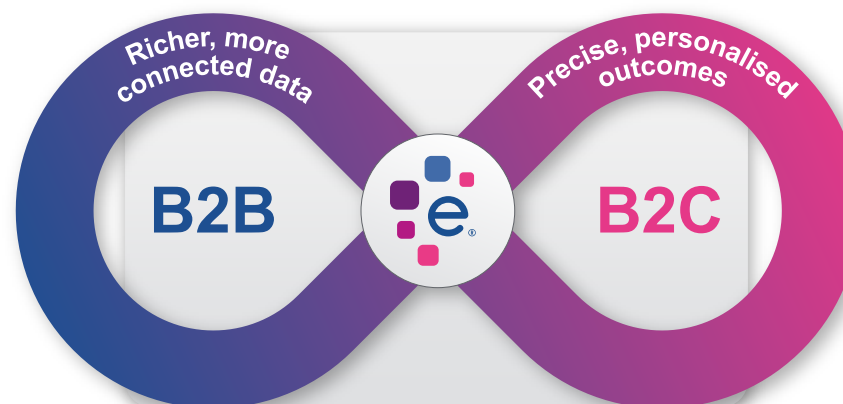
Compliance at scale: accurate, explainable, auditable

Deeply embedded workflows; extensive domain expertise – high switching costs

Network effects from data scale

### Our core data domains

- Credit
- Fraud prevention
- Identity
- Consumer engagement

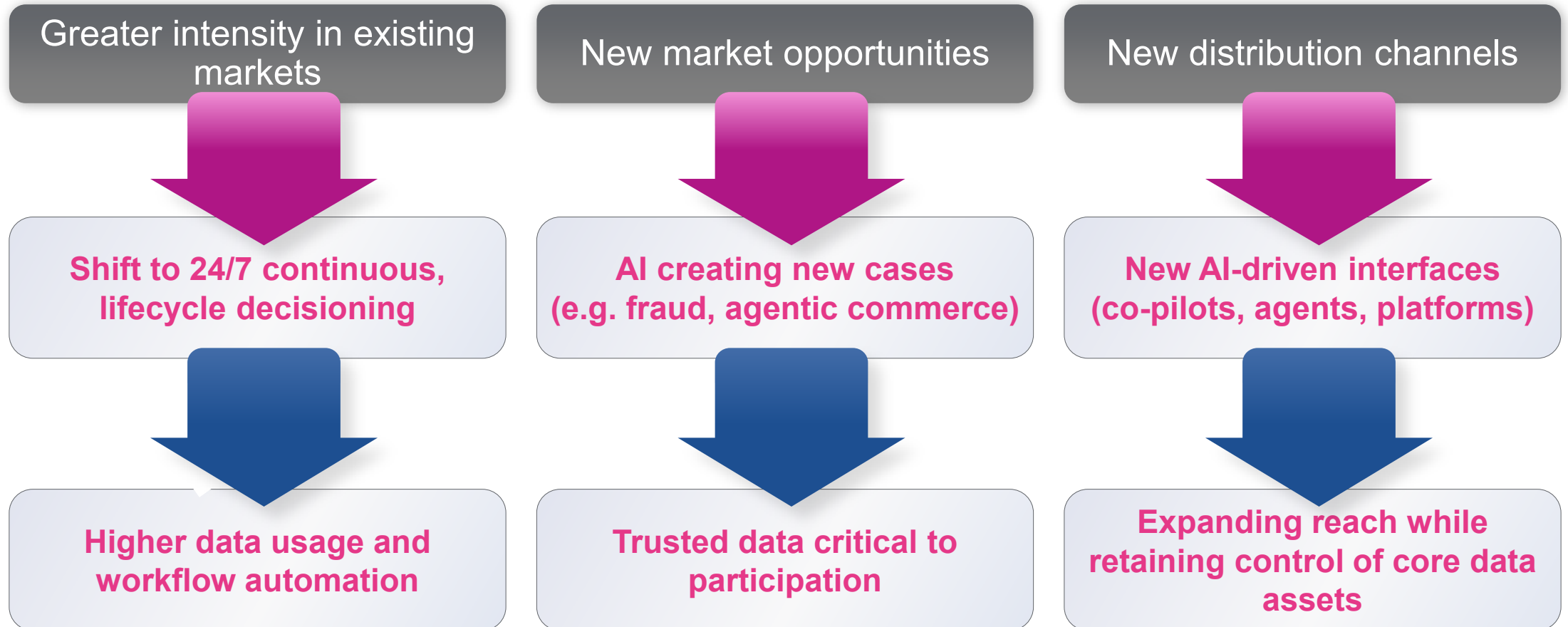


### Scaled distribution

>155k B2B clients

>215m consumers

# AI: expanding our >US\$155bn total addressable market through new engines of growth



## Know Your Agent for agentic commerce 'Trust Score'

Tie agentic transactions to verified human identity

Leverages Experian's unique identity capabilities

Phase 1 announced with Visa, Skyfire, Cloudflare and Akamai



## Ascend platform expansion. Unified trust layer unlocking safe decisioning

Extending into AI-enabled governance, fraud investigation and operational review

Automating service layers where clients rely on manual processes

ServiceNow partnership to scale distribution via MCP

## Healthcare AI automated appeals

Extending PAC into appeals and adjacent workflows

Automating high-cost manual, client processes

Deepening footprint in leading health systems

## Consumer Services embed consumer marketplaces in LLMs

Embedding consumer marketplaces into AI platforms for regulated financial outcomes

Expanding distribution via LLM partnerships

Live with ChatGPT (insurance North America, scores UK, financial guidance Brazil); further expansion underway

# North America: FY26 organic revenue **+10%** B2B **+12%**; Financial Services **+14%**; Verticals **+8%**



## Platform expansion supports excellent client renewal year

- 100% renewal rate with renewals for top Strategic clients<sup>1</sup>
- Extended contract duration by c.10% to >4 years and double-digit uplift to average contract value
- Driven by cross-sell of a range of data assets, analytical and Ascend platform-delivered capabilities

## Growing demand for our differentiated data

- Supported by mortgage, Clarity, and cashflow products adoption
- AtData: >10bn emails worldwide; enhances identity solutions
- Verifications – Records reach 66m

## Enhancing our competitive position in Verticals

- Auto: new exclusive auto marketplace partnerships for AutoCheck vehicle history reports
- Health: Patient Access Curator momentum; strong client adoption

## Global platforms facilitate growth



## Expanding our audience

- Free member growth +9% to 86m
- New distribution partnerships - Snap and OpenAI

## Expanding and diversifying revenue sources

- Strong marketplace progress; premium enrolments pick-up in H2; data breach services contracts roll-off
- New large-scale, multi-year agreement for Partner Solutions with leading US bank, ramping from FY28

## Enhancing consumer experiences

- EVA delivers nearly 3.5m engagements
- Own Up – fully licensed across 46 US States; deep relationships with several leading US mortgage providers
- Home Hub enhancement – embedding Own Up; linking Experian B2B housing data



## FY26 B2B | +3%

### Strong new business and cross-sell

- Supports Q4 step-up to 12% B2B organic revenue growth; driven by share of wallet expansions

### ClearSale integration enhances product portfolio

- Large Brazilian banks adopt Clearsale and Serasa combined solutions
- Clearsale deepens our industry footprint in key client segments e.g. retail and e-commerce, gaming (KYC and age verification)

## FY26 Consumer Services | +23%

### Expanding our audiences

- Free memberships +7% to 116m

### Enhancing consumer experience and diversifying revenue

- Limpa Nome, credit marketplace and premium growth
- Expanding our insurance marketplace to support 80% of Brazilians who lack insurance



Serasa AI Smart Chat

## UK and Ireland | FY26 organic revenue +2%

### B2B flat; strong year for new business wins, with improving B2B trajectory through the year

- Ascend acceleration drives multiple new logos and higher value, longer duration Strategic client contracts
- KYC360 acquisition enhances fraud offers
- Subdued macro suppressed FY26 growth

## Consumer Services | +12%

- Audience expansion to 15m free members
- Successful 1250 score and new app delivery
- Activate underpins further marketplace momentum

## EMEA and Asia Pacific | FY26 organic revenue +5%

### Strengthening our position across core markets

- Innovation revenue expansion across scores and attributes, with growing Ascend contribution
- FY26 EBIT expansion from US\$17m to US\$40m with margins nearly doubled at 6.7%, supported by illion integration and synergy delivery



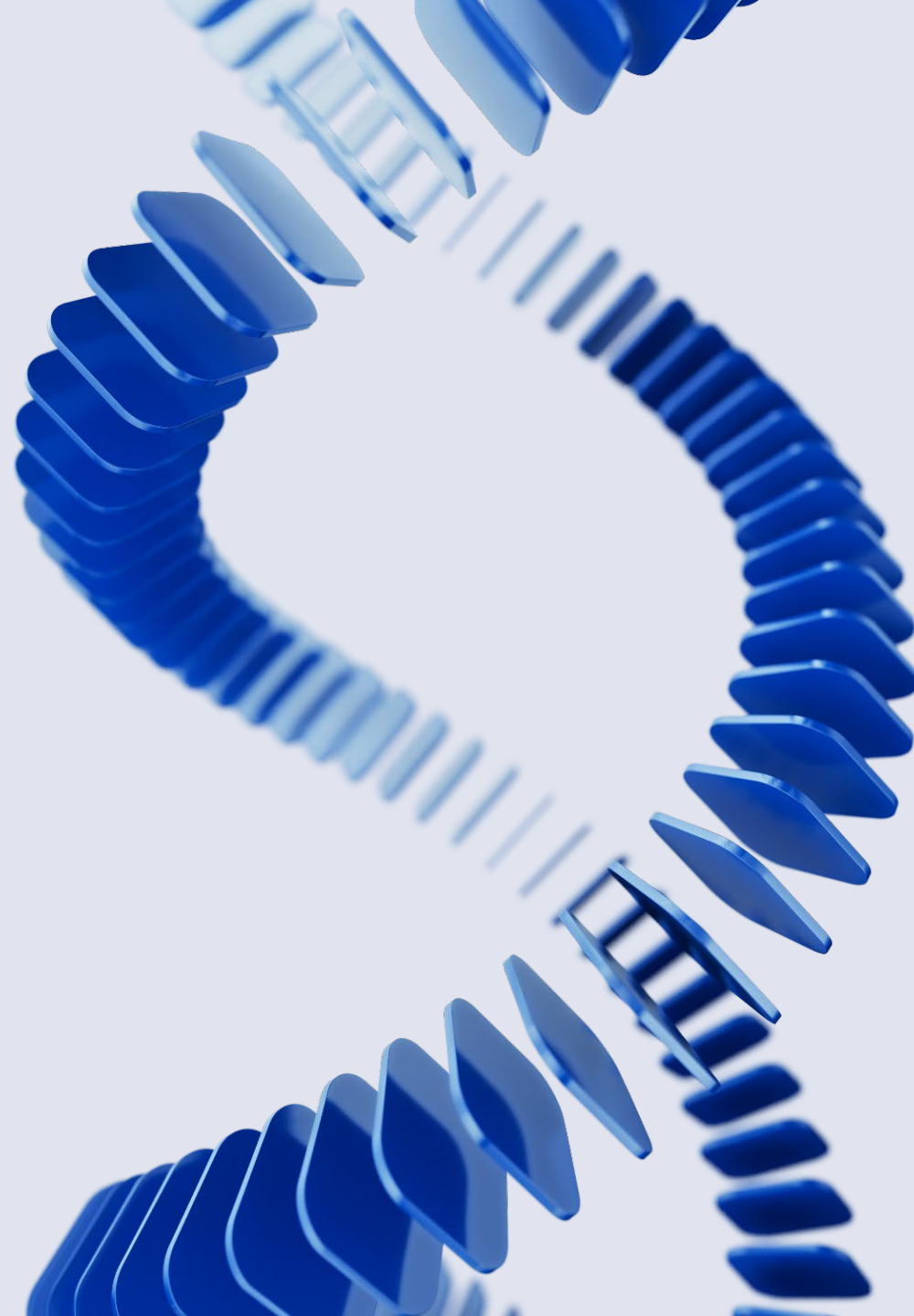


# Financial review

Lloyd Pitchford, Chief Financial Officer

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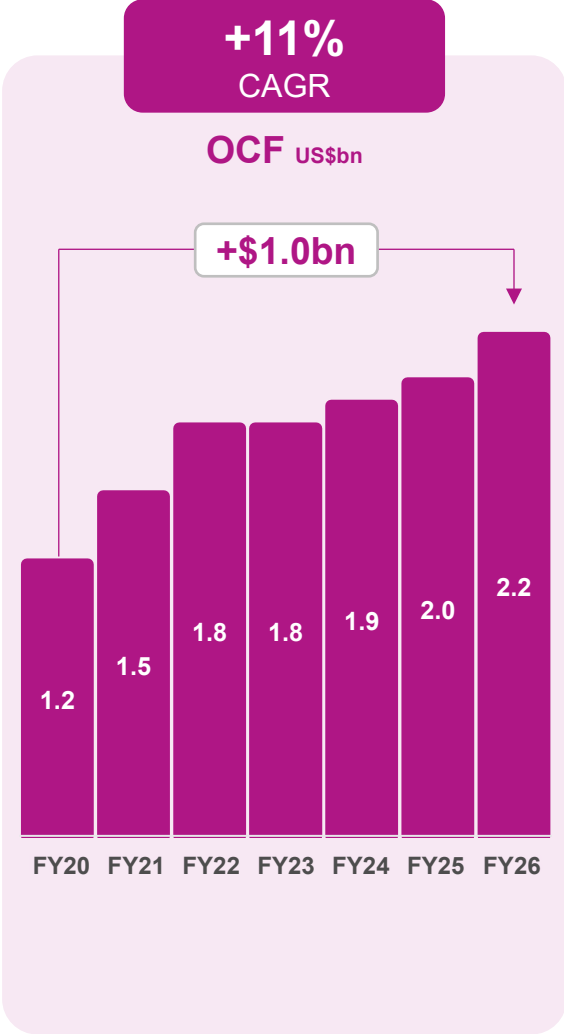
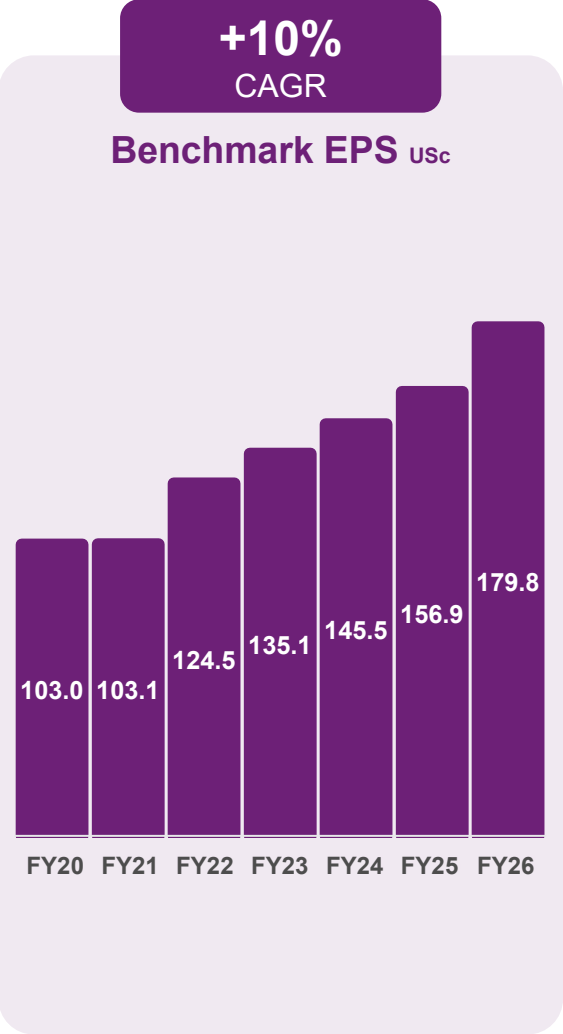
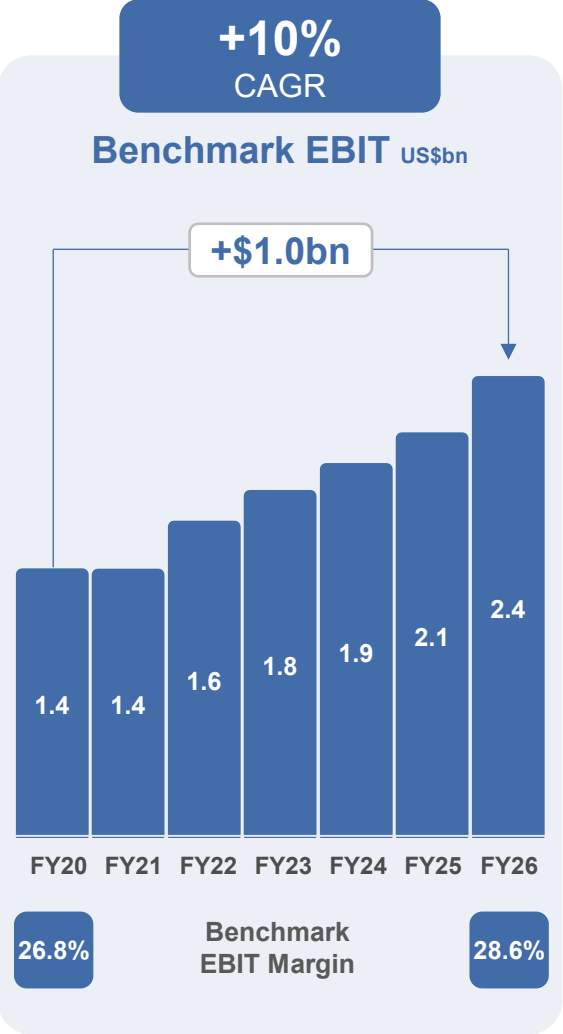
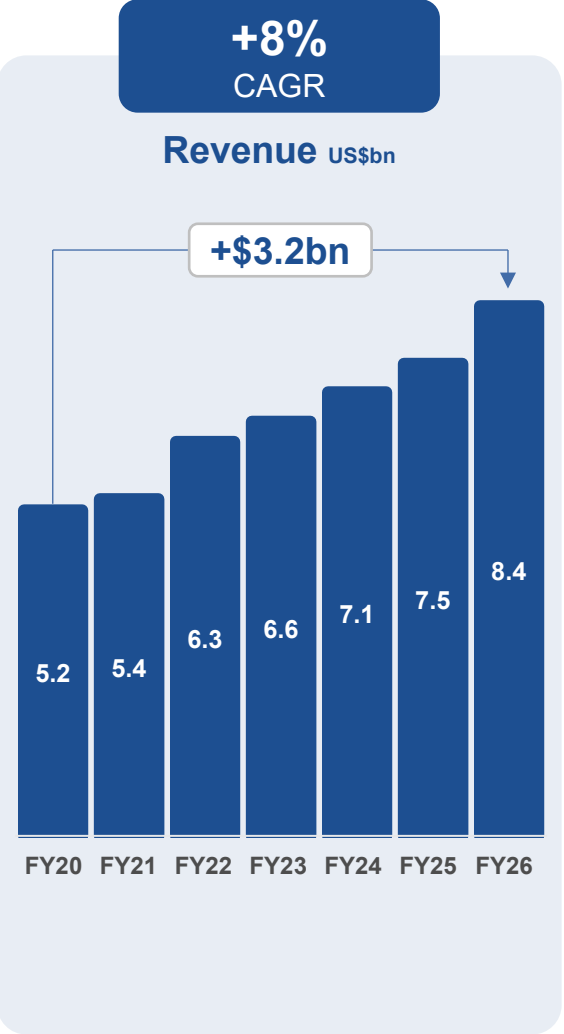
# FY26 highlights



		Constant FX rates	Actual FX rates	Results
Revenue	Total revenue growth	11%	13%	US\$8,425m
	Organic revenue growth	8%		
Benchmark EBIT	Benchmark EBIT growth	13%	15%	US\$2,407m
	Benchmark EBIT margin	+60bps	+50bps	28.6%
EPS	Benchmark earnings per share growth	13%	15%	USc179.8
Cash flow	Benchmark operating cash flow			US\$2,221m
	Benchmark OCF conversion			93%
ROCE	Return on capital employed			17.2%
Dividend	Total dividend per share growth		11%	USc69.25
Funding and liquidity	Net debt to Benchmark EBITDA			1.7x

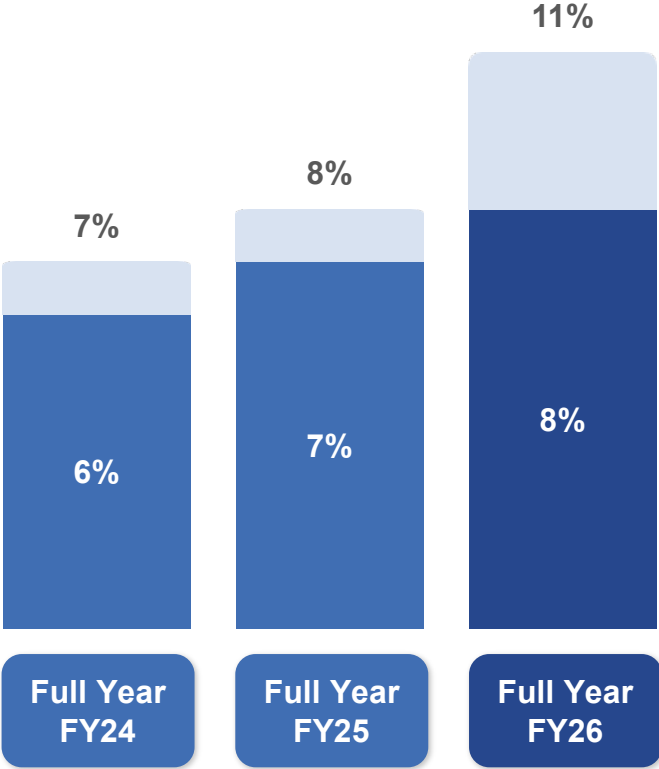
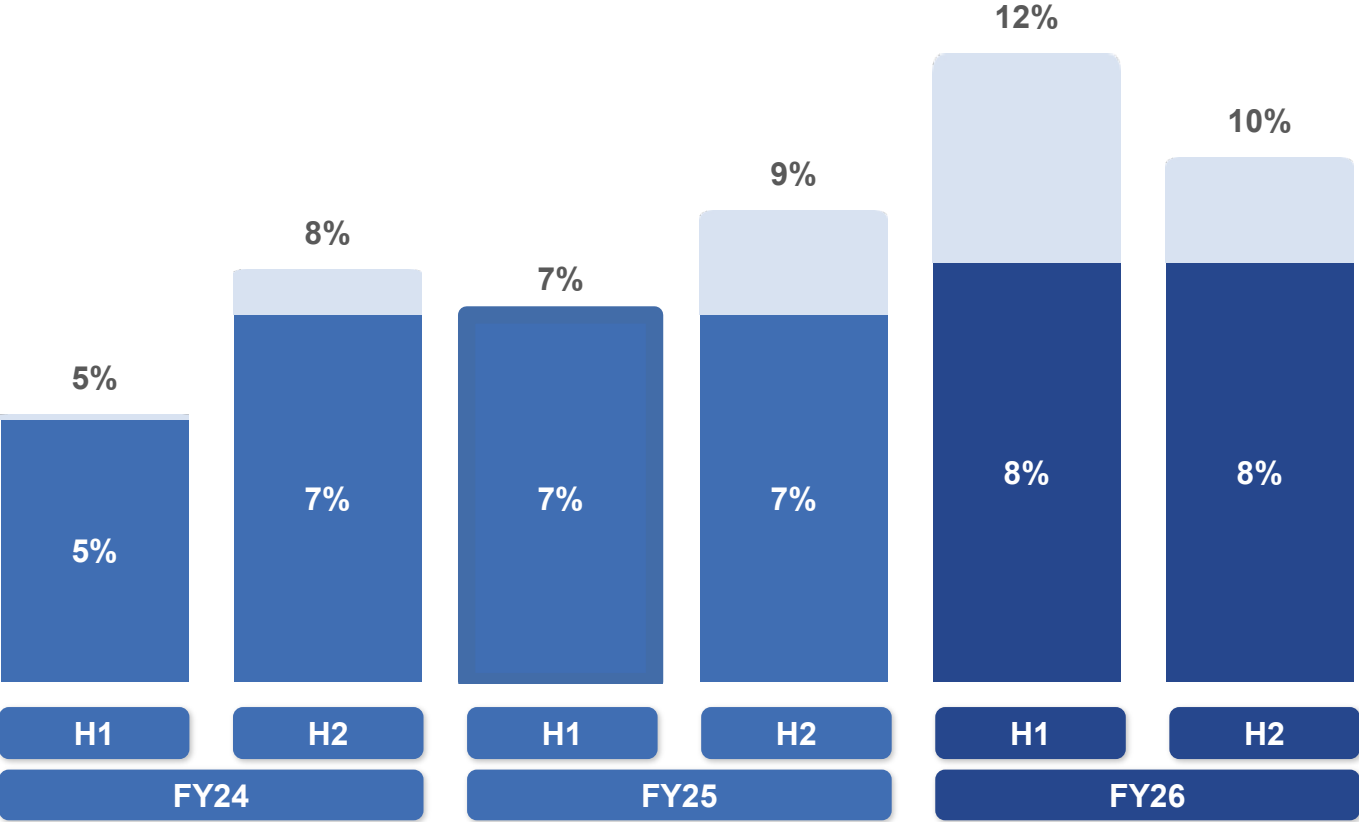
Certain financial data has been rounded within this presentation. As a result of this rounding, the totals of data presented may vary slightly from the arithmetic totals of such data  
 Revenue, Benchmark EBIT growth and Benchmark EBIT margin are on an ongoing activities basis. EPS is on a continuing operations basis  
 ROCE (Return on capital employed) = Benchmark EBIT less tax at the Benchmark rate divided by average capital employed (3-point trailing average), in continuing operations. 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  
 OCF = Operating cash flow

# Strong growth delivery



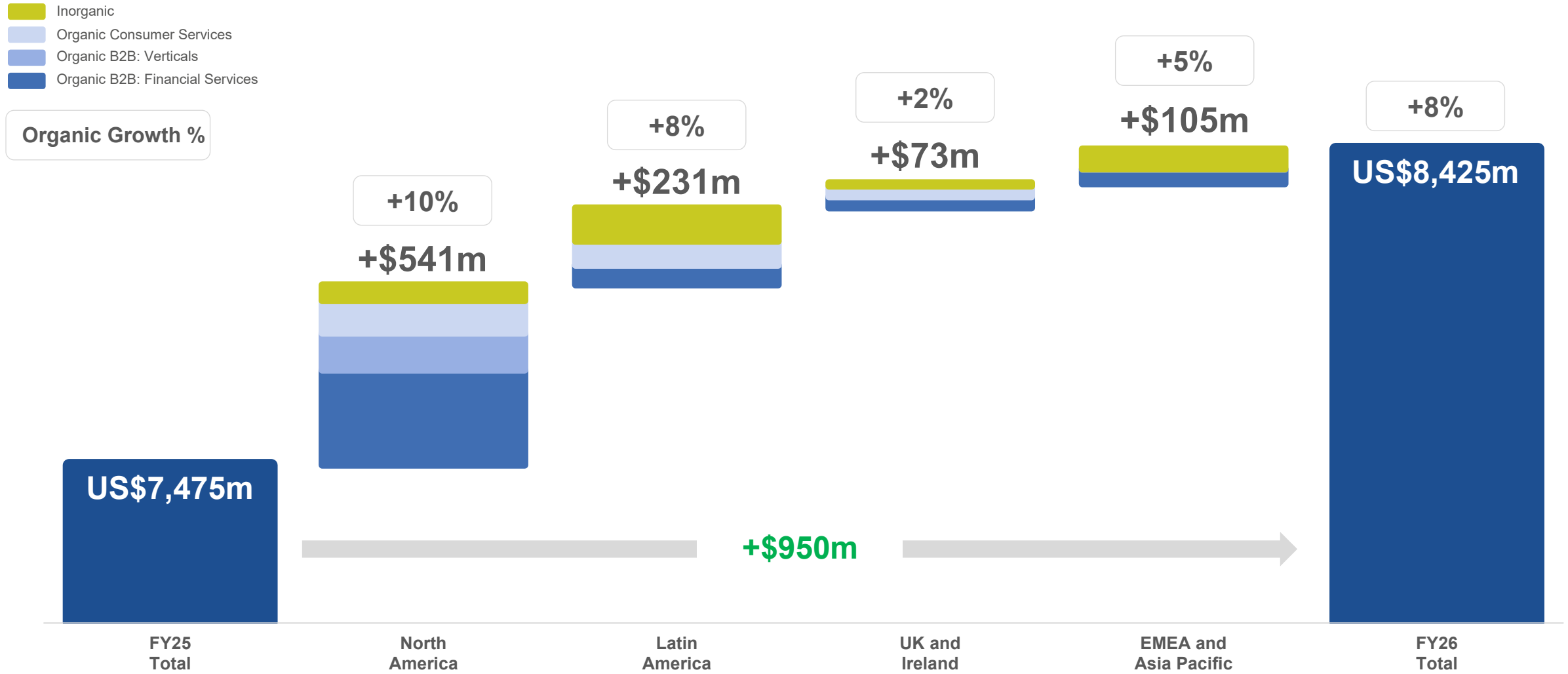
Numbers as reported at actual FX rates  
 Benchmark EBIT is for ongoing activities  
 CAGR = compound annual growth rate. CAGR is on a 6-year basis with FY20 as the baseline year

# Revenue growth trend



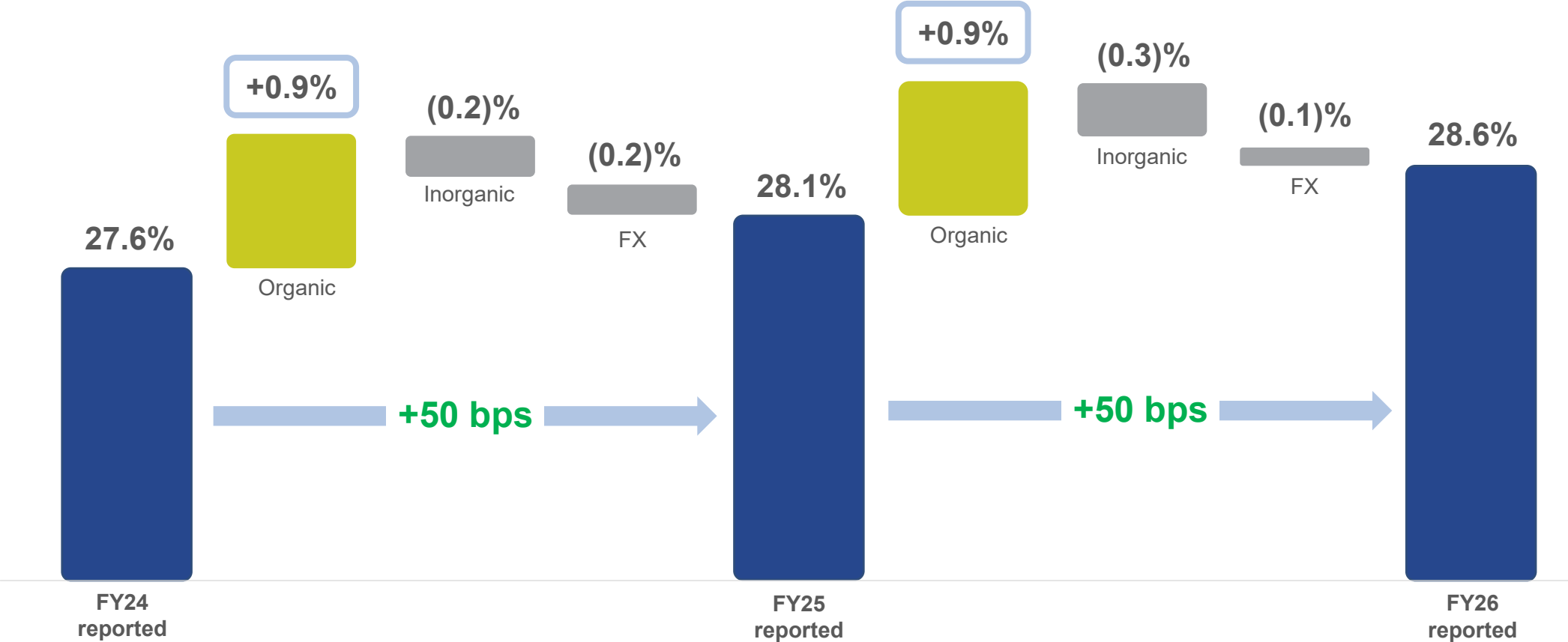
■ Inorganic revenue growth  
■ Organic revenue growth

# Revenue growth by region

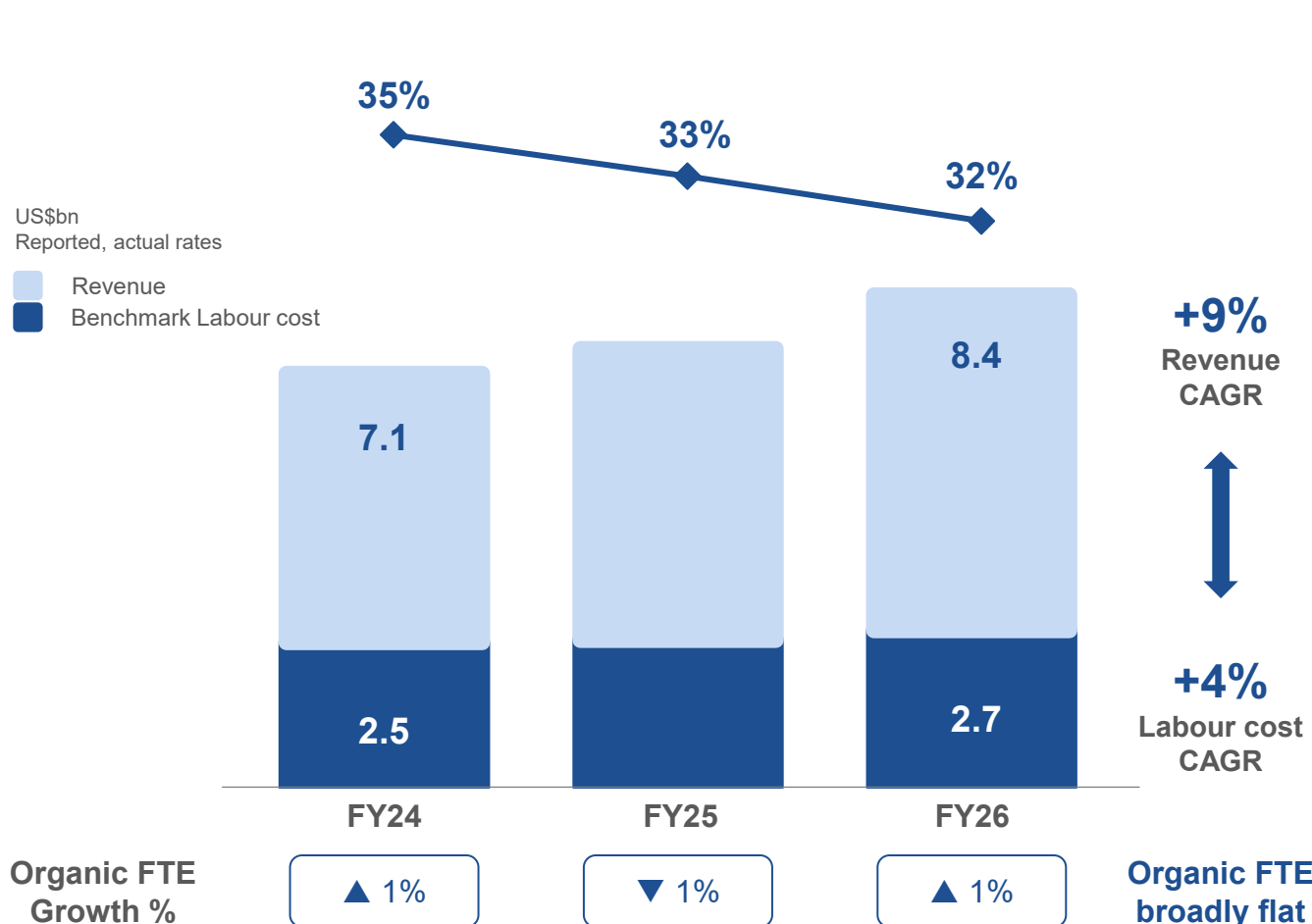


Numbers at actual FX rates on an ongoing activities basis  
 Organic growth rates at constant currency and for ongoing activities  
 Total revenue for the year ended 31 March 2025 has been re-presented for the reclassification to exited business activities

# Benchmark EBIT margin



## Over 300bps reduction Labour cost as % of Revenue

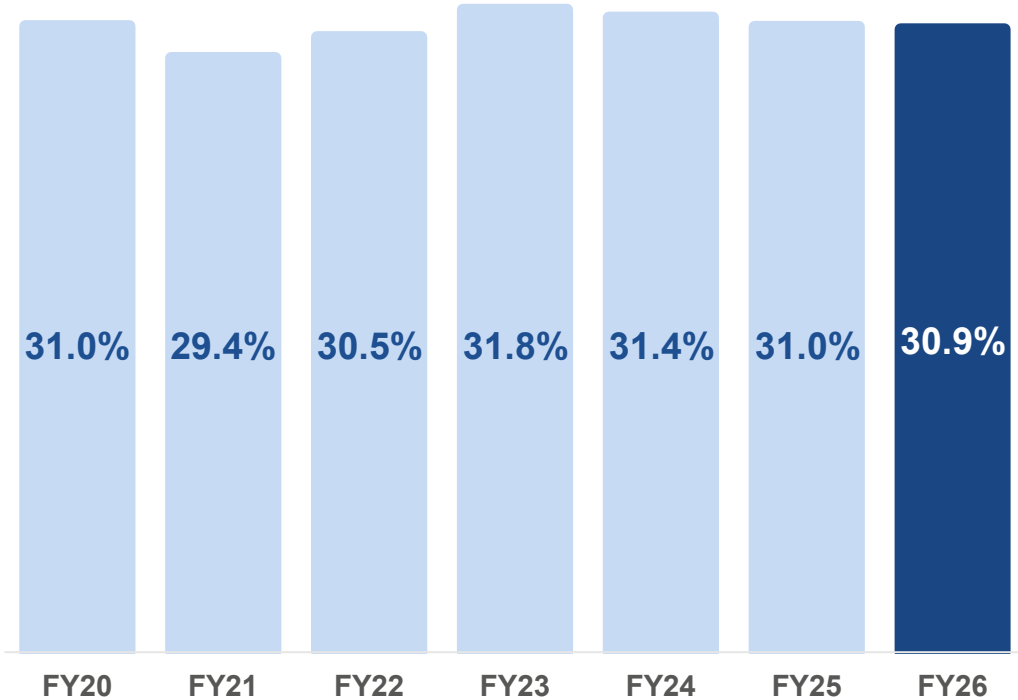


- +90bps organic constant FX margin in FY25 and FY26
- Over 300bps of labour productivity
- Organic FTE broadly flat
- AI enablement driving 10%+ uplift in productivity
- Cloud transformation substantially complete in North America (excl. Health) and Brazil
- Dual run costs peaked in FY26

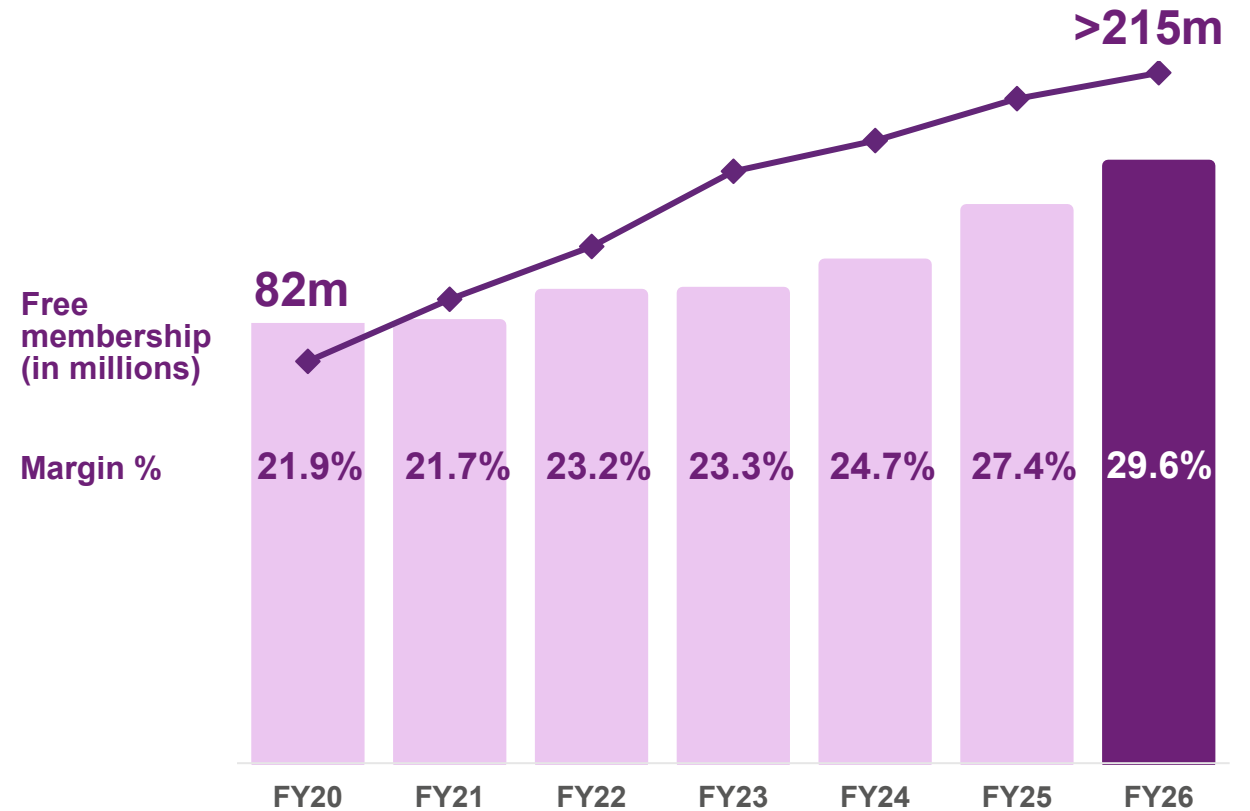
# Segmental margin progression



Consistently strong B2B margins despite technology dual run costs, recent acquisitions and FICO mortgage royalties

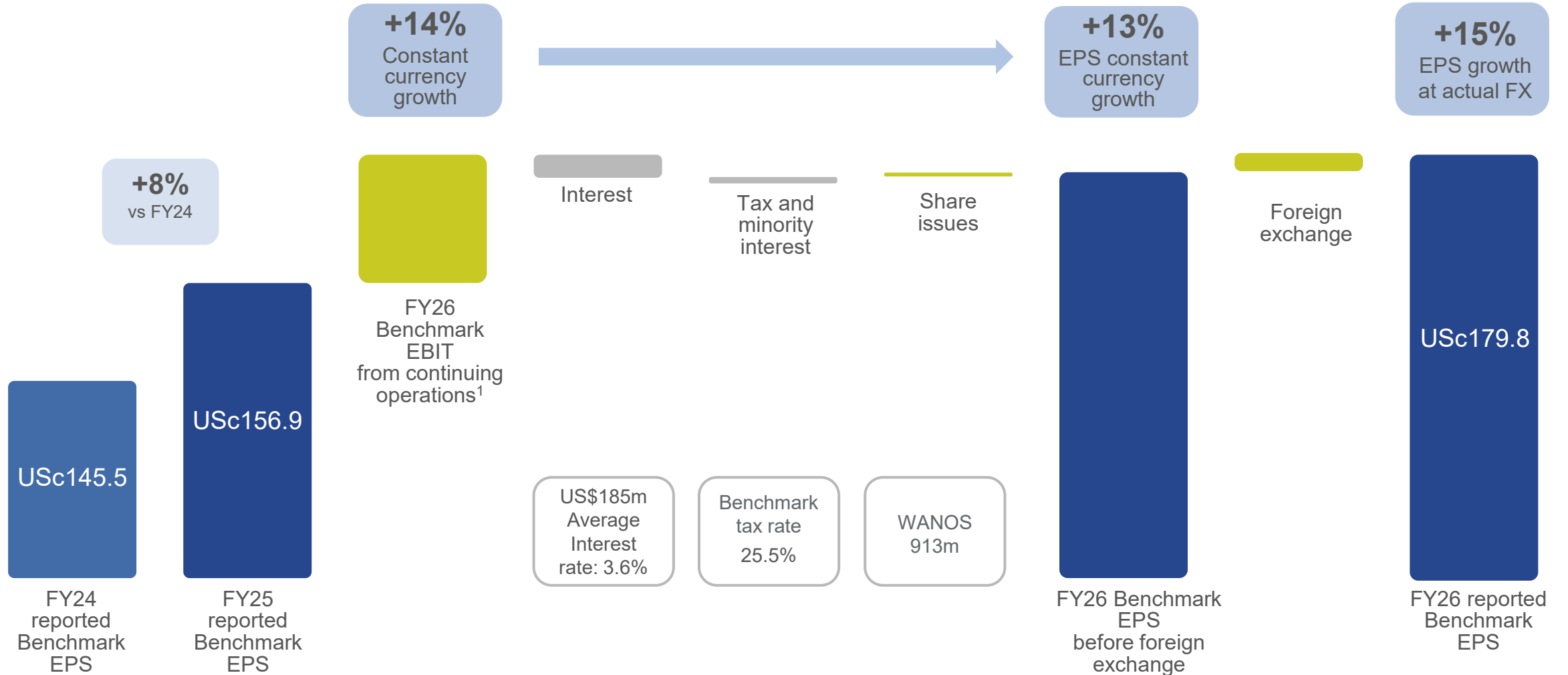


Consumer Services is achieving strong operating leverage as the consumer audience scales



Benchmark EBIT margin as reported at actual rates  
FY20 Benchmark EBIT margin on a restated basis per the FY21 Group financial statements

# Benchmark earnings per share (EPS)



<sup>1</sup> 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

	2026	2025	Growth % (actual rates)	Growth % (constant rates)
<b>Benchmark profit before tax</b>	<b>2,212</b>	<b>1,926</b>	<b>15%</b>	<b>14%</b>
Acquisition and disposal related expenses	(48)	(42)		
Restructuring costs	(28)	(50)		
Insurance reimbursements and other costs	(1)	15		
<b>Statutory profit before tax before non-cash items</b>	<b>2,135</b>	<b>1,849</b>	<b>15%</b>	
Amortisation of acquisition intangibles	(271)	(211)		
Non-cash financing remeasurements	87	(89)		
<b>Statutory profit before tax</b>	<b>1,951</b>	<b>1,549</b>	<b>26%</b>	

# M&A contribution to growth

## Acquisitions completed in FY25 contributing to FY26



## Completed acquisitions in FY26: US\$0.8bn spend

ClearSale	Brazil	Proprietary fraud dataset supporting ecommerce transactions in Brazil
compensit	EMEA & Asia Pacific	Income verification from unique payroll relationships
KYC360	UK and Ireland	Embeds KYC / KYB capabilities into Ascend
AtData	North America	Dataset of 10 billion email address and fraud intelligence for real-time digital identification and engagement

**FY26**  
Inorganic Growth  
Contribution

**+3%**

**FY27**  
Inorganic Growth  
Contribution

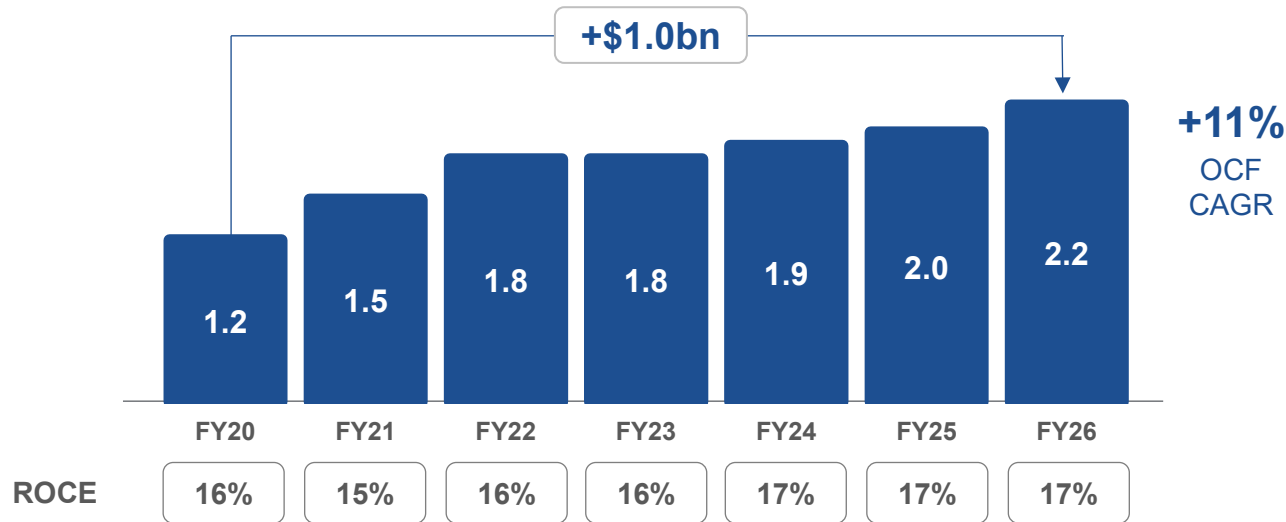
**+1%**

## Completed acquisitions in FY27: US\$0.2bn spend

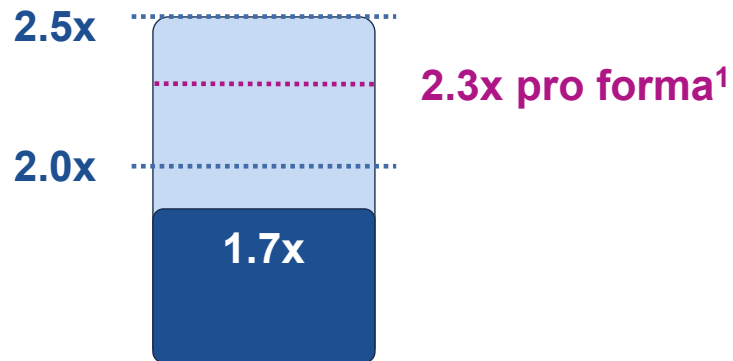
OwnUp	North America	AI-driven mortgage platform giving consumer access to affordable lending options
konfir	UK & Ireland	Digital verification through open banking, payroll, and tax integrations

# Strong financial position and funding

## Benchmark operating cash flow (US\$bn)



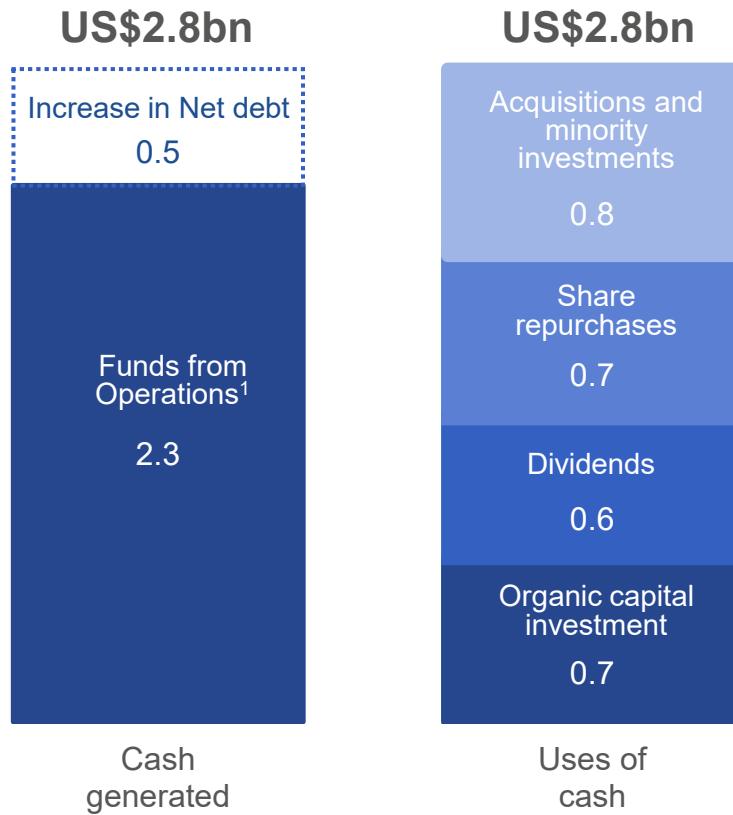
## Leverage: Net Debt to Benchmark EBITDA



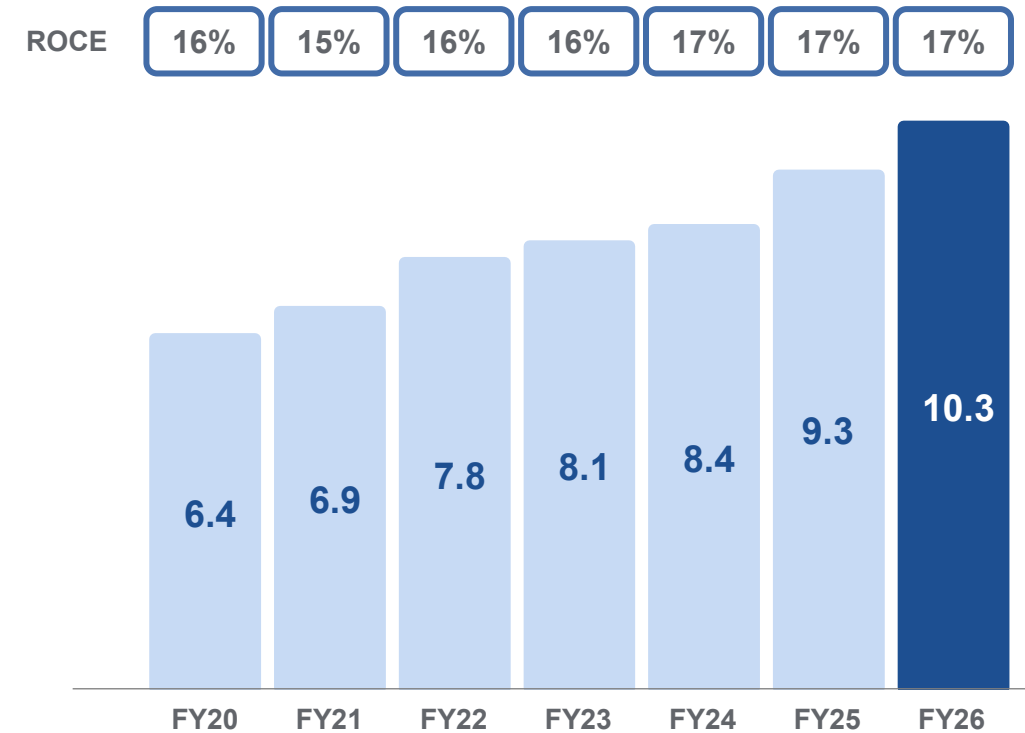
- Highly cash-generative business model with US\$1bn in annual cashflow added since FY20
- Strong financial discipline with 17% ROCE
- Announced US\$1bn share repurchase programme in January 2026
- New US\$1bn share repurchase programme announced today
- Ended FY26 with 1.7x net debt / EBITDA, 2.3x pro-forma for buybacks and acquisitions
- Significant financial flexibility to invest in growth
- Second interim dividend of USc 48.0; Total FY26 dividends USc 69.25 (+11%)

1 Pro forma for new US\$1bn share buyback, completion of Own Up, Konfir and other signed acquisitions

## FY26 Use of funds



## Capital employed (US\$bn) and ROCE%<sup>2</sup>



<sup>1</sup> Funds from Operations is defined as Benchmark Free cash flow US\$1.6bn plus US\$0.7bn organic capital investment (net capital expenditure)

<sup>2</sup> Capital employed is a 3-point trailing average. ROCE stands for return on capital employed

# Modelling considerations for FY27

	FY27 Guidance
Organic revenue growth	6% – 8%
Inorganic revenue contribution*	c. 1%
Benchmark EBIT margin <sup>1</sup>	c. +50 basis points
Foreign exchange <sup>2</sup>	1% - 2% on revenue and Benchmark EBIT
Net interest	US\$250m – US\$260m
Benchmark tax rate	c. 26%
Share repurchases	New US \$1bn programme
WANOS <sup>3</sup>	880m – 885m
Capital Expenditure	c. 8% of revenue
Benchmark OCF <sup>4</sup> conversion	>90%

<sup>1</sup> At constant exchange rates

<sup>2</sup> Revenue and Benchmark EBIT at ongoing activities basis

<sup>3</sup> Weighted average number of shares

<sup>4</sup> Benchmark operating cash flow

\*Only includes completed acquisitions, we will update our guidance on completion of acquisitions

# We are delivering on our medium-term framework



Medium term framework  
FY25 - FY29

**Revenue**  
High single-digit organic growth

**EBIT margin<sup>4</sup>**  
Good margin progression  
+30-50bps annually

**Organic Capex<sup>1</sup>**  
Trending to 7% Capex % of revenue

**Capital Deployment**  
Growing contribution from capital deployment

	Revenue		EBIT margin <sup>4</sup>		Organic Capex <sup>1</sup>	ROCE <sup>2</sup>	Invested <sup>3</sup>
	Organic	Actual	Organic	Actual	Capex % of revenue		
FY25	+7%	+7%	90bps	50bps	8.7%	17%	\$1.9bn
FY26	+8%	+13%	90bps	50bps	8.6%	17%	\$1.5bn
FY27 Guidance	+6-8%	+8-11%	50bps	-	c.8%	Jan 26: +\$1bn buyback May 26: +\$1bn buyback	

**Delivering double-digit EPS growth**

1 Capital expenditure  
2 Return on capital employed  
3 Investments relate to M&A and capital expenditure invested in each financial year  
4 Organic constant margin

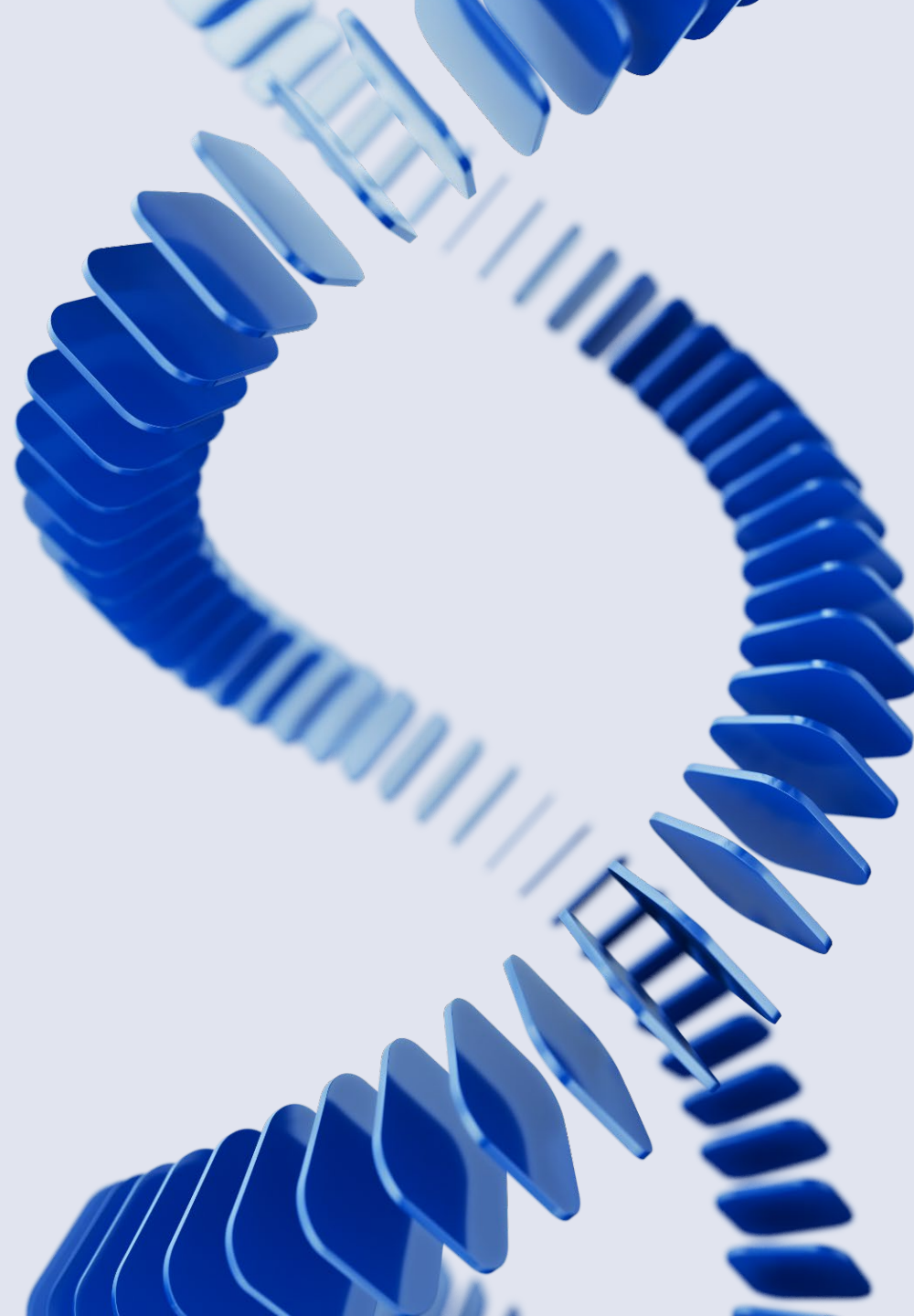


# Closing summary

Brian Cassin, Chief Executive Officer

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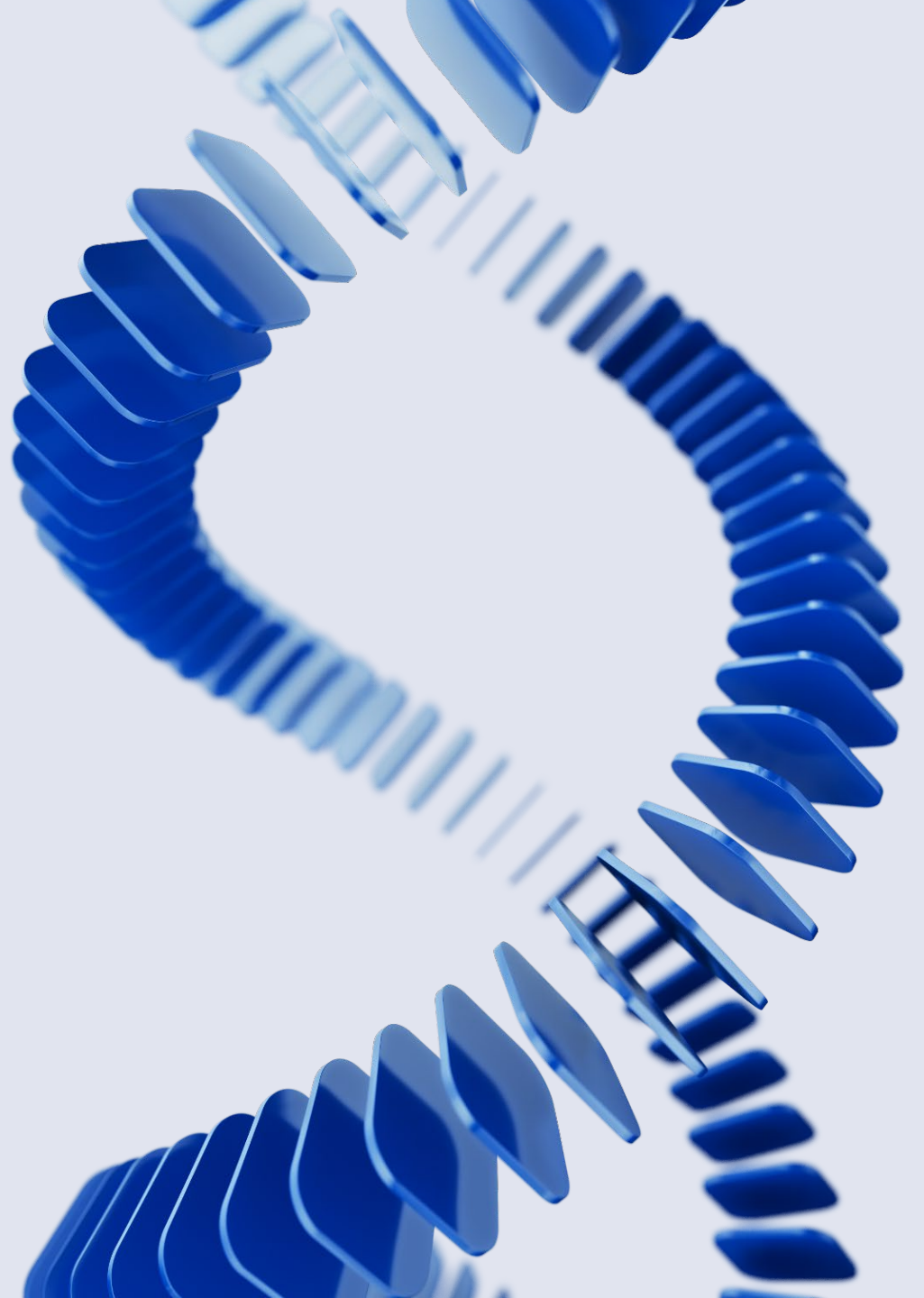
- FY26 was a record year of growth, with strong returns and consistent delivery on our Medium-Term Framework
- Significant strategic progress
  - Expanding our platform ecosystems
  - Deepening client relationships
  - Extending consumer memberships and diversifying our offers
  - AI accelerates our strategy opening new areas of addressable market opportunity
- We expect another strong year of financial and strategic progress in FY27



# Appendix

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# Appendix: organic growth by region and segment



FY26	% of Group Revenue	Q1	Q2	Q3	Q4	H1	H2	FY
<b>Group</b>	<b>100%</b>	<b>8%</b>	<b>9%</b>	<b>8%</b>	<b>9%</b>	<b>8%</b>	<b>8%</b>	<b>8%</b>
Financial Services	53%	9%	7%	7%	11%	8%	9%	9%
Verticals	20%	6%	8%	7%	6%	7%	6%	7%
<b>Business to Business</b>	<b>73%</b>	<b>8%</b>	<b>7%</b>	<b>7%</b>	<b>10%</b>	<b>8%</b>	<b>8%</b>	<b>8%</b>
<b>Consumer Services</b>	<b>27%</b>	<b>6%</b>	<b>12%</b>	<b>10%</b>	<b>6%</b>	<b>9%</b>	<b>8%</b>	<b>9%</b>
<b>North America</b>	<b>67%</b>	<b>9%</b>	<b>12%</b>	<b>10%</b>	<b>9%</b>	<b>10%</b>	<b>9%</b>	<b>10%</b>
Financial Services	28%	15%	12%	13%	15%	13%	14%	14%
Verticals	18%	8%	10%	8%	7%	9%	8%	8%
<b>Business to Business</b>	<b>46%</b>	<b>12%</b>	<b>11%</b>	<b>11%</b>	<b>12%</b>	<b>12%</b>	<b>12%</b>	<b>12%</b>
<b>Consumer Services</b>	<b>21%</b>	<b>3%</b>	<b>13%</b>	<b>8%</b>	<b>1%</b>	<b>8%</b>	<b>4%</b>	<b>6%</b>
<b>Latin America</b>	<b>15%</b>	<b>5%</b>	<b>3%</b>	<b>6%</b>	<b>17%</b>	<b>4%</b>	<b>12%</b>	<b>8%</b>
Financial Services	11%	1%	0%	1%	12%	0%	7%	4%
Verticals	0%	(20)%	(2)%	(29)%	25%	(11)%	0%	(4)%
<b>Business to Business</b>	<b>11%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>12%</b>	<b>0%</b>	<b>6%</b>	<b>3%</b>
<b>Consumer Services</b>	<b>4%</b>	<b>24%</b>	<b>13%</b>	<b>23%</b>	<b>33%</b>	<b>18%</b>	<b>28%</b>	<b>23%</b>
<b>UK and Ireland</b>	<b>11%</b>	<b>1%</b>	<b>1%</b>	<b>3%</b>	<b>3%</b>	<b>1%</b>	<b>3%</b>	<b>2%</b>
Financial Services	7%	0%	1%	0%	3%	1%	1%	1%
Verticals	1%	(8)%	(13)%	2%	(9)%	(11)%	(4)%	(7)%
<b>Business to Business</b>	<b>8%</b>	<b>(2)%</b>	<b>(1)%</b>	<b>0%</b>	<b>1%</b>	<b>(1)%</b>	<b>0%</b>	<b>0%</b>
<b>Consumer Services</b>	<b>3%</b>	<b>11%</b>	<b>10%</b>	<b>14%</b>	<b>11%</b>	<b>11%</b>	<b>12%</b>	<b>12%</b>
<b>EMEA and Asia Pacific</b>	<b>7%</b>	<b>7%</b>	<b>5%</b>	<b>3%</b>	<b>4%</b>	<b>6%</b>	<b>3%</b>	<b>5%</b>
Financial Services	7%	8%	5%	3%	4%	7%	3%	5%
Verticals	0%	4%	2%	2%	(1)%	3%	0%	1%

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## Experian American Depositary Receipt (ADR) programme

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United States  
Call + 1 651 453 2128  
Or from US: 1 800 990 1135

[Contact us](#)  
[www.adr.com](http://www.adr.com)

Experian ADR shares trade on the OTCQX:

Symbol	EXPGY
CUSIP	30215C101
Ratio	1 ADR : 1 ORD
Country	United Kingdom
Effective Date	October 11, 2006
Underlying SEDOL	B19NLV4
Underlying ISIN	GB00B19NLV48
U.S. ISIN	US30215C1018
Depository	J.P. Morgan Chase Bank (Sponsored)

## Experian Brazilian Depositary Receipt (BDR) programme

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## Calendar

16 July 2026	First quarter trading update, FY27
22 July 2026	AGM
18 Nov 2026	Half-year results announcement, FY27
21 Jan 2027	Third quarter trading update, FY27
May 2027	Full-year results announcement FY27

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# Preliminary results for the year ended 31 March 2026

20 May 2026

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