Preliminary results for the year ended 31 March 2020

20 May 2020
Strategic and operational overview

Brian Cassin, Chief Executive Officer
### COVID-19: our response

**Business continues to run smoothly**
- Nearly 17,000 people moved to remote working
- Technology infrastructure resilience activated
- Continuity of information security ensured
- Continuity of customer assistance and client service prioritised

**Building our employer brand**
- Protecting our people
- Supporting all forms of flexible working
- Ensuring the health and well-being of our employees

**Taking a leading role with consumers**
- Protect consumers from experiencing financial distress
- Educate consumers to help navigate their finances
- Facilitate fair and affordable access to credit

**Helping government, customers and society**
- Helping to limit effect of pandemic on credit scores
- Helping governments to support vulnerable communities
- Providing free business credit reports
- Data and analytics to model spread of the virus

**Positioning strongly for the future**
- Investing in our organisational capacity
- Investing in technology
- Investing in growth initiatives
FY20 results highlights

Strong year financially and strategically

- FY20 organic revenue growth of +8%; total revenue growth of +9%
  - B2B +7% as we introduce and scale innovative new platforms
  - Consumer Services +10%
  - Q4 organic revenue +10%
  - Limited impact in FY20 of COVID-19 stay-at-home policies
- FY20 EBIT margin of 26.8%, Benchmark EPS +8% at constant currency
- Organic revenue decline in April FY21 of (5%)

Robust balance sheet and significant liquidity

- Net debt/EBITDA of 2.2x\(^1\), versus target range of 2-2.5x
- Well-spaced bond maturities; next bond maturity due October 2021
- Significant funding headroom on bank facilities

Approach to capital allocation

- Continue to invest in our business
- Held second interim dividend at 32.5 US cents per share
- Taking a prudent approach to M&A
- Suspended share repurchase programme

\(^1\) As at 31 March 2020.
We ended FY20 strongly with +10% organic revenue growth in Q4

**North America**
- FY20 organic revenue growth 11%
- Q4 growth of 13%
- Strong progress across B2B
- Significant success with Experian Boost

**Latin America**
- FY20 organic revenue growth 13%
- Q4 growth of 12%
- Well prepared for positive data
- Significant momentum in consumer

**EMEA/Asia Pacific**
- FY20 organic revenue growth (3%)
- Q4 growth of 7%
- Agreed to acquire majority stake in bureau in Germany after year end

**UK and Ireland**
- FY20 organic revenue growth (2%)
- Q4 growth of (5%)
- Action taken to improve performance after a challenging year
FY20: successfully scaling multiple innovations…

B2B

• Strong progress in Data and integrated solutions
• Ascend – TCV\(^1\) US$313m; available in 6 countries
• Positive data in Brazil – 7 product families being introduced
• CrossCore (fraud prevention platform) – now used by over 250 clients
• Experian One (cloud-based decisioning platform) – introduced to 9 countries
• Health – further build out of revenue-cycle management platform
...and engaging millions of consumers

**Consumer Services**

- 82m free memberships globally
- 3m Experian Boost connected accounts
- North America is strongly positioned during pandemic
- Latin America revenue of US$40m*; 129% organic growth
- Unique platform established in Brazil to support positive data
- UK crossed into growth in FY20; more affected than other regions recently

* Revenue includes Brazil, Colombia and Peru.
Resilient April

Organic revenue in April 2020 -5%

North America 0% (flat)

UK and Ireland -15%

Latin America -5%

EMEA/Asia Pacific -22%
North America – an illustration of some key trends

**Consumer lending credit report volumes**

- **2019 vs. 2020**
  - **January**
  - **February**
  - **March**
  - **April**
  - **May**

  - **January**
  - **February**
  - **March**
  - **April**
  - **May**

**Mortgage credit report volumes**

- **2019 vs. 2020**
  - **January**
  - **February**
  - **March**
  - **April**
  - **May**

**Consumer Services - broadcast share of voice**

- **April 2019**
  - **May 2019**
  - **June 2019**
  - **July 2019**
  - **August 2019**
  - **September 2019**
  - **October 2019**
  - **November 2019**
  - **December 2019**
  - **January 2020**
  - **February 2020**
  - **March 2020**
  - **April 2020**

**Experian Boost awareness**

- **April 2019**
  - **May 2019**
  - **June 2019**
  - **July 2019**
  - **August 2019**
  - **September 2019**
  - **October 2019**
  - **November 2019**
  - **December 2019**
  - **January 2020**
  - **February 2020**
  - **March 2020**
  - **April 2020**

1 Source: iSpot; NorthStar Brand Tracker.
## Areas of heightened client demand

<table>
<thead>
<tr>
<th>Financial services</th>
<th>Verticals</th>
<th>Governments</th>
<th>Consumer Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better <strong>manage risk</strong> in my portfolio</td>
<td><strong>Authentication</strong> for patients and providers as patients access care digitally</td>
<td>Need help to <strong>restart economies</strong></td>
<td>Provide <strong>consumer education and monitoring</strong> services</td>
</tr>
<tr>
<td>Analyse <strong>real-time</strong> trends across portfolios</td>
<td>Support SME segment to <strong>understand risk</strong> and open access to new credit</td>
<td>Assistance with <strong>authentication</strong></td>
<td><strong>Extend range of</strong> free offers to new verticals</td>
</tr>
<tr>
<td><strong>Improve effectiveness</strong> of debt management; better predict losses</td>
<td><strong>Understand insurance risks</strong> emerging in the Insurance segment</td>
<td>Sector and market-level data to <strong>help assess the effectiveness</strong> of the Government lending schemes</td>
<td>Access to marketplaces for <strong>better interest rates</strong></td>
</tr>
<tr>
<td>Rapidly deploy credit analytics</td>
<td></td>
<td></td>
<td>Help with <strong>debt resolution services</strong></td>
</tr>
</tbody>
</table>
Propositions to maximise emerging opportunities

Analytics on demand
- Ascend Portfolio Scenario planner
- Ascend Portfolio Management
- Ascend Portfolio loss forecaster

Risk management
- State of Market dashboards
- Affordability Passport
- Crisis Attribute set
- Analytics to identify loan risks
- Dynamic credit risk policy using Machine Learning

Fraud and ID
- Sure Profile™
- PreciseID
- Fraud and ID bundles
- CrossCore 2.0

Collections
- PowerCurve Collections
- Machine Learning Collections model

Health
- UIM\(^1\) for patient identification
- Telehealth payer alerts
- Experian health scheduling
- Coverage Discovery Manager

Consumer Services
- Automotive insurance marketplace (US)
- Insurance marketplace (UK)

Number of opportunities in our Strategic Focus Areas that we are evaluating

<table>
<thead>
<tr>
<th>Opportunity</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Make credit and lending simpler and faster</td>
<td>85</td>
</tr>
<tr>
<td>for consumers and businesses.</td>
<td></td>
</tr>
<tr>
<td>Empower consumers to improve their financial</td>
<td>12</td>
</tr>
<tr>
<td>lives.</td>
<td></td>
</tr>
<tr>
<td>Help businesses to find, understand and</td>
<td>12</td>
</tr>
<tr>
<td>connect with audiences.</td>
<td></td>
</tr>
<tr>
<td>Help organisations in specialised verticals</td>
<td>34</td>
</tr>
<tr>
<td>harness data and analytics to make smarter</td>
<td></td>
</tr>
<tr>
<td>decisions.</td>
<td></td>
</tr>
<tr>
<td>Enable businesses to find, understand and</td>
<td>24</td>
</tr>
<tr>
<td>connect with audiences.</td>
<td></td>
</tr>
</tbody>
</table>

1 Universal Identity Manager.
We are managing our cost base but continue to invest for the future

Preserve firepower to emerge strongly

- Continued investment in:
  - Our people
  - Products
  - Marketing
  - Technology transformation

Protect franchise

- Phased approach to cost mitigation:
  - Acted early on discretionary costs
  - Preserved headcount; no furloughs
  - Non-critical capital expenditure on hold
Financial Review

Lloyd Pitchford, Chief Financial Officer
## Highlights – FY20

<table>
<thead>
<tr>
<th>Revenue</th>
<th>Growths</th>
<th>Results USD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Constant FX rates</td>
<td>Actual FX rates</td>
</tr>
<tr>
<td>Total revenue</td>
<td>9%</td>
<td>7%</td>
</tr>
<tr>
<td>Organic revenue</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>EBIT</td>
<td>Benchmark EBIT</td>
<td>9%</td>
</tr>
<tr>
<td></td>
<td>Margin</td>
<td>26.9%</td>
</tr>
<tr>
<td>EPS</td>
<td>Benchmark earnings per share</td>
<td>8%</td>
</tr>
<tr>
<td>Operating cash flow</td>
<td>Benchmark operating cash flow conversion</td>
<td>88%</td>
</tr>
<tr>
<td>Dividend</td>
<td>Total dividend per share</td>
<td></td>
</tr>
<tr>
<td>Funding and liquidity</td>
<td>Net debt to EBITDA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Undrawn committed facilities¹</td>
<td></td>
</tr>
</tbody>
</table>

Certain financial data have been rounded within this presentation. As a result of this rounding, the totals of data presented may vary slightly from the arithmetic totals of such data. Revenue, Benchmark EBIT growths and Benchmark EBIT margin are on an ongoing activities basis.

¹ As at 31 March 2020.
Double-digit Q4 organic growth; 8% full-year

<table>
<thead>
<tr>
<th></th>
<th>FY19</th>
<th>FY20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full year:</td>
<td>9%</td>
<td>8%</td>
</tr>
<tr>
<td>H1:</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>H2:</td>
<td>9%</td>
<td>8%</td>
</tr>
</tbody>
</table>

Q1: 8%  Q2: 8%  Q3: 9%  Q4: 10%  
Q1: 6%  Q2: 7%  Q3: 7%  Q4: 10%
Strength in North America and Latin America

<table>
<thead>
<tr>
<th>Region</th>
<th>FY20 Revenue</th>
<th>Organic Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td>US$3,247m</td>
<td>+11%</td>
</tr>
<tr>
<td>Latin America</td>
<td>US$732m</td>
<td>+13%</td>
</tr>
<tr>
<td>UK and Ireland</td>
<td>US$769m</td>
<td>-2%</td>
</tr>
<tr>
<td>EMEA/Asia Pacific</td>
<td>US$431m</td>
<td>-3%</td>
</tr>
<tr>
<td>Global</td>
<td></td>
<td>+8%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Region</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td>8%</td>
<td>11%</td>
<td>10%</td>
<td>13%</td>
</tr>
<tr>
<td>Latin America</td>
<td>9%</td>
<td>10%</td>
<td>18%</td>
<td>12%</td>
</tr>
<tr>
<td>UK and Ireland</td>
<td>(0%)</td>
<td>(0%)</td>
<td>(3%)</td>
<td>(5%)</td>
</tr>
<tr>
<td>EMEA/Asia Pacific</td>
<td>(1%)</td>
<td>(5%)</td>
<td>(13%)</td>
<td>7%</td>
</tr>
</tbody>
</table>
**Benchmark EBIT margin**

EBIT margins calculated on an ongoing activities basis.

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Benchmark EBIT Margin</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY19 reported</td>
<td>26.9%</td>
</tr>
<tr>
<td>FY19 restated</td>
<td>27.1%</td>
</tr>
<tr>
<td>FY19 restated</td>
<td>0.2%</td>
</tr>
<tr>
<td>FY20 constant</td>
<td>26.9%</td>
</tr>
<tr>
<td>FY20 constant</td>
<td>(0.1%)</td>
</tr>
</tbody>
</table>

- **North America**: 0.9%
- **EMEA / Asia Pacific**: 0.3%
- **Latin America**: (0.3)%
- **UK and Ireland**: (0.9)%
- **Other**: (0.2)%
- **FX**: 26.8%
Benchmark Earnings per share (EPS)

- **Constant currency growth:** +9%
- **EPS constant currency growth:** +8%
- **EPS actual currency growth:** +5%

**FY19 reported Benchmark EPS:** US98.0c

**FY20 Benchmark EBIT growth from continuing operations:**

- **Interest**:
- **Tax and Minority interest**:
- **Share purchases**:

**FY20 Benchmark EPS before FX:**

**FY20 Benchmark EPS:** US103.0c

**US103.0c**
## Reconciliation of Benchmark to Statutory PBT

### Full year ended 31 March

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
<th>Growth (actual rates)</th>
<th>Growth (constant rates)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benchmark profit before tax</strong></td>
<td>1,255</td>
<td>1,198</td>
<td>5%</td>
<td>8%</td>
</tr>
<tr>
<td>Amortisation of acquisition intangibles</td>
<td>(124)</td>
<td>(111)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other acquisition related items</td>
<td>(35)</td>
<td>(40)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exceptional items&lt;sup&gt;1&lt;/sup&gt;</td>
<td>(29)</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Statutory profit before tax before non-cash financing remeasurements</strong></td>
<td>1,067</td>
<td>1,052</td>
<td>1%</td>
<td></td>
</tr>
<tr>
<td>Non-cash financing remeasurements</td>
<td>(125)</td>
<td>(95)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Statutory profit before tax</strong></td>
<td>942</td>
<td>957</td>
<td>(2)%</td>
<td></td>
</tr>
</tbody>
</table>

<sup>1</sup> Includes Exceptional items related to Associates of US$6m.
FY20 capital framework

- US$795m acquisition and minority investments in the year

- FY20 shareholder returns of US$613m:
  - Cash dividends of US$424m paid in year
  - US$189m\(^1\) net share repurchases

- Return on Capital Employed (ROCE) of 16.1%, up from 15.9% in the prior year

- Post balance sheet items
  - Agreed purchase of majority stake in German bureau, Risk Management Division of Arvato Financial Solutions, for 7.2m shares

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¹ Share repurchases as at 31 March 2020.
² Funds from Operations is defined as Benchmark free cash flow plus organic capital investment (capital expenditure).

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Investment in technology and innovation

**Capex US$m**

<table>
<thead>
<tr>
<th>Year</th>
<th>FY16</th>
<th>FY17</th>
<th>FY18</th>
<th>FY19</th>
<th>FY20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capex US$m</td>
<td>339</td>
<td>399</td>
<td>431</td>
<td>439</td>
<td>487</td>
</tr>
</tbody>
</table>

**Capex % of revenue**

<table>
<thead>
<tr>
<th>Year</th>
<th>FY16</th>
<th>FY17</th>
<th>FY18</th>
<th>FY19</th>
<th>FY20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capex % of revenue</td>
<td>7%</td>
<td>9%</td>
<td>9%</td>
<td>9%</td>
<td>9%</td>
</tr>
</tbody>
</table>

**Capital investment breakdown (%)**

- **Product Development**
  - FY16: 18%
  - FY17: 20%
  - FY18: 24%
  - FY19: 28%
  - FY20: 33%

- **Infrastructure**
  - FY16: 29%
  - FY17: 32%
  - FY18: 31%
  - FY19: 34%
  - FY20: 31%

- **Data**
  - FY16: 53%
  - FY17: 48%
  - FY18: 45%
  - FY19: 38%
  - FY20: 36%

**New and key scaling products revenue (US$m)**

- **Consumer:**
  - ID Works
  - Lead generation
  - Brazil consumer

- **B2B:**
  - PowerCurve suite
  - Ascend
  - CrossCore
  - Health, new products
  - Auto, new products

**Note:** The numbers represent the revenue generated from new and key scaling products at actual FX rates.
## Strong financial position and funding liquidity

### Leverage
- Current leverage\(^1\) 2.2x (Net debt / EBITDA)
- Strong investment grade ratings
  - A- (S&P)
  - Baa1 (Moody’s)
  - Stable since 2011

### Banking facilities and bonds
- US$2.4bn undrawn committed bank facilities\(^2\):
  - 4 years average remaining tenor
  - Includes core US$1.95bn club facility, committed until December 2024
- US$4.0bn of bonds and drawn bank facilities\(^2\):
  - 6 years average remaining tenor
  - No bank repayments until July 2021, no bond repayments until October 2021
- Covenant on facilities: EBIT covers Net interest 3x
  - Current coverage\(^1\): 11x

### Approach to capital allocation
- Business model is strongly cash generative
- Continue to invest in technology and innovation
- Second interim dividend: US32.5c, unchanged YoY. Reflecting our strong financial position
- Prudent approach to acquisition activity
- Share repurchases suspended

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1. As at 31 March 2020.
2. As at 30 April 2020, including £400m 3.25% notes due 2032, issued in April 2020.
### April trading trends

<table>
<thead>
<tr>
<th>Region</th>
<th>% of group revenue</th>
<th>April organic revenue growth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>North America</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>24%</td>
<td>(2%)</td>
</tr>
<tr>
<td>Automotive</td>
<td>4%</td>
<td>(12%)</td>
</tr>
<tr>
<td>Targeting</td>
<td>4%</td>
<td>(19%)</td>
</tr>
<tr>
<td>Health</td>
<td>8%</td>
<td>+1%</td>
</tr>
<tr>
<td>DA / Other</td>
<td>5%</td>
<td>(1%)</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>18%</td>
<td>+7%</td>
</tr>
<tr>
<td>Decisioning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td>8%</td>
<td>+1%</td>
</tr>
<tr>
<td>DA / Other</td>
<td>5%</td>
<td>(1%)</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>18%</td>
<td>+7%</td>
</tr>
<tr>
<td><strong>Total NA and LA</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>North America</td>
<td>63%</td>
<td>0%</td>
</tr>
<tr>
<td>Latin America</td>
<td>14%</td>
<td>(5%)</td>
</tr>
<tr>
<td>Data</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>10%</td>
<td>(9%)</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
<td>+5%</td>
</tr>
<tr>
<td>Decisioning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DA / Other</td>
<td>2%</td>
<td>(10%)</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>1%</td>
<td>+112%</td>
</tr>
</tbody>
</table>

1. Percentage of group revenue calculated based on FY20 revenue at actual rates.
2. Constant currency.

- Declines in core profile volumes (excl. Mortgage)
- Strength in mortgage profiles, Ascend and analytics
- Resilience in Health
- Strength in Consumer Services

- Volume impacts on retail, telecom, and financial sectors
- Strength in Consumer Services

CI – Consumer Information. BI – Business Information. Ascend revenue is largely recognised in CI bureau. Mortgage is in CI bureau.
April trading trends

<table>
<thead>
<tr>
<th>Data</th>
<th>April organic revenue growth²</th>
<th>% of group revenue¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>CI / BI bureaux</td>
<td>(17%)</td>
<td>6%</td>
</tr>
<tr>
<td>Targeting / Other</td>
<td>(23%)</td>
<td>2%</td>
</tr>
<tr>
<td>Decisioning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DA / Other</td>
<td>(9%)</td>
<td>4%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>(17%)</td>
<td>3%</td>
</tr>
<tr>
<td>EMEA/Asia Pacific</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EMEA</td>
<td>(30%)</td>
<td>5%</td>
</tr>
<tr>
<td>Asia Pacific</td>
<td>(10%)</td>
<td>3%</td>
</tr>
<tr>
<td>Total Global</td>
<td>(5%)</td>
<td>100%</td>
</tr>
</tbody>
</table>

1 Percentage of group revenue calculated based on FY20 revenue at actual rates.
2 Constant currency.

- Reduced and volatile transaction volumes
- Drop in demand for Targeting campaigns
- Slower Decisioning new business; resilient fraud and identity
- Reduction in supply of consumer credit products
- Lockdown volume declines in Italy and Spain, and lower micro lending supply in South Africa
- Bureau volumes reduced in India and South East Asia
Range of outcomes for Q1 FY21

April organic revenue growth

Q1 revenue dependencies

- Length of lockdown in markets
  - Later Brazil restrictions
  - New business pipeline

- Demand and supply variability
  - Volumes remain volatile
  - Mortgage demand strength
  - Availability of supply of credit products

- Variability in prior year comparators

Q1 organic revenue growth range

(5%) – (10%)
### Our principles in managing our cost base

#### Protecting our capacity whilst reducing discretionary spend

<table>
<thead>
<tr>
<th>Our cost base</th>
<th>Near-term response</th>
</tr>
</thead>
</table>
| **15%**

**Volume variable**
Royalties, commission, variable cloud, postage costs

**15%**

**Discretionary**
Travel, professional fees, other discretionary. Marketing

**45%**

**Maintaining organisational capacity, preparing for a strong recovery**
Salary and labour service costs
Prioritising our people, preparing for a strong recovery

**25%**

**Near term fixed**
Depreciation and amortisation, technology infrastructure and tooling, facilities, data costs. Fixed in short term

**Near-term response**

Will vary broadly in line with revenue

Consumer marketing investment maintained
Significant reductions in travel

Stable employee headcount
Annualisation of prior year merit increases

Depreciation increasing, reflecting increasing technology investment
Continue to increase investment in technology transformation and innovation
## Foreign exchange

Volatility and depreciation of the Brazilian real a headwind to Q1 FY21

<table>
<thead>
<tr>
<th>Currency (vs. USD)</th>
<th>% of group¹</th>
<th>Revenue</th>
<th>Benchmark EBIT</th>
<th>Q1 FY21 rates²</th>
<th>Q1 FY20 rates</th>
<th>FX headwinds to Q1 growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brazilian real</td>
<td>12%</td>
<td>17%</td>
<td>5.13 ~ 5.79</td>
<td>3.92</td>
<td></td>
<td>Revenue: c.5%</td>
</tr>
<tr>
<td>Pound sterling</td>
<td>15%</td>
<td>9%</td>
<td>1.22 ~ 1.26</td>
<td>1.28</td>
<td></td>
<td>Benchmark EBIT: c.5%</td>
</tr>
<tr>
<td>Euro</td>
<td>3%</td>
<td>3%</td>
<td>1.08 ~ 1.10</td>
<td>1.12</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹ Percentage of Group revenue calculated based on FY20 revenue at actual rates.
² FY21 FX rates range based on the minimum and maximum of the spot rates between 1 April to 11 May 2020.
Closing summary

- A strong FY20 for Experian, financially and strategically
- Taken swift action in response to the COVID-19 pandemic
- Business is running smoothly, as we protect our people and help society through the crisis
- Strong balance sheet with significant funding headroom and liquidity
- While short-term headwinds will affect performance our business has resilient qualities and we are rapidly pivoting to new areas of demand
- Taking a thoughtful approach to cost management as we position the business strongly for the future
Preliminary results for the year ended 31 March 2020

20 May 2020
Appendix
## North America

Full year ended 31 March
US$m

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Data</strong></td>
<td>1,642</td>
<td>1,468</td>
<td>12%</td>
<td>11%</td>
</tr>
<tr>
<td><strong>Decisioning</strong></td>
<td>679</td>
<td>623</td>
<td>9%</td>
<td>8%</td>
</tr>
<tr>
<td><strong>Business-to-Business</strong></td>
<td>2,321</td>
<td>2,091</td>
<td>11%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Consumer Services</strong></td>
<td>926</td>
<td>822</td>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>3,247</td>
<td>2,913</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td><strong>Benchmark EBIT – ongoing activities</strong></td>
<td>1,093</td>
<td>940</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td><strong>Benchmark EBIT margin</strong></td>
<td>33.7%</td>
<td>32.3%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

Full year ended 31 March
US$m

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>618</td>
<td>594</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>114</td>
<td>113</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>732</td>
<td>707</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>Benchmark EBIT – ongoing activities</td>
<td>220</td>
<td>231</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>30.1%</td>
<td>32.7%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

Full year ended 31 March
US$m

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>381</td>
<td>388</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>227</td>
<td>262</td>
<td>(10)%</td>
<td>(10)%</td>
</tr>
<tr>
<td>Business-to-Business</td>
<td>608</td>
<td>650</td>
<td>(3)%</td>
<td>(3)%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>161</td>
<td>163</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Total revenue</td>
<td>769</td>
<td>813</td>
<td>(2)%</td>
<td>(2)%</td>
</tr>
<tr>
<td>Benchmark EBIT – ongoing activities</td>
<td>171</td>
<td>230</td>
<td>(22)%</td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>22.2%</td>
<td>28.3%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All results are Benchmark figures and are on an ongoing activities basis. Growth at constant exchange rates. FY19 has been restated for the divestment of certain B2B businesses.
## EMEA/Asia Pacific

Full year ended 31 March
US$m

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Data</strong></td>
<td>213</td>
<td>175</td>
<td>28%</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Decisioning</strong></td>
<td>218</td>
<td>247</td>
<td>(8)%</td>
<td>(10)%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>431</td>
<td>422</td>
<td>7%</td>
<td>(3)%</td>
</tr>
<tr>
<td><strong>Benchmark EBIT – ongoing activities</strong></td>
<td>15</td>
<td>3</td>
<td>336%</td>
<td></td>
</tr>
<tr>
<td><strong>Benchmark EBIT margin</strong></td>
<td>3.5%</td>
<td>0.7%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All results are Benchmark figures and are on an ongoing activities basis. Growth at constant exchange rates.
# Appendix
## Experian American Depositary Receipt (ADR) programme

**ADR shareholder enquiries:**

Shareholder Relations  
BNY Mellon Shareowner Services  
PO Box 505000  
Louisville, KY 40233-5000  
United States

- **T:** + 1 201 680 6825  
  (From the US: 1-888-BNY-ADRS, toll free)
- **E:** shrrelations@cpushareownerservices.com  
- **W:** www.mybnymdr.com

---

## Experian ADR shares trade on the OTCQX:

- **Symbol:** EXPGY
- **CUSIP:** 30215C101
- **Ratio:** 1 ADR : 1 ORD
- **Country:** United Kingdom
- **Effective Date:** October 11, 2006
- **Underlying SEDOL:** B19NLV4
- **Underlying ISIN:** GB00B19NLV48
- **U.S. ISIN:** US30215C1018
- **Depositary:** BNY Mellon
Appendix
Contacts

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www.experianplc.com/investors
investors@experian.com

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Evelyne Bull
VP Director Investor Relations
evelyne.bull@experian.com

Alex Sanderson
Financial Reporting Manager
alex.sanderson@experian.com
Appendix

Event calendar

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 July 2020</td>
<td>First quarter trading update, FY21</td>
</tr>
<tr>
<td>22 July 2020</td>
<td>Annual General Meeting</td>
</tr>
<tr>
<td>17 November 2020</td>
<td>Half-year financial report, FY21</td>
</tr>
</tbody>
</table>

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