Creating a positive environment for growth
Experian provides services in North America, Latin America, UK and Ireland and EMEA/Asia Pacific, and reports its financial performance across those regions. Activities in these regions are grouped into four principal activities.

Experian a brief overview

Credit Services
Credit Services provides information to organisations to help them manage the risks associated with lending money. Experian helps clients find new customers, predict and manage credit risk and reduce exposure to bad debt and fraud.

Revenue by region

- North America 40%
- Latin America 33%
- UK and Ireland 12%
- EMEA/Asia Pacific 10%

Decision Analytics
Decision Analytics provides organisations, such as banks, utility companies and public service providers, with predictive tools and sophisticated software to help them manage and automate huge volumes of day-to-day decisions.

Revenue by region

- North America 26%
- Latin America 3%
- UK and Ireland 40%
- EMEA/Asia Pacific 31%

Marketing Services
Marketing Services helps organisations understand their customers more completely, communicate with them on an individual level and measure the impact of marketing campaigns. Experian enables marketers to target the right message to the right individual through the right channel at the right time.

Revenue by region

- North America 46%
- Latin America 3%
- UK and Ireland 28%
- EMEA/Asia Pacific 21%

Interactive
Interactive helps individuals to understand and manage their personal credit files online and to protect their personal identity.

Revenue by region

- North America 90%
- UK and Ireland 10%

Competitive position
Global Revenue US$m

- Experian 4,214
- Equifax 1,186
- Dun & Bradstreet 1,677
- Acxiom 1,093
- TransUnion 960
- Fair Isaac 606

- International 54%
- North America 46%

Source: Latest full-year revenue, company SEC filings
1 Year ended 31 March 2011
2 Year ended 31 December 2010
3 Year ended 31 March 2010
4 Year ended 30 September 2010
* US only

Carbon footprint (000’s tonnes)
Experian’s environmental impact is largely the result of energy use in buildings, especially its data centres, and employee travel. Steps have been taken to ensure Experian steadily reduces energy consumption and hence cost, including increased use of energy from renewable sources.
Experian has completed another successful year of growth, achieving all our financial objectives. Performance like this comes down to a range of factors, but is powerfully influenced by our culture and how we do business.

Introduction

Our approach ensures we take careful account of our impact on consumers, employees, suppliers and local communities, as well as clients and investors. It’s by considering all our stakeholders that we ensure our growth is both strong and sustainable.

Encouraging everyone across our company to adopt this approach is one strand of our Corporate Responsibility (CR) strategy and we’ve made significant progress this year. We’ve demonstrated the clear links between our corporate responsibilities and our strategic goals, and described these in our latest annual report. We’ve also made sure that Experian’s leaders are accountable for our six areas of defined responsibility and that there will be regular reports to the Board through the coming year.

In this report you’ll find a summary of the progress we’ve made across each of these six areas of responsibility. You’ll see how our carbon emissions are reducing in line with our targets; how our community giving has become more focused and impactful than in any previous year and how our employees are increasingly engaged. You’ll also be able to read about the way we’re focusing some of our product innovation on creating a strong social impact; about our compliance education programmes and, very importantly, about our work in financial education with consumers.

For me, Corporate Responsibility is all about how we do business and how we take pride in achievements across a whole range of areas, not simply our financial performance. In the coming year, we’ll be putting the question “What does Corporate Responsibility mean to you?” to our employees and to many of our key stakeholders and using their responses to help shape our future plans.

What CR means to me

“I think it’s about being proud of playing a positive part in society, being aware of our impacts as a company and creating value for all our stakeholders.”

Nadia Ridout-Jamieson, Director of Investor Relations, London, UK

“I see CR as my responsibility within Experian, to provide solutions that serve society and the environment. It’s down to all of us.”

Ranjeet Pawar, Head of Marketing and Communications, Mumbai, India

“As we go about our business, helping the world make smarter decisions, I feel CR involves encouraging people to strive to do the right thing for everyone.”

Chris Lentz, Vice President of Creative Services and Communications, Costa Mesa, California, USA
Corporate responsibility at Experian is a way of doing things that underpins all aspects of the business and is intrinsically linked to the risk management framework and supports the business strategy’s focus on sustainable growth.

**Supporting business growth**

### Creating a positive environment for growth

<table>
<thead>
<tr>
<th>Supporting strategic goals:</th>
<th>Leading to benefits including:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Become the most trusted consumer brand for credit information and identity protection services</strong></td>
<td>Greater understanding by employees, and all the people they influence, of Experian’s positive role in credit management</td>
</tr>
<tr>
<td><strong>Create successful businesses in new customer segments</strong></td>
<td>New product ideas with strong social benefits supporting entry in new markets</td>
</tr>
<tr>
<td><strong>Extend global lead in credit information and analytics</strong></td>
<td>Improved understanding of data standards and Experian’s responsibilities among sales teams and with clients</td>
</tr>
</tbody>
</table>

Table: CR objectives FY11:

- Increase employee awareness of the positive role of credit and credit reporting and Experian’s commitment to consumer education
- Create social and economic benefit through our products and services
- Inform and empower consumers
- Use and protect data properly
- Build criteria and metrics around social, ethical and environmental (SEE) impact into product and technology developments

Experian has a responsibility to:

- Create successful businesses in new customer segments
- Extend global lead in credit information and analytics
- Become the most trusted consumer brand for credit information and identity protection services

Figure: Case Study Pg 6, Text Pg 9, Case Study Pg 15, Case Study Pg 10
Corporate responsibility is about doing business with integrity, thinking ahead about the implications of business activity for a range of stakeholders. For Experian, business is about helping the world make smarter decisions but, at the same time, doing the right thing for our employees, consumers and suppliers, as well as clients and shareholders. Experian’s six key responsibilities were originally defined in 2007/8 and a CR governance structure and strategy set out to ensure stakeholders’ views are considered and that responsibilities to wider society are built into business decision making. The six responsibilities play a part in supporting Experian’s sustainable growth. The link is not coincidental; when defining the six key responsibilities, the Group looked at what was most material, to risk and opportunity. The leaders accountable for each responsibility set an annual CR related objective and the benefits can be seen to directly support four of the five goals and the core strategic framework.
Achievements this year

The CR strategy concentrates on three principal activities:

• Embedding CR in everyday business
• Innovating for social benefit
• Focusing the community programme on financial education and entrepreneurship

Embedding CR
The CR governance process evolved this year to give greater accountability to the people who naturally lead the six responsibilities, aligning the CR structure with Experian’s matrix management. These six responsibility leaders set annual objectives and provide reports on progress to the Board.

The data gathering and performance management systems for CR data have also developed during the year. Coordinators and management champions are now able to provide regional performance data on a regular basis and will commence CR Management Information reporting from 2011/12.

A project to make CR more relevant to employees was initiated at Experian this year and will show considerable benefits in the coming year. Steps were also taken to embed social, ethical and environmental considerations in product development processes and a project was set up to engage with a wide range of stakeholders over their views on CR at Experian.

CR governance
CR is led by the Head of Global Corporate Responsibility and a network of CR coordinators and CR management champions. The Chief Executive Officer reports on progress against the CR strategy to the Experian plc Board at each of its meetings, and the Head of Global Corporate Responsibility reports in person to the Board at least once a year.

Experian plc Board

Regional and global CR achievements, plus progress on objectives

Global CR
Experian plc Company Secretary
Head of Global CR

Global objectives and progress

Six responsibilities

Information and co-operation as needed

Regional CR coordinators and data providers

Performance data, funding bids, CR case studies

CR management champions

Funding bids, funding bid decisions, regional CR Reports

Experian Corporate responsibility 2011

5
Achievements this year

Innovating for social benefit
Investment in innovative products and services with a strong benefit for society, Experian’s Big Ideas’ programme, has been particularly successful this year.

Tackling financial exclusion
In 2009 Big Idea funding of US$150,000 was allocated to support research into a microfinance opportunity with significant social benefits. The proposition was to improve the efficiency of the microlending process, reduce the cost to the end user and improve access to finance. During early 2010 the business model was tested; relationships were established with Microfinance Institutions and the World Bank and an initial scorecard developed. A new business model was approved and the Experian MicroAnalytics business launched in April 2010, with a mission to contribute directly, over the next 10 years, to the financial inclusion of over 150m unbanked-adults. In June 2010 it completed a branchless banking pilot in the Philippines and signed its first two deals in December 2010.

Improving workplace diversity
Another Big Idea also came to fruition during the year. Using the experience and knowledge of naming conventions, built up over many years, Experian worked with Professor Richard Webber to develop Experian’s Diversity Monitor tool that can help analyse a set of first and family names and provide insight to the likely origins of the people listed. Trevor Philips, Chair of the Commission for Equality and Human Rights in the UK, has commented on the product’s significant potential as a tool to support diversity planning in the workplace. Experian has made its first sales and developed case studies based on the product’s benefits. It has also used the tool to look at its own diversity in the UK workplace and to help ensure it is in line with the diversity of the local population. The UK Equalities Act legislation came into force in April 2011 creating more focus on this area.

Understanding employee diversity
Understanding the ethnic diversity of employees is increasingly important to organisations in order to ensure their workforce draws on all available talent and reflects the rich diversity of customers served.

Traditionally, this information has relied on self disclosure through time-consuming surveys, where results are often incomplete and skewed by factors such as inconsistent definitions of ethnicity. Experian’s Diversity Monitor solves these problems by matching the names of individuals against a database of three million first and family names. Through careful statistical weighting, it provides a consistent picture of the ethnic mix of any list of names.

The Royal Free Hospital (RFH) in London has used Diversity Monitor to profile its 6,600 employees and to compare this to a sample of 75,000 of its patients and to the local catchment area. The results have enabled the hospital to consider the representation of ethnic groups in different roles and to see how this reflects the ethnic diversity of patients and the local community. It has also allowed the RFH to make comparisons with important national trends when recruiting black and minority ethnic people into medical roles.

Understanding the ethnic diversity of employees is increasingly important to organisations in order to ensure their workforce draws on all available talent and reflects the rich diversity of customers served.

<table>
<thead>
<tr>
<th>Community investment</th>
<th>2011 US$000</th>
<th>2010 (Re-presented) US$000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds from Experian plc</td>
<td>1,076</td>
<td>1,001</td>
</tr>
<tr>
<td>Financial donations from Experian subsidiaries</td>
<td>1,196</td>
<td>1,2581</td>
</tr>
<tr>
<td>Employee time volunteered</td>
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<td>595</td>
</tr>
<tr>
<td>Gifts in kind</td>
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<td>343</td>
</tr>
<tr>
<td>Management costs</td>
<td>217</td>
<td>179</td>
</tr>
<tr>
<td><strong>Total from Experian</strong></td>
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<td><strong>3,376</strong></td>
</tr>
<tr>
<td>As % of Benchmark PBT</td>
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<td><strong>0.40%2</strong></td>
</tr>
<tr>
<td>Employee fundraising</td>
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<td>679</td>
</tr>
<tr>
<td>GUS Charitable Trust donations</td>
<td>-</td>
<td>602</td>
</tr>
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<td><strong>Total value of all giving</strong></td>
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</tr>
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</table>

1. Re-presented from US$932,000 in the prior year to bring North America in line with practice across other regions
2. See note 3 to the Group financial statements

Focusing the community programme
Central funds are granted to Experian’s regions during the year based on bids assessed by the CR management champions. The proportion of the total available grant focused on financial education or supporting entrepreneurial activity is expected to be at least 75%. This year the proportion was 88% with North America and Brazil spending 100% of their allocated funds on focused projects.

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</table>
We have set objectives around each of our six responsibilities. The table below gives an overview of our achievements against each objective and the text that follows gives more insight to the parameters we measure and the progress we are making. PricewaterhouseCoopers LLP (PwC) were retained as our independent assurance providers. Their assurance report, relating to this CR report, can be found in the final section.

**Performance**

<table>
<thead>
<tr>
<th>Key responsibility</th>
<th>Objectives FY11</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Data</strong></td>
<td>Use and protect data properly, respecting all the relevant laws, helping evolve industry guidelines and new legislation and ensuring a culture of compliance with the highest standards of integrity</td>
</tr>
<tr>
<td><strong>Products and Services</strong></td>
<td>Create social and economic benefit through our products services and capabilities, balancing commercial benefit with consumers’ rights and needs</td>
</tr>
<tr>
<td><strong>Consumer</strong></td>
<td>Inform and empower consumers, and ensure that those who interact directly with our company receive fair and honest treatment</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>Be a good employer to all, establishing a set of expected behaviours and values, aiming to ensure that everyone working for us is treated fairly, given the maximum opportunity to fulfil their potential and that all our workplaces are safe and healthy</td>
</tr>
<tr>
<td><strong>Environment</strong></td>
<td>Minimise as far as possible the environmental impacts associated with our business and enable employee participation, with a particular concentration on the reduction of energy use and its effect on global warming</td>
</tr>
<tr>
<td><strong>Community</strong></td>
<td>Play an active part in social and economic regeneration in our communities, be they local, national or global</td>
</tr>
</tbody>
</table>
### Achieved

Worked specifically with sales teams in North America & UK and Ireland producing advice notes and a training module, ‘adept’. The Compliance team have launched an ‘awareness week’, a data privacy day and are managing a global compliance webpage with links to local sites with competitions, prizes and pledges to incentivise high standards of performance.

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### Part achieved ongoing

This year developments to embed consideration for SEE impact have included:

- Generating awareness among employees responsible for product and technology developments by delivering regular CR messages in enhanced internal communications
- Embedding consideration for clients’ point of view through a new client-centricity programme
- Incorporating the CR criteria into product and technology development plans.

---

### Achieved

North America and the UK launched monthly credit advice columns to educate employees, which were shared through the global consumer forum. Employees shared the advice with family, friends and educators. In the UK the TV coverage on popular programmes is being given greater internal promotion. A formalised support system to guide employees to be effective speakers and ambassadors for Experian was researched and developed during the year and a pilot launched at year end. There has been considerable positive feedback from employees about the initiatives to date.

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### Achieved and ongoing

As a direct result of feedback from the last Global People Survey, and further, ongoing feedback from regional teams, a global working party involving representation from HR, CR, Marketing and Communications has been established with the aim of understanding and building the global Experian ‘Employee Value Proposition’. This will enable the organisation to be in a position to describe and differentiate the characteristics and appeal of working for and within the organisation which will aid the acquisition of external talent in addition to helping to drive the retention of existing talented employees. This is a key building block in establishing Experian as a ‘great place to work’. Phase 1 delivery is planned for October 2011 to allow the impact to be measured in the November global people survey.

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### Ongoing

This year our carbon footprint was 79 thousand tonnes, representing a 2% reduction in our absolute CO₂ emissions over the past twelve months. Our emissions due to building energy use were down from 62 to 58 thousand tonnes of carbon. When represented per $1,000 of turnover, this is a 14% reduction; we are selling more but still using less energy. Quarterly energy and travel data is now received from all regions and we are developing monthly information and quarterly reports.

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### Part achieved

Multi-region forum reactivated and meetings scheduled. Overarching globalised policy with community leaders for consultation. Tools around development of KPIs and measurement and recording is being discussed with London Benchmarking Group, and aligned with internal performance management process.
Community

Experian’s community programme is focused on financial education and encouraging entrepreneurship but this is balanced by supporting local volunteering and projects that have particular significance to employees. Local budgets tend to support volunteering and these regionally important initiatives. Our performance target is to grow the percentage of our central CR funding that is dedicated to the strategic focus. Last year this was 81% and has this year increased to 88%. Overall, giving has decreased slightly, primarily due to the GUS Charitable Trust being wound up and all funds now being fully dispersed. Another factor is the high level of financial donations and gifts in kind given last year to the appeals for victims of the natural disasters in Haiti and Chile.

Achievements are best described by the projects shown in our case studies, and in the regional reports, which include financial education programmes in Brazil, North America, the UK and Denmark and great examples of volunteering and pro-bono work. We recognise that the measure of success is more than just a factor of funding, it is also about the outcomes; so we are looking at ways in which we can better measure impact and considering the advice of benchmarking organisations.

Consumer

Consumer education is a priority for Experian. We are focused on improving consumers’ understanding of credit and helping them manage their financial status. We are also keen to engage with them about the Group’s developments and new products. In 2010 we have seen a range of developments: in the US our business successfully established a Consumer Council that enables us to converse with a wide range of academic experts, consumer representatives and other key stakeholders to share ideas and information around issues facing consumers. We have also supported a range of events including conferences focused on providing educators with the tools and knowledge to deliver financial education, reaching hundreds of teachers and pupils. Huge impact is also being achieved through various web based initiatives, including webinars and a programme called Live CreditSmart – described in our case studies. Both the UK and US have launched education newsletters and campaigns to reach employees so they in turn can help families, friends and their communities. Our UK business has also focused on getting coverage and interviews in popular TV and radio stations which reach employees as well as the general public. We are partnering with credit counselling charities and public service organisations to increase our reach to consumers. Initiatives in South Africa, Italy, and Brazil are described in the regional reports.

Royal recognition for Experian’s chairman

John Peace, Experian’s chairman, and a champion of community involvement, has been awarded ‘The Prince’s Ambassador Award’ by the UK charity Business in the Community (BITC).

This special award is in recognition of an individual whose leadership and commitment to responsible business has resulted in changes and improvements inside their own company and who has also inspired other organisations to take action.

The Prince of Wales gave a personal tribute to John and Experian in a five-minute long video, celebrating some of the many projects he has championed.

As a founding director, John has lead inspiring community initiatives within Experian for over 30 years. This achievement was also acknowledged when he was made High Sheriff of Nottingham, in March 2011. John commented “I view Corporate Responsibility as integral to the way Experian does business and I am proud that so many of our people give their time to so many worthy causes. My involvement with Business in the Community together with my role as High Sheriff of Nottinghamshire, enables me to bring even greater focus to many of these projects.”
Embedding a global culture of compliance

This year the focus and the CR objective has been to increase the level of awareness of employees, specifically targeting our sales teams, to their own responsibilities around data and compliance with all regulatory controls. The case study provides a fuller account of our globally coordinated campaign, including the enhancements we have made to our compliance website to not only support our people, but also our business partners.

Products and services
Our responsibility with our products and services is to ensure we consider the social and ethical aspects of what we do and deliver. It is also our responsibility to ensure we balance financial gain with the rights of the consumer. Last year we reported on how we embedded consideration of social and ethical impacts into our risk registers and into the development of our products and services. We have gone further this year, as the business has become more global, one function has taken a primary role in product innovation and technology developments. Liaising with this team, we have worked to improve communications about our social and ethical responsibilities with all their employee base. We have also driven social and ethical issue based questions into product and technology development plans. And we are embedding further consideration for the client and consumer point of view through a new ‘client-centricity’ programme. In the UK, a new appointment of a customer champion, who reports directly to the Regional Managing Director, is influencing all stages of development from executive level to customer help-desk.

A series of events and competitions were launched online globally in support of International Compliance and Ethics Awareness Week 2011, which had the theme “Make Excellence a Habit.”

Within the UK, the compliance team partnered with some of our business leaders and held presentations to launch Experian’s new data protection training package, ‘adept’. Beverley Dewhirst, Head of Compliance commented ‘adept’ is key in helping us achieve high standards of data protection. It gives specific examples of what we all can do in our day-to-day roles to ensure that Experian is meeting our fundamental regulatory requirements.”

Data
As a trusted steward of data, Experian needs to protect data sources and maintain strict standards of data security. We maintain a comprehensive information security programme that contains safeguards appropriate to the sensitivity of the information.

Our approach is to protect data through the entire life cycle, from creation, transformation and use, to storage and destruction. We also continually reassess our data security strategy to anticipate new threats and mitigate exposures. Our data security strategy is realised through various security policies and standards, based on the ISO27002 international standards. More information about our data standards can be found in Experian’s 2011 Annual Report.

Our Compliance team plays an important role in ensuring best practice is adopted by all our employees across all our geographies and, importantly, by our sales teams.

Working closely with the sales teams in North America and UK and Ireland, the team developed a training package on compliance best practice, which will help sales people ensure everyone is aware of our data standards and their own responsibilities within the services they deliver directly to our clients.

Our communications on compliance have evolved across the globe too, a new Global compliance site can now be accessed by any employee across Experian’s intranet network. The site is a great informative tool for dealing with legal, compliance and government affairs issues relevant to our business.
Employer

Experian employs approximately 15,000 people globally, with around 37% in North America, 24% in the UK and Ireland and 17% in Latin America. The remainder are based across Europe, Africa and Asia. Effectively managing and deploying the talents of employees on a Group-wide basis is a key objective; building bench strength and recognising that future developments in the business may well mean changes to the skills, experiences and market knowledge required from its leaders.

Diversity — expanding our talent pool

We draw employees from as diverse a pool as possible – based on gender, age and ethnicity among others – and in the UK and Ireland and US, the employee profile broadly reflects that of the populations of the country (see charts). One important goal is to ensure diversity in Experian’s future senior leadership team. This year our senior leadership team is 18% female (exactly in line with the benchmark figure for the FTSE100) and 7% non-white Caucasian (FTSE100 benchmark = 5%)²

The Experian Business Network

The Experian Business Network (EBN) is a talent development forum for high potential and diverse emerging talent. Launched in October 2008, the EBN now runs in all major geographies, making it a truly global forum. To date approximately 300 employees have been or are currently part of the EBN, with analysis showing that over a quarter of participants have gained a role promotion while part of the forum; double the rate of the all-employee population. Retention rates within the EBN are over twice that seen across the Group, indicating that the forum is achieving its objectives in terms of both the promotion and retention of diverse talent.

FTSE 100 Cross Company Mentoring Programme

Experian continues to participate in FTSE 100 Cross Company Mentoring Programme, which pairs high-potential female executives with CEO or Chairman Mentors from other non-competing FTSE 100 companies.

Gender diversity by region(%)

<table>
<thead>
<tr>
<th>Region</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK and Ireland</td>
<td>62%</td>
<td>38%</td>
</tr>
<tr>
<td>North America</td>
<td>52%</td>
<td>48%</td>
</tr>
<tr>
<td>EMEA</td>
<td>53%</td>
<td>47%</td>
</tr>
<tr>
<td>Latin America</td>
<td>49%</td>
<td>51%</td>
</tr>
<tr>
<td>Asia Pacific</td>
<td>57%</td>
<td>43%</td>
</tr>
<tr>
<td>Total</td>
<td>59%</td>
<td>45%</td>
</tr>
</tbody>
</table>

Percentage score calculated by the degree of positive response to a specified range of questions. The 2007 score is an amalgamation of regional surveys conducted over a two-year period. The next survey will be conducted in November 2011.

Employee engagement

An all-employee global people survey is conducted every 18 months to monitor the degree of employee engagement, as well as to assess general levels of satisfaction and involvement at work.

The Experian Corporate Responsibility 2011 report is made possible through the support of

Steve Jardine, Chairman
Listening and responding

Experian’s global people survey, carried out every 18 months, provides valuable insights into the views of employees and their level of engagement with the business. The third survey in 2010 achieved 88% participation, 4% better than the previous survey. The results demonstrated real progress in those areas that employees identified as a priority for improvement in the previous survey (particularly Senior Leadership and Talent Management). These became the focus of action plans at a global and regional level. Indeed, the question ‘I believe that action has been taken on areas identified for improvement in the last (2009) survey’ was a top five scoring item globally and Experian scored 7% higher on this item than the external benchmark of ‘Global High Performing Organisations’.

Overall results from the 2010 survey showed a positive trend since the first 2007 survey, although the operational and cost pressures on the business were reflected in the employees’ responses under categories such as ‘Resources’.

Succession planning – building bench strength

We have a succession planning process to ensure that appropriate senior leadership resources are in place to achieve Experian’s strategic objectives. The most recent review highlighted that:

- 70% of senior leadership appointments are internal promotions (in line with best practice)
- 11% of the senior leadership team are occupying developmental roles outside of their home market and geography highlighting successful mobility of talent.
- Approximately 80% of senior leadership roles within Experian have successors ready to cover these roles in the short, medium and long term.

Ensuring our people are healthy and safe

We track carefully our safety performance and our accident rates remain low, in line with the office-based nature of our work. Employees globally benefit from a range of health and wellbeing programmes, variously including insurance, medical care, health advice lines, and lifestyle change plans.

In Brazil, our business has a very positive record for inclusivity and ensures many of our buildings are adapted to help people with disabilities cope in the work environment. A programme to ensure people with disabilities consider mainstream business environments within their grasp, has been running for some years in Serasa Experian. The business monitors the number of people they employ with disabilities.

Talent development — investing in high potential employees

This year we have strengthened our development processes, expanding our global talent forums for high-potential employees and bringing together our work on global mobility and talent management to identify individuals who will develop personally and professionally through international experience.

800 leaders have been through Experian’s regional leadership development programmes, since they started in 2009. The next step is to introduce a globally consistent development programme, through a globally consistent leadership development framework.

<table>
<thead>
<tr>
<th>Age diversity by region (%)</th>
<th>Total age diversity (%)</th>
<th>Number of individuals in Serasa Experian with disabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>16-19</td>
<td>20-24</td>
<td>25-34</td>
</tr>
<tr>
<td>83</td>
<td>90</td>
<td>88</td>
</tr>
<tr>
<td>3.1%</td>
<td>3.1%</td>
<td>3.4%</td>
</tr>
</tbody>
</table>

% = percentage of total employees

<table>
<thead>
<tr>
<th>Total</th>
<th>With absence</th>
<th>No absence</th>
<th>Total number of injuries</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td>28</td>
<td>9</td>
<td>37</td>
</tr>
<tr>
<td>UK and Ireland*</td>
<td>Nil</td>
<td>39</td>
<td>39</td>
</tr>
<tr>
<td>Latin America</td>
<td>20</td>
<td>17</td>
<td>37</td>
</tr>
</tbody>
</table>

* For the UK and Ireland, injuries with absence are comprised of injuries reportable under RIDDOR legislation (injuries resulting in absence from work for over three days). For further details refer to our reporting principles and methodologies.
Environment

Experian’s most significant environmental impact relates to carbon emissions from our use of energy in our 218 offices and fuel used as we travel. We are a data business and so our activities are largely office based, which means that our carbon footprint is relatively low compared to businesses from other sectors.

However, we are a global group of companies and we believe we have a responsibility to take action to reduce the carbon emissions generated across our worldwide portfolio. As such we aim to be more energy efficient and avoid unnecessary travel.

Reducing our carbon footprint and improving efficiency

This fiscal year, our carbon footprint was 79 thousand tonnes. This compares to 81 thousand tonnes in 2009/10, and represents a 2% reduction in our absolute CO2 emissions over the past twelve months. This continues the downward trend that we observed last year.

This reduction is primarily due to fewer emissions from building energy use (from 62 to 58 thousand tonnes), although this was offset to some extent by an increase in transport emissions (from 19 to 21 thousand tonnes).

Overall, we have generated fewer emissions this year than last, despite our business growing. As a result our emissions per $1,000 of sales have improved to 18.8 kgCO2 from 20.9 kgCO2 per $1,000 last year. This equates to a 10% efficiency improvement and is testament to our continued focus in this area.

Better data coverage

Last year, we introduced a new online data management system to facilitate the collection of more actual and timely data from offices which are located in over 40 countries around the world. This has now been rolled out fully and we are pleased to report that actual coverage has increased to 89% of all sites by floor area as a result. The remaining offices are generally very small and their energy consumption is estimated based on known data in each region.

This achievement doesn’t speak just about the quality of our data but also about the motivation of our people across many different countries to become part of a common global framework and contribute to a higher standard of managing and reporting our carbon impacts.

We were also pleased to achieve the UK’s Carbon Trust Standard, which gives independent recognition of good practice in carbon measurement, management and reduction by businesses and public sector organisations.
Focus on energy efficiency

Energy used in our buildings accounts for almost three quarters of our carbon footprint, with our data centres accounting for over 40% of this. As a result of efficiency gains made in these data centres, through better energy management and the installation of more efficient technology, we have seen significant reductions in energy use in North America (9% less), and the UK and Ireland (3% less). Some of these initiatives are described in the case study.

We are also reducing energy consumption in other ways. For example, at Serasa’s headquarters offices in Brazil, we have implemented automatic lighting controls which we estimate has reduced our energy consumption by 45%.

Raising awareness amongst employees

Last year, we reported on our ‘green day’ held in the UK to raise awareness of environmental issues amongst employees. This programme has been continued this year, and replicated in other parts of the world including Australia, North America and Brazil. In North America, we distributed ‘desk cards’ to each employee to remind them what they could do at home and at work to protect the environment. In Brazil, we partnered with the World Wildlife Fund for Nature (WWF) to promote awareness amongst employees of environmental issues and in Australia implemented an environment champions scheme.

Waste and recycling

Many of our offices have implemented initiatives to reduce waste and increase the amount of waste that is recycled. Initiatives such as the ‘Experian Goes Green!’ recycling programme in South Africa save over half a tonne of waste a month from going to landfill.

Our waste and recycling data capture processes have improved over the past year and are enabling us to implement more effective waste reduction and recycling measures. Our intention is improve our waste and recycling reporting in 2012.

Carbon footprint (000’s tonnes)

Experian’s environmental impact is largely the result of energy use in buildings, especially its data centres, and employee travel. Steps have been taken to ensure Experian steadily reduces energy consumption and hence cost, including increased use of energy from renewable sources.

Reducing data centre energy consumption

Recognising that our data centres consume a significant amount of energy, we implemented a number of initiatives in the UK and US to first determine how we could reduce consumption followed by implementing cost effective reduction measures.

Between May and September 2010 our UK data centres implemented:

- A cold aisle containment system.
- Variable speed drives to all the computer room air conditioning units.
- Lighting controls in all data halls.
- An increase of data hall room temperatures from 21°C to 24°C.
- An increase in chilled water temperatures from 6°C to 9°C.

The total project cost was $278,000 but is producing annual energy savings of 2,400,000 kWh ($224,000), which will cut 1.3 thousand tonnes of CO₂.

Our data two data centres in the US (in McKinney and Allen, Texas) have also implemented a variety of energy use reduction measures, including:

- computer room air conditioning unit humidifiers
- increasing the temperature set point in common areas
- changing the outside lighting schedule
- turned off lighting where it wasn’t needed and installed motion activated lighting where it was needed

The total annual savings in the US were 879,056 kWh ($50,694) cutting about 478 Tonnes of CO₂.

The total electricity consumption has decreased by 5% since last year and these activities have been instrumental in creating this saving.

CO₂ emissions by source normalised by revenue (kg CO₂ per $1,000)

Total CO₂ emissions by region (’000 tonnes)
Experian North America launched a new interactive website to collect and share real life consumer stories. The aim of LiveCreditSmart.com is to help consumers understand the factors in their credit reports that determine their risk in the eyes of possible lenders. Members of the public facing credit challenges - whether they be recent college graduates struggling to find a job and make ends meet or families trying to tackle a mountain of debt after the loss of a job – were invited to submit their stories to the website. A public vote determined the best, and five winners received $5,000 to help pay off their debts, as well as free counselling from their local chapter of the National Foundation of Credit Counsellors who helped them put together a personalised plan to rebuild their credit and take control of their personal finances. The Live Credit Smart outreach will continue through social and public media in its goal to help every consumer learn to live credit smart.
North America

Our North America region continued its focus on consumers with the goal not only of increasing consumer knowledge, but of actually changing behaviours. The Live Credit Smart theme was delivered through social and public media, educator conferences, community based organisations, and personal coaching to help consumers across the US live credit smart.

Community

Experian North America’s programme with the National Bankers Association (NBA) Foundation this year achieved special recognition for Leadership in Financial Education for Underserved Communities from the NBA executive team. This consumer education programme for minority and under-banked communities has 30 banks participating offering information through their premises, often in distressed urban centres. Our companion website provides a streamlined method for member banks to access the entire education curriculum, we developed additional information, presentations and materials.

Mercy House, one of Southern California’s premier advocates of the homeless providing a unique system of dignified housing alternatives, programmes, and supportive services, this year selected Experian as its corporate honouree. The award recognises a relationship over several years; Experian volunteers support Mercy House through its Cold Weather Shelter programme, the charity has received direct cash donations from Experian and our Public Education team is working to launch a series of credit education workshops for integration into the Mercy House Life Skills curriculum.

Consumer

In common with the team in the UK and Ireland, the Experian North America business offers a monthly credit advice column targeted at employees. The goal is to educate them as consumers and as ambassadors of Experian so that they in turn can help educate their families, friends and communities. This concept is being developed more formally into an Experian Ambassadors’ programme, to better equip colleagues to explain the credit process (and Experian’s role within it) to family and friends and even to wider public audiences if they wish to volunteer their time in this important outreach.

A further development has seen Experian’s consumer experts taking part in webinars as part of their education outreach activities. Working with clients, credit counselling services and other educators they are reaching huge numbers of people and resolving credit queries in real time. For example, at a recent webinar for the National Foundation for Credit Counseling (NFCC), almost 1,000 counsellors participated in two separate events. The Experian Consumer Council, set up in 2010, has proved a very helpful way to engage in dialogue with consumers, financial literacy experts and other key stakeholders. The Council meets quarterly either in person or by phone to share ideas and information around issues and challenges consumers are facing and provides Experian with valuable insight and guidance. The Council played a key role in the creation of the Live Credit Smart programme and new developments in Experian’s education outreach.

Being a good employer

The holiday season (Thanksgiving and Christmas) is normally marked with parties, but this year Experian in North America tried something different. The party budget was instead earmarked for a partnership with DonorsChoose.org, an innovative employee-led fundraising mechanism. The programme focussed on projects in schools across America. Each Experian employee received an allocation of money via a gift card and were then able to decide on what classroom projects the money should be spent. Experian’s total donation was $150,000 to more than 1,200 projects affecting more than 132,000 students.

This year saw the further development of the Experian Business Network (EBN) in Experian North America. Focused on building a diverse global management team, the EBN is a development forum that runs a series of three events for its members during a 12-month period. Participants are encouraged to develop business relationships and collaborative alliances while broadening their understanding of Experian’s business. They are also supported with a mentoring programme. Pat Hasbrook, HR Director for the North America region was one of the honouree’s for HR Executive of the Year, for the National Human Resources Association. She was acknowledged for her contribution in talent development.

Our operation in Allen, Texas is home to a large population of Experian’s business and consumer experts. Our people are our main assets and therefore it is important that we provide a good environment to work in. The facilities refurbishment programme in Allen has created a ‘fun place to work’ environment combining business work space with areas for staff to relax with colleagues.

Environment

This year has seen a major drive to improve efficiency in the US data centres. A comprehensive programme of changes has been undertaken including the installation of variable speed drives on air conditioning fans, revisions to the set temperature points in the automatic control systems, changing fluorescent light bulbs for LEDs and installing motion detectors to control lighting. Many of these projects involved little or no capital investment but the total projected savings bill is approaching 1m kWh equivalent to 500 tonnes of CO₂. More detail can be found in the environment case study. General office energy efficiency improvements have also contributed to the overall reduction in CO₂ emissions.
Extending financial literacy in São Paulo’s slums

The very successful Real Dreams (Sonhos Reais) programme continued and grew this year. The aims of the programme are to help people to enjoy a healthy financial status, avoid indebtedness and stimulate interest in entrepreneurship through adult education sessions on financial literacy. It entails employee volunteers becoming skilled in delivering financial education training in various environments.

A second group of our employees received training this year and delivered modules of training to four new schools and families living in the second largest favela (slum) in São Paulo, the community of Paraisópolis.

Increasing the project’s reach further, the team within Serasa Experian is now working with CARE, a leading humanitarian organisation, which fights global poverty by helping people become more self-sufficient. CARE Brazil has developed a school for young adults, set up specifically to develop entrepreneurship skills. Working together they are developing additional modules on entrepreneurship, adding website content to support the unit and working with the students who attend the school.

By developing their materials on a website, linked into the Serasa Experian site, they intend to expand the scope of activities to a wider number of volunteers in offices across Brazil.
The Latin America region is renowned for its management system, especially when it comes to people, corporate culture and corporate responsibility.

With a strong strategy focus on current business, new business and geographic expansion, the region is ready to face the important challenge of the introduction of positive data.

The law regarding positive data in Brazil was approved at the end of 2010 and is expected to impact the market very positively and Serasa Experian is expected to play an important role, helping consumers and businesses to adapt to new practices.

Consumers

Serasa Experian participated in various events throughout the year to support consumers including a major conference to promote awareness of the importance of financial education and create dialogue among the public and private sectors and civil society. It was also the key sponsor for an event in a client company, the retailer “Casas Bahia”, where the store’s customers were invited to lectures and quizzes

Serasa Experian Debt Recovery Solutions launched the Better Christmas Campaign in 2010, encouraging companies to acquire its debt recovery product. These companies made a donation to one of three charities for every consumer using the service, and 5 million consumers acted to settle their debts. Serasa Experian donated a further $52,000 to the three charities.

This year saw the launch of the first paid monitoring service for consumers in Brazil named MeProteja (Protect Myself). It is an email based service and provides information on negative data and stock holdings.

Workplace

Serasa Experian was elected, for the 12th consecutive time as one of the “100 best companies to work for” in a survey conducted by Brazil’s Great Place to Work Institute. It was also highlighted among the list of the most sought-after companies as evidenced by the 36,900 resumes received for 470 vacancies. The company also won the “Top Social” Award from Brazilian Association of Sales and Marketing (ADVB) in recognition of the “Real Dreams” programme, and was rated as one of the best in the social responsibility section of a national survey conducted by Gestão RH magazine, among the 1,000 biggest and best Brazilian companies.

To keep this reputation moving forward, Serasa Experian launched a ten-step “Corporate Citizenship” programme to encourage employees to become more active citizens and, in July 2010, the Happiness Index, a major employee survey to regularly measure satisfaction with the working environment.

Community

This year’s annual Volunteering Day went beyond its usual activities such as gardening, painting and cleaning to include an education focus. Cross-functional teams from within Serasa Experian prepared free community workshops and lectures on financial education, legal advice, computer tips, generating income from small businesses and food production. Over 1,000 Serasa Experian volunteers took part.

In January 2011 the State of Rio de Janeiro was hit by a powerful storm that caused flooding and landslides that left many homeless and caused hundreds of deaths. Serasa Experian organised a campaign collecting over 10,000 items of food, water and clothes for distribution by the Red Cross.

Environment

Serasa Experian employees were encouraged to exercise their citizenship on World Environment Day through becoming members of WWF-Brazil, a long-term partner of the company. WWF-Brazil spent the whole day on site speaking to staff. At the same time, a Green IT campaign encouraged people to save energy.

The company collects cell phones, batteries, palmtops, cameras and battery acid, through a partnership with a specialised recycler.

At a meeting of 20 local financial institutions, the company presented a product it has developed to enable banks and investors to see at a glance a company’s environmental credentials. The meeting, hosted by the Inter American Investment Bank and involving a number of their fund distributors, discussed the importance of sustainability in investment evaluation decisions.
UK and Ireland

Community

In the UK and Ireland our community focus encapsulates our ambition to use our resources, our people and the unique information and skills that we have as part of our day-to-day business, to identify and develop innovative, effective ways to support our communities.

Working with partners from business, public and voluntary sectors, we are able to develop programmes which create opportunities for people to improve their education, skills and knowledge, and to broaden their employment prospects. We champion our causes through community partnerships and sponsorships, employee volunteering and charitable donations. We make financial donations, but we also actively engage the talent and passion of our people who donate their time and skills to create lasting change within our communities.

Experian UK’s Values, Money and Me scheme helps children aged 5-11 years (and those with special needs) to explore the world of money within the context of personal and ethical values, including the sometimes complex, emotional and moral dilemmas it raises. The scheme provides educational resources for use in schools including lesson plans and classroom materials, quality marked by the nationally recognised UK advisory body PFEG.

Experian in Nottingham is an active supporter of the UK Government’s Teach First scheme, which encourages the brightest graduates to try teaching before they embark on other careers. Experian was a founding supporter of its local scheme in 2009, helping the scheme to grow to 64 teachers in 24 local schools. Recent support has included providing free facilities for the scheme’s administrators in Experian’s offices and supporting intensive training programmes for the would-be teachers.

The UK and Ireland has been actively engaged in volunteering again, with activities ranging from pond and bog clearing to creating websites and including an initiative working with a set of schools in Nottingham’s most deprived areas, but also schools in London, where volunteers have been working with young people to improve their life chances and help them into the world of work. There has also been an active volunteering team in Dublin, Ireland. This year there have been 11,100 volunteering hours across 58 team projects, equating to £267,000 of value.

And once again, Experian supported the national Red Nose Day television fundraiser, baking cakes, dressing up and – perhaps most importantly – providing a volunteer call centre to take pledge calls from thousands of members of the public.

Environment

The total carbon footprint of the region decreased by 3%, from 22.48 tonnes of CO₂ last year to 21.88 tonnes this year. There was a reduction of 1.30 tonnes of the emissions from building energy use.

Experian UK and Ireland was this year awarded the Carbon Trust Standard a benchmark of the region’s energy management practices and in recognition of the real cuts in carbon emissions achieved between 2008 and 2010. Alongside this work, the region has been preparing for the forthcoming Carbon Reduction Commitment – a mandatory scheme that will affect all large energy users, including Experian.

There has been a strong emphasis this year on energy saving in our data centre at Fairham House. Last year data centres were responsible for the consumption of 56% of the UK and Ireland’s total energy use, this year they are responsible for just the 50% of the total usage.

The use of variable speed drives, the installation of new partitions to keep the cool air supply separate and removing unnecessary transformers have led to savings of £200,000 and 1,200 tonnes CO₂, p.a. Other environmental projects in the year have included our offices; the introduction of voltage optimisation equipment, replacement exterior lighting and the installation of new air conditioning and solar films on south facing windows. Apart from these technical actions, we also worked on changing behaviours among our employers to reduce our energy consumption, by publishing articles and setting up forums on our intranet where employees had access to specialist advice.

In terms of travel and, in particular, commuting travel we continue providing a number of options to our employees including a Bike4work scheme, public transport subsidies and car sharing. We also look after our waste and organised a number of waste audits across the UK sites, achieving an increase in recycling in since February 2011.

Consumer

Experian has a history of supporting the Citizens Advice Bureau (CAB) – one of the UK’s leading money-advice charities. This year saw our UK facilities team and one partner supplier (Paragon Interiors Group) refurbishing the training suite at CAB’s Nottingham premises, with £17,000 worth of work replacing furniture, upgrading infrastructure and installing an interactive whiteboard.

Experian is also a long-standing supporter of UK charity Consumer Credit Counselling Service (CCCS) which provides a vital lifeline for many thousands of consumers each year. By supporting CCCS (and other similar charities) Experian helps ensure that consumers for whom debt has become problematic have access to free, confidential and impartial help. Experian’s support dates back to the first pilot activities in the early 1990’s, and the provision of a grant to help CCCS set up its regional office in Nottingham. It was particularly rewarding to take part in events this year to mark the charity having handled 15,000 calls at its Centre for Welfare Benefits.
This year also saw the launch of a new series of monthly bulletins ‘My Credit Matters’, designed to provide our people, their family and friends helpful advice regarding credit and fraud. The bulletins have the dual benefit of supporting Experian’s own staff, but are designed to be easy to share, encouraging colleagues to take an active part in promoting these important topics and raising consumer awareness in a ‘viral’ fashion. Experian’s corporate communication on the topic continues to include an active media programme, fielding experts for popular TV and radio shows.

Performance

Employer

Inspire

Leadership development is not so much about techniques and models – it’s about inspiration of individuals. Our Inspire leadership programme has been designed around the unique challenges and environment in which we operate day to day. It’s a programme that offers the opportunity to increase our people’s abilities as a leader, with the results being measured through performance in their business area. It’s about developing our people to be the best leaders they can be and getting the best from our people.

Inspire is helping to do this by:

- Deepening self-awareness supported by intensive and challenging feedback, coaching and facilitation of activities
- Achieving development through tackling real events and challenges by working through activities that put you under pressure to draw out how you really behave, think and lead
- Offering observation and feedback ‘live’, as it happens and facilitation that works ‘in the moment’
- Creating a highly charged environment that raises the stakes, but also the potential gains of the individual

Strictly volunteering

Providing a team building focus for the year via a major Christmas volunteering project has become a tradition for Experian’s HR team. This year they worked with charity Age UK to host Strictly Amazing, a nostalgic ballroom dancing event for older people building on the high profile of the popular UK television series ‘Strictly Come Dancing’. Volunteers decorated a local venue in 1940s style, greeting guests with an array of vintage cars, hosts in period dress, and appropriate music from the era. Stars from the TV series made a surprise appearance to perform a demonstration dance, meet the guests and pose for photos.
☜ Performance continued

EMEA

Geographically a large slice of the globe, the Europe, Middle East and Africa (EMEA) region in Experian encompasses over 20 different countries and languages but maintains strong virtual cross-border relationships, which is integral to its on-going success. The next financial year will see these markets working more closely together as a unified team to put this into action. A strong CR programme complements this development and is helping bring the region together.

Community

The Experian team in Bulgaria has supported St Ivan Rilski House; a children’s home for 35 three to seven year-olds without parental care. The team has raised funds (backed by a donation from Experian) to support activities such as dancing and music courses, Christmas parties and gifts, a garden, plus speech and social therapy. Forty three volunteers from our Bulgarian office also took part in a day’s volunteering, their help ranging from working in the library at a house for the elderly to cleaning up public gardens.

In France, Experian sponsored a crew in the 4L Trophy – an adventure race for students across the Moroccan desert in a Renault 4L. Experian Decision Analytics supported the race and asked all Experian France and Belgium employees to help filling the sponsored car with school stationery and sports equipment for 5,000 children in the poorest regions of Morocco.

This year saw Experian Morocco funding Bayti, an NGO supporting and protecting street children and their families. Bayti offers refuge and follow up with programmes to support children re-entering family life. Experian Morocco provided bursaries for four children for their ‘Life Project’ which includes family, psychological and education support.

Environment

The total carbon footprint for EMEA has increased in the past twelve months, primarily due to improvements in capturing actual energy use and travel data rather than actual increase in energy use and travel. Like most other organisations we continue to make improvements in our environmental data collection processes. Our operations across EMEA are making a huge effort to enhance their monitoring and reporting of energy use and travel and many have adopted new green practices aiming to reduce their environmental impacts – we are preparing an internal publication to share across all our regions some of the really good initiatives adopted:

“One of the initiatives we undertook was to change our regular delivery service for another one that use less polluters vehicles (electric motorbikes), helping then to reduce our carbon footprint for business travel.”

Lourdes Rodrigues (Spain)

“In October 2010 we launched The Experian ‘Goes Green!’ recycling initiative. On average, half a ton of recyclables are being collected each month. To date, more than three tons of recyclables have been collected from our recycling bins. This, according to our carbon emissions report, is equivalent to removing three passenger cars from our roads each year.”

Tracy Dent (South Africa).

Employer

Oracle HR, the region’s new people management system, was introduced in January 2011. The launch was an important milestone for the business, helping the region to align with global practices, consistently and securely protect, store, manage and report employee data as well as giving greater control to all EMEA people.

We have also launched our regional intranet, which now acts as a dedicated communications tool for all our people in EMEA. The launch was a first for the region and allows everyone access to one single IT platform to help share useful and consistent news and information, as well as simplifying access to our various internal systems.

Consumer

Experian Italy supported the development and communication to consumers of the first online free tool in Italy to help users understand consumer credit. The tool (Monitorata) was developed by the Italian finance and mortgage lenders association (Assofin) in 2008 with Experian’s input and expertise, and the most recent phase of the project saw Experian support further development and a communication campaign to raise awareness.

Experian Denmark has been working with the Danish Ministry of Taxation for two years, providing financial education for vulnerable young people. The funding and volunteer support from Experian provided a local trial for the project, which has proven so successful that it is now to be delivered nationally.
Credit Awareness events in South Africa

There are approximately 17.5 million credit active consumers in South Africa, but levels of financial literacy are low. Experian South Africa is partnering with institutions and organisations including The Credit Ombudsman, the National Credit Regulator and the Credit Bureau Association to support events and workshops explaining the credit process, recent changes in regulation and financial literacy in general. 59 sessions were held countrywide educating over 6,000 attendees in 2010.
India

Supporting our communities
Experian India has continued to support the slum school in Dharavi, Mumbai and the team is also looking for other projects to support with a theme of financial education and encouraging entrepreneurship, in line with the global focus.

Managing our environmental impacts
Experian India has moved into new offices and is now developing relationships with landlords and is discussing energy billing requirements to enable it to obtain reports in granular energy use information, to its environmental footprint next year. In the meantime, the team is ensuring that lights, air-conditioning and other electronics are turned off as often as possible and aiming to cut paper usage.

Empowering consumers
To support the rapidly growing number of credit active consumers within India, Experian has started planning a new consumer education programme to suit the Indian environment. With the help of various non-profit organisations in India, it will be organising joint workshops and seminars to increase the accessibility of its consumer education programme over the next twelve months.

Asia Pacific
The Asia Pacific region is widely spread across 10 countries and has around 1,750 people based in large offices in Australia, Malaysia, Japan and China, and also many smaller offices in locations such as Singapore, Hong Kong and South Korea. We occupy or share many of the buildings in the region so we do not have direct operational control and therefore we cannot always influence the nature and extent of environmental impact reduction measures. The geographic spread necessitates business travel, although we are exploring ways to help reduce travel, for example, through the use of video-conferencing. The business is expanding and has made a major acquisition in Japan this year and it was heartening that the wider Experian community of colleagues gave so generously in support of the victims of the earthquake there in February.

Environment

This year, employees have become more aware of the environmental impact of the business and the difference they can make. For example during an environmental week in Australia, employees were made aware of how small things can have a big impact; daily newsletters were sent out reminding people how to reduce their carbon footprint both at home and in the office. Elements such as turning off computers each night and switching appliances off at the wall were stressed through the office and a fun focus for the week was a sunflower growing competition.

During the year the business has shared best practice with other regions, strengthening initiatives with new ideas, in particular building up the regional environmental champions’ network.

There has also been an increase in environmental reporting across the region with most of our offices in Asia Pacific now reporting on their carbon footprint.

Continuing our support for the Dharavi slum school
Our support for children at a school in the largest slum in Mumbai, Dharavi, continued this year. The school is dedicated to providing education and an opportunity for the overall development of local underprivileged children. Experian enabled the school to set up a computer lab, refurbish the classrooms, purchase play equipment and provide the basic infrastructure for pure drinking water and clean and hygienic sanitation facilities. Experian’s CEO, Don Robert, visited the school a year on looking at the difference Experian has been able to make to the school environment and the life of its students so far. Having heard about the school’s future plans to increase the student capacity to cater for more than 1,000 children, Don, on behalf of Experian, pledged continuing support including sponsorships for students and teachers. Employees from Experian India created ‘The Experian Marathon team’ and ran the Mumbai Marathon 2011 (42km) to raise funds whilst across the globe the wider Experian community, having read the inspiring story of the school’s progress on their local intranets, also made donations.
This level of awareness and increased reporting will lead to the region being able to set goals in the coming year, with the aim of reducing the carbon footprint of the region in the future.

Employer
A development which is proving popular with employees is the offer of two days a year volunteering leave. The three employees who visited the Room To Read project in Laos used their leave to do this, while another employee, the HR Director, Amna Shoro, led by example, using her leave to work to support victims of the Pakistan floods. Other initiatives included volunteers helping a hostel for the disadvantaged prepare a Christmas party and working with a charity ‘Fairshare’ to cook meals for homeless people.

Community Giving
New Zealand and Japan were both devastated by earthquakes in the last few months. Many employees have family and friends in the affected areas so it hit close to home. At Experian our employees came together to donate to the Red Cross.

Experian employees worldwide raised a massive $42,500 in support of the victims of the Japan earthquake and tsunami. In recognition of this, Experian ‘double matched’ the funds raised, adding another $85,000 which was donated to the Red Cross.

Client
As the region continues to work with large organisations that have very advanced CR policies in place, it is important for Experian to be able to demonstrate its own CR credentials. In the last quarter the region has provided CR information for both Westpac Banking Corporation and ANZ Bank in Australia. Clients are using the level of CR engagement in their decision making processes and we have been pleased to be able to comply with their requests for information.

Thought out of the Box
Experian Malaysia supported the charity RACTAR, which provides for orphans and poor girls in the region. The ‘Thought out of Box’ concept enables charities to sell goods via a ‘Box’ system. A local company provides boxed space for the display of goods and sales support in high street locations, enabling isolated charities to reach a market. Our funds supported the box rental and startup costs. Other than ‘Thought Out of the Box’ Experian’s involvement with RACTAR included the provision of IT equipment, a year’s subscription to Broadband and software to enable the charity to communicate and make and accept payments online. Our employees also sent story books and made several visits to the centre.

Room to read
A large amount of hard work and fundraising went into providing the charity, Room to Read, with the funds needed to build a school in Laos. This was a great achievement and employees in Australia felt proud to have given children in Laos the opportunity to attend a school that they are proud to attend.

Room to Read is a charity reaching out to communities in remote areas that don’t have the capacity to fund or improve their current schools. They focus on making the community accountable for managing the funds and creating the school themselves, sourcing the materials and building the school from the ground up. They are then responsible for keeping the school at a high standard. This process is seen as valuable experience for remote communities as many of the adults involved would not have had exposure to this sort of building exercise. Three staff members from the Melbourne office were lucky enough to go and see the great impact that Experian had made and were able to report back on the project in person to colleagues.
Everything we do at Experian is about knowledge. Understanding our stakeholders and what they have to say about our business is an essential part of doing our business properly. All around the world, our people speak to, collaborate with or listen to different stakeholders in the course of their day-to-day work.

Stakeholders

To develop a better understanding of who we engage with and how we engage with them, we have started a stakeholder mapping exercise. The aim is to draw out the strengths and weaknesses of our current approach and determine where we can make improvements to our strategy. In the early stages, we will consult key people from across the business and map our relationships with suppliers, regulatory and industry bodies, charities, NGOs, our own people and others. Based on these initial insights, we plan to follow up with in-depth interviews to add further detail to the map. We will also research if there is a need to reach out to additional stakeholders to build new relationships and how we may best do so. We see this as a way of future-proofing our CR strategy, making sure that we listen to those who are affected by our business and keep meeting the challenges of our six key responsibilities.

Suppliers

A Group as large as Experian has thousands of suppliers providing us with the things we need to run our business and – more significantly – a huge range of professional services. We have a responsibility to use our influence with these suppliers to encourage them to have good environmental and labour practices. Some years ago we developed Supply Chain Principles based on internationally accepted labour standards, and these are included in the majority of our supplier contracts, with many suppliers formally indicating their compliance. Our North American business actively manages its supply chain to promote diversity and minority-owned businesses.

This year we have begun to explore how we might take a more active stance with some selected suppliers; those suppliers where we believe there may be a risk of unacceptable practice and those where we can have the greatest influence. A review is underway and, based on the results, we will engage more closely with selected suppliers to look at and (if necessary) improve their practice.

Consumers and customers

As a business, we want all our customers to get the tools and services they need to make better decisions either as individuals, or corporations.

Experian’s UK and Ireland business has this year created a new post to represent the interests of the consumer at the highest levels within the region’s decision-making. Suzanne Smith is the new Director of Customer Experience reporting in to the regional Managing Director and sitting on the UK and Ireland Executive.

Suzanne’s role will be to ensure the customers’ interests are fully represented; including those of the individual consumers with whom we work. She will oversee our customer satisfaction measures and research, acting on the findings to help improve our performance as a consumer and customer focused business.

Consumers are also at the centre of the business in other regions. In North America, the Experian Consumer Council was set up in 2010 and has proved a very helpful way to engage in dialogue with consumers, industry experts and other key stakeholders. It involves regular meetings and exchanges around issues and challenges consumers are facing. It provides Experian with valuable insight and guidance on new product and service developments and education initiatives.

Employees

Defining the term ‘Corporate Responsibility’ is a challenge for many companies and getting the message right is crucial. As part of our work to help employees understand and relate to corporate responsibility, we have been focussed on transforming our CR communications. To develop a clear message, CR Co-ordinators from across the globe engaged in a series of conference calls. As interest grew in the challenge of making CR relevant, a working party was set up and a series of interactive workshops were held with communicators and HR professionals representing each Experian region.

The outcome of our efforts has been the work of almost 100 voices to date. We are developing a visual metaphor that will illustrate how, through our six responsibilities and five strategic goals, we are creating a positive economic environment for sustainable growth. Employees will be involved further as we develop and test this metaphor and, if it is successful internally, we will test with a wider group of stakeholders.
A partnership to tackle fuel poverty

Using insight from Experian, E.ON implemented an innovative project addressing fuel poverty. Despite a huge investment from all energy suppliers, the latest statistics showed that around 4.5 million people in the UK remain in fuel poverty - defined as a household that needs to spend more than 10% of its income on fuel to keep warm – and the Experian report highlighted that these are the most difficult customers for energy companies to manage and serve.

E.ON established Challenge 100 with a coalition of 12 expert partners, including Experian. The project focused intensively on a number of vulnerable communities for a fixed period – focusing effort and maximising resources to see what an energy company could do to eradicate fuel poverty. Over 100 days, 102 families were able to access a range of free services such as energy efficient measures in their home, energy efficiency advice, and an income maximisation service via a ‘One Stop Shop’. By the end of the project, the projected changes in income and fuel costs meant that 42 families were no longer classed as ‘fuel poor’ and the average participating home would save £351/year. The results from Challenge 100 have been used to influence government thinking and used within the business to transform E.ON’s commitment to vulnerable customers and communities, helping to ensure the causes of fuel poverty are addressed, not only the problem alleviated.
Awards and third party endorsements

Dow Jones Global Sustainability Index
Experian is included in both the DJSI World and DJSI Europe indices. Dow Jones Sustainability Indexes track the financial performance of the leading sustainability-driven companies worldwide providing asset managers with reliable and objective benchmarks to manage sustainability portfolios. Experian is ranked in the top 10% of companies when it comes to corporate sustainability on a global basis. Members are selected from a global universe of approximately 3,000 eligible corporations.

BITC Big Tick
Experian was awarded a new Big Tick for Teach First and three reaccreditations for On Track, Nottingham Forest Study Support Centre and St Ann’s Project at the UK BITC Awards for Excellence. These are independent and peer assessed corporate responsibility awards, run by BITC in association with the Financial Times. The awards recognise and celebrate those companies who have shown innovation, creativity and a sustained commitment to corporate responsibility. BITC is a business-led charity with a purpose to advise, support and challenge their 850 members in the UK to create a sustainable future for people and the planet and to improve business performance. Experian has been a member of BITC for over 15 years and has won 7 Big Ticks and 17 reaccreditations.

Carbon Trust Standard
The Carbon Trust is a UK mark of excellence awarded to companies in recognition of their work in measuring, managing and reducing their carbon emissions. Experian’s UK business was awarded the Carbon Trust Standard in October 2010 after reducing absolute carbon emissions over the previous three years.

National Association of Consumer Agency Administrators
Experian North America was recognised by the National Association of Consumer Agency Administrators with their award for Excellence in Consumer Education. Members viewed highlights of videos and innovative approaches to helping consumers live credit smart. NACAA members are front line public and private advocates who work with consumers to solve problems, prosecute offenders, advance legislation, and educate the public. NACAA currently represents more than 160 government agencies and 50 corporate consumer offices in the U.S. and abroad.

São Paulo Government Award 2010
Inclusive Initiatives for Persons with Disabilities is an initiative of the Secretariat of Persons with Disabilities’ Rights (State of São Paulo) and aims to recognise and highlight successful and innovative practices in social inclusion for people with disabilities. This year Serasa Experian was recognised for having run the Employability of Person with Disabilities Programme for over ten years.
Awards and third party endorsements

**Security Magazine**
Experian was recognised by Security Magazine as one of the top 500 North American security organisations in 2010. Security Magazine focuses on enterprise risk and security.

**CDP**
The Carbon Disclosure Project is an independent not-for-profit organisation holding the largest database of primary corporate climate change information in the world. The CDP index ranks Experian on its response to climate change. Experian’s performance has improved from 55% to 67% and graded as a ‘B’ putting Experian in the same range as a number of other leading companies.

**ISO14001**
This is an internationally recognised environmental standard which provides general guidelines to deliver an effective Environmental Management System. Experian is certified to ISO14001 in its six main offices in the UK accounting for the environmental impact of 60% of the UK and Ireland’s office estate.

**Top Social Award – ADVB**
Serasa Experian won The ‘Top Social Award’ from The Brazilian Association of Sales and Marketing Managers (ADVB) in recognition of the “Real Dreams” programme. The ADVB recognises organisations that have demonstrated vision regarding the importance of social development as a crucial growth factor in a society that not only seeks profit but also plays the role of a social agent.

**Best Company to Work For**
In 2010 Serasa Experian was voted as one of Brazil’s 100 best places to work by Editora Globo (Epoca Magazine) in partnership with The Great Place to Work Institute. The Institute produces ‘Best Companies to Work For’ lists, representing the best workplaces in 45 countries around the world. Companies are selected for the Best Workplaces lists primarily on the basis of their employees’ responses to a proprietary employee survey developed by the institute.

**PCI Standards Council**
Experian’s North American credit reporting services were awarded certification by the PCI Standards Council in recognition of meeting their rigorous standards for ensuring the confidentiality, availability, and integrity of credit card data.

**Mercy House**
Mercy House, one of Southern California’s premier advocates for the homeless, named Experian as 2010’s ‘Corporate Honouree’. Experian and Mercy House have enjoyed a long history and relationship together. Experian employees volunteer at Mercy House’s cold weather shelters, provide their clients with financial education classes, as well as support with financial and in-kind donations. Mercy House has developed a continuum of care to provide homeless prevention, emergency services, transitional housing and permanent housing with supportive services for a variety of homeless populations in Orange County, Los Angeles County and the City of Ontario. Clients include families, adult men and women, mothers and their children, persons living with HIV/AIDS, individuals overcoming substance addictions, and some who are physically and mentally disabled.
Independent Assurance Report to the Directors of Experian plc

We have been engaged by the Directors of Experian plc (the “Company”) to perform an independent limited assurance engagement in respect of Selected Corporate Responsibility Information (“Selected Information”) for the year ended 31 March 2011 contained in the report “Experian – Corporate Responsibility 2011” (the “Corporate Responsibility Report”).

Scope and subject matter

The Selected Information for the year ended 31 March 2011 subject to limited assurance consists of data in the Corporate Responsibility Report relating to:

- Carbon dioxide emissions;
- Employee diversity;
- Employee engagement figures;
- Health and wellbeing data; and
- Charitable donations and community investments.

The data which has been subject to the limited assurance has been presented together in the section entitled “Selected Information subject to limited assurance engagement”.

We read the other information included in the Corporate Responsibility Report and consider whether it is consistent with the Selected Information. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the Selected Information. Our responsibilities do not extend to any other information.

Respective responsibilities of the Directors and PricewaterhouseCoopers LLP

The Directors are responsible for the content of the Corporate Responsibility Report, the preparation of the Selected Information in accordance with the criteria set out in the Company’s Reporting Policies (as set out in Reporting Principles and Methodologies at www.experiancrreport.com and reproduced in the appendix to the Corporate Responsibility Report), and for the development of the Reporting Policies.

The Directors are responsible for the controls over and the security of the Experian plc website and for establishing and controlling the process for electronically distributing the Corporate Responsibility Report and Selected Information. We accept no responsibility for any changes that may have occurred to the Selected Information or the Corporate Responsibility Report since it was initially presented on the website.

Our responsibility is to form an independent conclusion, based on our limited assurance procedures, on whether anything has come to our attention to indicate that the Selected Information is not fairly stated, in all material respects, in accordance with the Company’s Reporting Policies.

We are in compliance with the applicable independence and competency requirements of the Institute of Chartered Accountants in England and Wales (ICAEW) Code of Ethics. Our team comprised assurance practitioners and relevant subject matter experts.

This report, including the conclusion, has been prepared for the Directors of the Company as a body, to assist the Directors in reporting on the Company’s activities in relation to corporate responsibility. We permit the disclosure of this report within the web based Corporate Responsibility Report for the year ended 31 March 2011, and a printed version thereof, to enable the Directors to demonstrate they have discharged their governance responsibilities by commissioning an independent assurance report in connection with the Corporate Responsibility Report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Directors as a body and the Company for our work or this report save where terms are expressly agreed and with our prior consent in writing.
Assurance work performed

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 (Revised) – ‘Assurance Engagements other than Audits and Reviews of Historical Financial Information’ issued by the International Auditing and Assurance Standards Board (“ISAE 3000”).

A limited assurance engagement is substantially less in scope than a reasonable assurance engagement under ISAE 3000. Consequently, the nature, timing and extent of procedures for gathering sufficient appropriate evidence are deliberately limited relative to a reasonable assurance engagement.

Our limited assurance procedures primarily comprised:

- Making enquiries of relevant management of the Group about the process for preparing the report and the associated internal control system;
- Evaluating the design of the key processes and controls for managing and reporting the Selected Information;
- Limited testing, on a selective basis, of supporting evidence for the Selected Information;
- Making enquiries of the third party provider of the Company’s employee survey and agreement of employee engagement results to reports from that third party provider;
- Agreement of benchmark Profit Before Tax (PBT) with that reported within the Company’s Annual Report; and
- Undertaking analytical procedures over the Selected Information.

Specifically, we have not performed assurance procedures over the gathering and processing of data by the third party providers relating to floor space information and the employee survey.

Inherent limitations

Non-financial performance information is subject to more inherent limitations than financial information, given the characteristics of the subject matter and the methods used for determining such information. The absence of a significant body of established practice on which to draw allows for the selection of different but acceptable measurement techniques which can result in materially different measurements and can impact comparability. The precision of different measurement techniques may also vary. Furthermore, the nature and methods used to determine such information, as well as the measurement criteria and the precision thereof, may change over time. It is important to read the Corporate Responsibility Report in the context of the Company’s Reporting Policies set out in Reporting Principles and Methodologies at www.experiancrreport.com.

In particular, the conversion of electricity and fuel used to carbon emissions is based upon, inter alia, information and factors derived by independent third parties as explained in the Reporting Policies. Our assurance work has not included examination of the derivation of those factors and other third party information.

Conclusion

Based on the results of our procedures nothing has come to our attention that causes us to believe that the Selected Information included in the Corporate Responsibility Report for the year ended 31 March 2011, is not fairly stated, in all material respects, in accordance with the Company’s Reporting Policies.

PricewaterhouseCoopers LLP
Chartered Accountants
London
17 May 2011
The following tables present the Selected Information subject to limited assurance contained in Experian plc’s Corporate Responsibility Report for the year ended 31 March 2011.

All data refers to the year ended 31 March 2011 unless otherwise stated. The Reporting Principles and Methodologies used in preparation of the Selected Information are set out on www.experiancrreport.com.

### CO₂ emissions

<table>
<thead>
<tr>
<th></th>
<th>Kilos per US$1,000 revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buildings</td>
<td>58</td>
</tr>
<tr>
<td>Transport</td>
<td>21</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>79</strong></td>
</tr>
</tbody>
</table>

### Community investment

<table>
<thead>
<tr>
<th></th>
<th>2011 US$000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds from Experian plc</td>
<td>1,076</td>
</tr>
<tr>
<td>Financial donations from Experian subsidiaries</td>
<td>1,196</td>
</tr>
<tr>
<td>Employee time volunteered</td>
<td>471</td>
</tr>
<tr>
<td>Gifts in kind</td>
<td>250</td>
</tr>
<tr>
<td>Management costs</td>
<td>217</td>
</tr>
<tr>
<td><strong>Total from Experian</strong></td>
<td><strong>3,210</strong></td>
</tr>
<tr>
<td>As % of Benchmark PBT</td>
<td>0.34%</td>
</tr>
<tr>
<td>Employee fundraising</td>
<td>617</td>
</tr>
<tr>
<td>GUS Charitable Trust donations</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total value of all giving</strong></td>
<td><strong>3,827</strong></td>
</tr>
<tr>
<td>As a % of Benchmark PBT</td>
<td>0.39%</td>
</tr>
</tbody>
</table>

### Gender diversity by region (%)

<table>
<thead>
<tr>
<th>Region</th>
<th>2011 Male</th>
<th>2011 Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK and Ireland</td>
<td>62</td>
<td>38</td>
</tr>
<tr>
<td>North America</td>
<td>52</td>
<td>48</td>
</tr>
<tr>
<td>EMEA</td>
<td>53</td>
<td>47</td>
</tr>
<tr>
<td>Latin America</td>
<td>49</td>
<td>51</td>
</tr>
<tr>
<td>Asia Pacific</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td><strong>Total (average)</strong></td>
<td><strong>55</strong></td>
<td><strong>45</strong></td>
</tr>
</tbody>
</table>

### Age diversity by region (%)

<table>
<thead>
<tr>
<th>Region</th>
<th>16-19 years</th>
<th>20-24 years</th>
<th>25-34 years</th>
<th>35-49 years</th>
<th>50-59 years</th>
<th>60-65 years</th>
<th>Over 65 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asia Pacific</td>
<td>0</td>
<td>8</td>
<td>68</td>
<td>23</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>EMEA</td>
<td>0</td>
<td>7</td>
<td>44</td>
<td>42</td>
<td>6</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Latin America</td>
<td>2</td>
<td>15</td>
<td>46</td>
<td>32</td>
<td>4</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>North America</td>
<td>0</td>
<td>5</td>
<td>32</td>
<td>44</td>
<td>15</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>UK and Ireland</td>
<td>1</td>
<td>10</td>
<td>43</td>
<td>39</td>
<td>6</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total (average)</strong></td>
<td><strong>1</strong></td>
<td><strong>9</strong></td>
<td><strong>47</strong></td>
<td><strong>36</strong></td>
<td><strong>6</strong></td>
<td><strong>1</strong></td>
<td><strong>0</strong></td>
</tr>
</tbody>
</table>
### Health and Safety by region

<table>
<thead>
<tr>
<th>Region</th>
<th>Injuries with absence</th>
<th>Injuries with no absence</th>
<th>Total number of injuries</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td>28</td>
<td>9</td>
<td>37</td>
</tr>
<tr>
<td>UK and Ireland</td>
<td>Nil</td>
<td>39</td>
<td>39</td>
</tr>
<tr>
<td>Latin America</td>
<td>20</td>
<td>17</td>
<td>37</td>
</tr>
</tbody>
</table>

### Employee engagement by region (%)

<table>
<thead>
<tr>
<th>Region</th>
<th>2010*</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td>75</td>
</tr>
<tr>
<td>Latin America</td>
<td>85</td>
</tr>
<tr>
<td>UK and Ireland</td>
<td>64</td>
</tr>
<tr>
<td>EMEA</td>
<td>59</td>
</tr>
<tr>
<td>Asia Pacific</td>
<td>66</td>
</tr>
</tbody>
</table>

* The employee engagement survey was conducted in June 2010.

### Ethnic diversity US (%)

- American Indian or Alaska Native: 1%
- Asian: 15%
- Black or African American: 6%
- Hispanic or Latino: 7%
- Native Hawaiian / Other Pacific Islanders: 0%
- Two or More Races: 1%
- White (Not Hispanic or Latino): 70%

### Ethnic diversity UK (%)

- White British: 82%
- White non British: 5%
- Asian/Asian British: 6%
- Other: 7%

### Disabilities – Serasa Experian

<table>
<thead>
<tr>
<th></th>
<th>Number of individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>83</td>
</tr>
</tbody>
</table>
Appendix

Experian CR reporting standards and criteria, March 2011

This document sets out the principles and methodologies we use in reporting the data relating to our corporate responsibilities in our annual CR report.

Our general reporting principles

We endeavour to ensure that:
• the reported information reflects our performance and serves the decision-making needs of all users
• the data is meaningful and is consistent with the stated definitions, scope and boundaries
• any specific exclusions are stated clearly and explained. We use consistent methodologies wherever possible to allow for comparisons over time and that if we make any changes they are transparent to all users
• we describe openly any assumptions we make and our accounting and calculation methods
• we aim for sufficient transparency to enable users to have confidence in the integrity of our report.

Uncertainty and estimates
Every effort has been made to capture all relevant data, but it is not feasible or practical to capture everything. Where we have made estimates to cover such occasions we make this clear in the criteria and where we deviate from this we will give a further explanation in the relevant section of the report.

Re-statement of reported data
Where information is available, we will restate figures in prior years to make data as comparable between years as possible. Please see the section on carbon emission reporting for full details of changes due to emission factors.

Reporting Boundaries
• Our business is managed and reported on a regional basis. We therefore manage, gather and report CR data either for Experian as a whole or on a regional basis. We do not report on a legal entity basis.
• Experian Group plc is comprised of 5 regions: UK and Ireland, North America, Latin America, EMEA and APAC. Unless otherwise stated, for CR reporting purposes, the North America region includes Costa Rica and Chile – this is consistent with Financial Reporting.
• Where we have the controlling stake in an acquired business but not the whole entity, we state actual or estimated figures for the whole of the entity.

Reporting specifics and methodology

Being a good employer – Employee diversity
Parameter: Headcount
• Definition: The total number of employees on the last day of the financial year.
• Scope: All employees in each region – excludes contractors.
• Units: Number of employees
• Method: Sum of employees per region. Each employee is treated as one person regardless of the contractual hours worked (i.e. part time staff member is treated as a whole individual)
• Source: Reported from HR database systems

Parameter: Gender split
• Definition: The percentage of male or female employees per region, on the last day of the financial year.
• Scope: All employees in each region – excludes contractors. Calculated for all regions.
• Units: Percentage (%)
• Method: Percentage - calculated as number of employees for specified gender divided by total number of employees (calculated on a headcount basis – refer to definition of headcount above).
• Source: Reported from HR database systems

Parameter: Women in senior management positions
• Definition: The number of women in senior management positions, on the last day of the financial year. A senior management position is defined as being either a senior grade or being a position on the executive management team of a region’s main business unit.
• Scope: All employees in each region – excludes contractors. Calculated for all regions.
• Units: Number of employees or percentage (%)
• Methods: Number of employees - sum of women in senior management positions. Percentage - calculated as number of women in senior management positions divided by total number of senior management positions. Calculated on a headcount basis – refer to definition of headcount above.
• Source: Reported from HR database systems

Parameter: Ethnic diversity
• Definition: The percentage of employees belonging to specific ethnic groups, on the last day of the financial year. There is no standard global definition of ethnic groups – as such, distinct ethnic groups have been defined for the reporting countries.
• Scope: All employees – excludes contractors. Calculated and reported for UK and US only. Due to the voluntary nature of ethnicity identity disclosure by employees, there is a proportion of the employee population whose ethnic grouping is unknown. Units: Percentage (%)
• Method: Percentage - calculated as number of employees for specified ethnic group divided by total number of employees (calculated on a headcount basis – refer to definition of headcount above).
• Source: Reported from HR database systems

Parameter: Numbers of employees by type of disability
• Definition: The number of employees declaring themselves as disabled, on the last day of the financial year. The following categories of disability are recognised: physical, hearing, visual and learning difficulties.
• Scope: All employees – excludes contractors. Calculated and reported for Brazil only.
• Units: Number of employees.
• Method: Sum of employees per disability category. Calculated on a headcount basis – refer to definition of headcount above.
• Source: Reported from HR database systems

Being a good employer – Health and wellbeing
Parameter: Injuries with absence / with no absence
• Definition: Reported injuries leading to absence from work / no absence from work.
• Scope: All employees – excludes contractors. Reported for UK, US and Brazil only for injuries that have occurred in the workplace.
• Units: Number of injuries leading to absence from work / no absence from work.
• Method: Reported by Health & Safety officers as follows:
  1. UK: Injuries with absence are comprised of injuries reportable under RIDDOR legislation (injuries resulting in absence from work for over 3 days). Injuries with no absence from work are comprised of all injuries other than injuries reportable under RIDDOR legislation.
2. US: Injuries with absence are comprised of “indemnity claims”. Injuries with no absence from work are comprised of “medical claims”. All workers’ compensation claims for the US business are managed by the Travelers Insurance Group.

3. Brazil: All injuries are reportable to the State Department of Labour. Injuries leading to absence from work are reported as Injuries with absence. Injuries with no absence from work are comprised of the remainder injuries reported to the State Department of Labour.

Being a good employer – Employee engagement

Parameter: Percentage of employees deemed to be engaged with the company

- **Definition:** Employee engagement is determined based on employee responses to seven questions in a wider employee survey, where employees are requested to state level of their agreement with a statement. The specific statements/questions are:
  1. I would recommend Experian to my friends and family as a great place to work.
  2. It would take a lot to make me look for another employer.
  3. Experian energises me to go the extra mile.
  4. I am willing to work beyond what is required in my job in order to help Experian succeed.
  5. I believe strongly in the goals and objectives of Experian.
  6. I am proud to be associated with Experian.
  7. At the present time, are you seriously considering leaving Experian?

- **Scope:** All employees (excludes contractors) on December 2010.
- **Units:** Percentage of employees giving a favourable response (agree or tend to agree).
- **Method:** Survey sent to 15,000 employees, analysed by a third party, Towers Watson

Being an active community member – Community Investment

**Parameter: Funds from Experian plc**

- **Definition:** Donations made by Experian plc, taking any of the following forms:
  1. Direct donations to regional charity or not-for-profit organisation; or
  2. Monetary transfers to a Experian subsidiary for onward donation to relevant local charity or not-for-profit organisation (includes internal support costs of delivering a charitable project); or
  3. Monetary transfers to a Experian subsidiary to invest in a ‘Big Idea’ (a project of social value).

- **Scope:** Monetary donations incurred by Experian plc. Donations are recognised from the point of instructing the Finance department to carry out the transaction.

- **Recognised donations include funds transferred to a Experian subsidiary for onward donation but accrued.**
- **Units:** Reported in US Dollars (all translations to USD are carried out at the Group’s defined average exchange rate for the reporting period).

**Parameter: Financial donations from Experian subsidiaries**

- **Definition:** Monetary donations from an Experian subsidiary towards local community projects/charities as defined by the subsidiary’s regional giving policy (largely comprised of not-for-profit organisations, local government programmes and local charities). Recognised donations include matched-funding (monies donated to a charity by an Experian subsidiary to match funds raised by an employee) and funds to support education (scholarships) for young people identified through local programmes as especially needy. Also includes donations supporting education initiatives e.g. sponsorship of financial literacy events.

- **Scope:** Monetary donations incurred by Experian subsidiaries. Donations are recognised once the transaction has been executed.
- **Units:** Reported in US Dollars (all translations to USD are carried out at the Group’s defined average exchange rate for the reporting period).

**Parameter: Employee time volunteered**

- **Definition:** Monetary value of employee time spent volunteering on community initiatives during working hours. Community initiatives are defined as activities to benefit not-for-profit organisations, local government programmes and charities.

- **Scope:** Employee volunteering during working hours for the reporting period. Employee volunteering includes time spent on setting up community initiatives.
- **Units:** Reported in US Dollars (all translations to USD are carried out at the Group’s defined average exchange rate for the reporting period).

**Parameter: Management costs**

- **Definition:** Monetary value of staff time spent managing the Group’s involvement in community initiatives and in developing and coordinating volunteering opportunities for employees. Community initiatives are defined as activities to benefit not-for-profit organisations, local government programmes and charities.

- **Scope:** Management costs relate to time spent by employees committed towards managing and developing activities as described above within the reporting period. Excludes employee time volunteered.
- **Units:** Reported in US Dollars (all translations to USD are carried out at the Group’s defined average exchange rate for the reporting period).

**Parameter: Employee fundraising**

- **Definition:** Funds raised and donated by Experian employees for local community projects/charities as defined by the subsidiary’s regional giving policy (largely comprised of not-for-profit organisations, local government programmes and local charities).

- **Scope:** Funds raised are recognised for the reporting period and include payroll giving. Employee fundraising is identified when employees request match-funding.
- **Units:** Reported in US Dollars (all translations to USD are carried out at the Group’s defined average exchange rate for the reporting period).

**Parameter: GUS Charitable Trust donations**

The monies accrued under the GUS Charitable Trust have all been donated leaving a nil balance in FY11. No further donations expected. For the prior period, the following methodology was applied:

- **Definition:** Monetary donations towards specified projects defined in FY07 in agreements made at the time of Experian’s demerger from GUS plc. The monies have been accrued from GUS plc profits reserved for donation.

- **Scope:** Monetary donations in the reporting year towards the specified projects. Donations are recognised once the transaction has been executed.
- **Units:** Reported in US Dollars (all translations to USD are carried out at the Group’s defined average exchange rate for the reporting period).
Minimising environmental impact - Carbon emissions reporting

Purpose – why we measure carbon
• To identify and understand material sources of emissions.
• To establish a transparent and robust approach to carbon reporting.
• To create a reliable basis on which to develop a coherent emission reduction strategy.
• To demonstrate to stakeholders a methodical and transparent approach to tackling climate change.

Definition
The amount of carbon dioxide (CO2) emitted during a financial year (1 April to 31 March) as a result of operational activities undertaken by our Group. By this we mean all operations under management control of the Group. Where operations are not wholly owned but are controlled by the Group we report on 100% of the emissions for that operation. CO2 is the only greenhouse gas that we measure in our carbon footprint.

Frameworks and principles:
• We have adopted a methodology that is based on well established frameworks. These include the UK Government’s Greenhouse Gas Reporting Guidelines (DEFFRA, October 2010) and internationally recognised guidelines such as the WRI/WBCSD Greenhouse Gas Protocol (GHG Protocol).
• As our approach to carbon measurement becomes more established and the operational scope of reporting expands, we will seek to align our reporting with the guidelines set out in the GHG Protocol Corporate Standard, in accordance with recommended good practice.

Coverage:
We report two main sources of CO2 emissions:
• Emissions from buildings (namely, electricity, gas and oil used in offices and other premises).
• Emissions from transport (namely, business air travel and petrol and diesel used by company owned vehicles).

We report on the above for each of the regions we operate in (UK and Ireland, North America, Latin America, EMEA and APAC). Unless otherwise stated, for reporting purposes, the North America region includes Costa Rica and Chile – this is consistent with Financial Reporting.

We apply the following measurement and estimation processes for our carbon footprint:
• We aim to collate data from at least 75% of the Group as defined by floor space area of our offices and data centres, across the total of all our geographic locations.
• In order to represent the impact of the whole Group, a scaling factor is applied to the measured emissions based on representative data collected from each region and the floor space area. The aim is to account for the impact of the offices from which data was not collated.

There are a number of sources of emissions that are excluded:
• Shared offices: It is difficult to disaggregate energy consumption for common areas within office accommodation where Experian does not let the whole building. Where shared supply energy use is included within rental charges, this energy consumption is not included within our carbon footprint.
• Other business travel: Includes travel by employees in their own cars, taxi journeys.
• Refrigerants: A significant volume of refrigerants are used for air conditioning and cooling, particularly within data centre facilities. These are closed systems and emissions of greenhouse gases are considered to be negligible and are not measured. The lifetime impact and carbon credentials of hardware and building systems are considered at point of purchase.
• Supply chain and outsourced activities: Experian acknowledges that it can influence suppliers to take action to reduce their carbon emissions. We also recognise there are difficulties gathering accurate and reliable data, particularly as our suppliers are generally substantial and provide services to a number of other companies. Carbon dioxide equivalent emissions from these activities are not currently measured.
• Waste: Emissions arising from waste generated by Experian are not taken into account or included within the company’s carbon footprint.

Baseline:
• We do not report our carbon footprint against a baseline year, instead favouring an approach that reports year-on-year performance on an absolute (i.e. total emissions) and normalised basis (i.e. as a function of turnover) to take into account growth and other changes to the business.
• For significant changes in the Group’s composition, emissions associated with the operation acquired or disposed of are separately identified to enable users of the data to identify trends on a like-for-like basis with historical data. Significant change is defined as one that changes the workforce by +/-10%.

Emissions calculation methodology:
Our carbon emissions are calculated by multiplying publically available emission factors by collated energy and travel data. Data collated is comprised of power and fuel usage (electricity, natural gas and fuel oil) for energy in buildings and distance travelled for air and road business travel.

Emission factors are derived from the UK Government’s 2009 Guidelines to Defra / DECC’s GHG Conversion Factors for Company Reporting. Key assumptions in using the Defra factors are as follows:
• Grid electricity: We have applied the UK, US and Brazil electricity emissions factors for the UK and Ireland, North America and Latin America regions, respectively. For EMEA and APAC, we have applied the EU-27 and China electricity emissions factors. These represent best fits from the list of available emissions factors from the Defra guidelines.
• Distance travelled is used to calculate emissions for company owned and leased vehicles, using the ‘average’ factor for vehicles of each fuel type.
• Distance travelled is used to calculate emissions for passenger air travel. Short haul is defined as flights up to 3,700km; long haul as flights over 3,700km, using an ‘average’ factor for a class of travel.

While we recognise there is some variation in the emissions associated with different fuel types in different countries, owing to the specific local composition of the fuel, such as the proportion of bio-fuel in vehicle fuel, for the purposes of carbon reporting, a consistent approach using the same factor for each fuel is currently adopted globally for most activities.

Where possible, fuel or energy use is based on purchase invoices or actual mileage data; in other cases it has been necessary to obtain estimations. Specific estimations have been made for fuel oil use based on expenditure.

Prior year adjustments and restatements for changes in conversion factors:
Where information is available, prior year figures have been restated to comply with the current year reporting policy.
• The most recent set of chosen emission factors is used and applied retrospectively to historical data.