Experian ESG presentation
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All data is for FY21 unless otherwise stated. Version as of 2 December 2021.
Section 1: Executive Summary
Experian’s sustainable business strategy

OUR PURPOSE:
Creating a better tomorrow

OUR SUSTAINABLE BUSINESS STRATEGIC PRIORITY:
Improving Financial Health for all

THROUGH OUR
Core products | Social Innovation | Community Investment

Contributing to the UN Sustainable Development Goals

1.4 | 8.10 | 9.3

ENABLED BY:
Treating data with respect

Security | Accuracy | Privacy | Transparency

SUPPORTED BY:
Inspiring and supporting our people
Working with integrity
Protecting the environment

Our goals

Improving financial health for all:
- Reach 100m people through social innovation products by 2025 (since 2013)
- Reach 100m people through United for Financial Health by 2024 (since 2020)

Diversity:
- By 2024 increase the proportion of women in our executive committee and direct reports to 30%, in our senior leaders to 40%, in our mid-level leaders to 42%, and in our total workforce to 47%.

Environment:
- Become carbon neutral in own operations\(^1\) by 2030
- By 2030 cut Scope 1 and 2 emissions by 50% and Scope 3 emissions\(^2\) by 15%
- Carbon offset scope 1 and 2 emissions gradually over the 5 years to 2025

1. Our own operations include Scopes 1 and 2 in full and the categories of Purchased Goods & Services and Business Travel within Scope 3 (which represents 83% of our baseline emissions in Scope 3).
2. Purchased goods & services, business travel and well to tank
Experian ESG overview

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

**Environment**
- Committed to carbon neutral¹ by 2030, Science Based Target set for 2030. Offsetting Scope 1 & 2 emissions over the 5 years to 2025. CDP score A-.
- Follow TCFD recommendations and report to CDP

**Governance:**
- Independent board evaluation shows first class corporate governance and excellent board performance
- Diverse board meets recommendations of Hampton-Alexander Review on gender diversity and Parker Review on ethnic diversity

¹ In our own operations
Vital role as the world’s largest credit bureau

- **The World Bank** states that credit bureaus support financial stability, lower interest rates, improve the allocation of new credit and are especially beneficial for small enterprises and new borrowers.

- We provide lenders with information needed to **offer more loans at fairer rates, reducing the cost to borrowers.**

- Extending access to credit helps **drive social and economic development** - businesses grow, families transform their lives.

- We also help people **understand, manage and improve their financial situation** – and protect themselves and their data.

**Outcome:**

- Support financial health of individuals, businesses and economies

- Opens door to **millions of potential new customers** for us and our clients

We empower consumers to improve their financial lives, gain access to credit, safeguard their identity, save money, negotiate debt and improve their financial knowledge.
As we help people move up the ladder of financial inclusion, more people become potential consumers of our core products.
Improving Financial Health – core product metrics

Free consumer members

- N America
- Brazil
- UK

Millions of people

Experian Boost US customers

Millions of people

Consumer Revenue & EBIT

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

Figures as at the end of the quarter
Given our sustainable business strategic priority of Improving Financial Health for all, we have identified three of the SDGs where we can make a meaningful contribution:

- **Target 1.4**
  By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to appropriate new technology and financial services, including microfinance.

- **Target 8.10**
  Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.

- **Target 9.3**
  Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit.

- These specific SDG targets are related to improving access to credit, microfinance and financial services, and we contribute to these via our core products, social innovation, and community investment.
- Target: Reach 100m people through social innovation products by 2025
- Target: Reach 100m people through United for Financial Health by 2024

www.experianplc.com/responsibility/improving-financial-health
We aim to be The Consumers’ Bureau.

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

**Safeguarding Data Security**

We operate a multi-faceted approach to ensure that data is held securely.

This approach focuses on prevention, detection and mitigation.

**Improving Data Accuracy**

We constantly strive to increase the accuracy of our data.

We use data from reputable sources, measure accuracy continuously, and have improvement programmes and processes that quickly correct inaccurate data.

**Protecting Data Privacy**

We have programmes to evaluate every product and service to ensure we strike the right balance between consumers’ privacy expectations and the economic benefit to both consumers and clients.

**Ensuring Data Transparency**

We offer consumers the ability to review the data that we hold and, where appropriate, to opt out of further processing or sharing of data for particular uses.
We’re committed to inspiring and supporting our people

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

4.3
Glassdoor score¹

30
Employee diversity groups

40%
target for women in senior leaders

July 2021 Great Place to Work survey
• 86% proud to tell others that they work at Experian
• 82% feel good about the ways in which we contribute to the community
• 90%+ agree that people are treated fairly regardless of their social and economic status, sexual orientation, race and gender

¹ As at Nov 2021
We’ve committed to become carbon neutral in our own operations\(^1\) by 2030

- The SBTi have approved our science-based target that by 2030 we will reduce Scope 1 and 2 emissions by 50% and Scope 3 emissions\(^2\) by 15%.

- We’re committing to gradually carbon offset our scope 1 and 2 emissions over the 5 years to 2025.

- We will explore options to reduce carbon emissions, switch to more renewable energy and use carbon offsetting or sequestration for the emissions that can’t be eliminated.

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1. Our own operations include Scopes 1 and 2 in full and the categories of Purchased Goods & Services and Business Travel within Scope 3 (which represents 83% of our baseline emissions in Scope 3).

2. Purchased goods & services, business travel and well to tank.
We’re committed to the highest standards of corporate governance

- We report in line with the UK Corporate Governance Code 2018
- Independent Board evaluation shows first class corporate governance and excellent board performance
- Diverse Board meets recommendations of Hampton-Alexander Review on gender diversity and Parker Review on ethnic diversity

73% Independent¹ Board members²
36% Women on Board²
2 Ethnically diverse Board members
100% Independence of Audit and Remuneration¹ Committees

---

1. Includes Board Chairman (independent on appointment)
2. Since 1 May 2021 appointment of Jonathan Howell
## Social

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supporting UN SDGs</td>
<td>1.4, 8.10, 9.3</td>
</tr>
<tr>
<td>People using our platforms for free education, access to products &amp; services</td>
<td>122m</td>
</tr>
<tr>
<td>Consumers connected to Experian Boost in the US</td>
<td>6.7m</td>
</tr>
<tr>
<td>People reached by United for Financial Health</td>
<td>35m</td>
</tr>
<tr>
<td>Revenue from Social Innovation products</td>
<td>$64m</td>
</tr>
<tr>
<td>Debt renegotiated via Limpa Nome</td>
<td>$7.8bn</td>
</tr>
<tr>
<td>Unbanked people who could benefit through alternative data sources and Experian technology platforms</td>
<td>1.7bn</td>
</tr>
<tr>
<td>Data privacy and security is a top priority</td>
<td></td>
</tr>
<tr>
<td>Robust security controls based on ISO 27001</td>
<td></td>
</tr>
<tr>
<td>Founding member of the Slave-Free Alliance</td>
<td></td>
</tr>
<tr>
<td>Suppliers must comply with Supply Chain Principles</td>
<td></td>
</tr>
<tr>
<td>Mandatory annual training for all employees: Code of Conduct, Security &amp; data, Anti-Corruption</td>
<td></td>
</tr>
</tbody>
</table>

## Employees

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees proud to work at Experian</td>
<td>86%</td>
</tr>
<tr>
<td>Glassdoor rating (increased 5 years running)</td>
<td>4.3</td>
</tr>
<tr>
<td>Three-year gender diversity targets set</td>
<td>Yes</td>
</tr>
<tr>
<td>Voluntary employee attrition</td>
<td>10.1%</td>
</tr>
<tr>
<td>Diversity and inclusion employee groups</td>
<td>30</td>
</tr>
</tbody>
</table>

## Environment

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Committed to become carbon neutral in own operations by</td>
<td>2030</td>
</tr>
<tr>
<td>Science-based target approved by SBTi</td>
<td>Yes</td>
</tr>
<tr>
<td>CDP Climate Change score of A-, in the Leadership band</td>
<td>A-</td>
</tr>
<tr>
<td>CO₂e emissions in tonnes</td>
<td>-58%</td>
</tr>
<tr>
<td>% FY21 scope 1 &amp; 2 emissions offset</td>
<td>20%</td>
</tr>
<tr>
<td>Electricity from renewable sources</td>
<td>34%</td>
</tr>
</tbody>
</table>

## Governance

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent Board members</td>
<td>73%</td>
</tr>
<tr>
<td>Female Board members</td>
<td>36%</td>
</tr>
<tr>
<td>Ethnically diverse Board members</td>
<td>2</td>
</tr>
<tr>
<td>Independence of Audit and Remuneration committees</td>
<td>100%</td>
</tr>
<tr>
<td>Clear division of responsibilities between the Chairman and CEO</td>
<td>Yes</td>
</tr>
<tr>
<td>Independent external evaluation of the Board’s performance</td>
<td>Yes</td>
</tr>
<tr>
<td>Executive remuneration linked to Group performance</td>
<td>Yes</td>
</tr>
<tr>
<td>Voting rights for shareholders</td>
<td>Equal</td>
</tr>
</tbody>
</table>

A constituent member of FTSE4Good index since 2012
Section 2: Detailed ESG information
Social - our ESG focus is Improving Financial Health for all

OUR PURPOSE

Create a better tomorrow
For consumers, clients, our people and communities

OUR BRAND

Powering opportunities
We unlock the power of data and in doing so, we can help to transform lives

OUR BELIEFS

1. Data is central to how we all live. It has the potential to transform all our lives.

2. We can unlock the power of data to realise opportunities for people and organisations.

3. It is how we can help that sets us apart. We place the power of data and our expertise in the hands of our customers, creating opportunities and helping them plan for a better future with confidence.

4. We can make a difference to society and our communities by helping people make the most of their data.

5. How we work is as important as what we do: we treat everyone fairly and their data with respect; we work with integrity, always.

We’re helping people take control of their data, improve their financial confidence and transform their lives. In doing so, we’re enabling people and businesses around the world to thrive – including our own.
How do credit bureaus benefit consumers, businesses and economies?

View from the World Bank:

• Transparent credit information is a prerequisite for sound risk management and financial stability

• Bureaus reduce default risk and improve the efficiency of financial intermediation.

• In a competitive credit market consumers benefit through lower interest rates

• Effective credit reporting systems can mitigate a number of market failures. They reduce problems of adverse selection and asymmetric information between borrowers and lenders. This reduces default risk and improves the allocation of new credit.

• Promotes a responsible “credit culture” by discouraging excessive debt and rewarding responsible borrowing and repayment.

• Allows borrowers to build a credit history to access credit. Especially beneficial for small enterprises and new borrowers with limited physical collateral.

• Evidence from the financial crisis suggests that positive credit information helped to safeguard the financial access of creditworthy borrowers that would have otherwise been cut off from institutional credit.
## Social - Improving Financial Health

### Scale of problem

Unbanked adults globally who could benefit from alternative data sources and Experian technology platforms: 1.7bn

Asia Pacific without access to formal financial services: >1bn

USA with no credit profile or unscoreable: 45m

Brazil who don’t use bank accounts: 45m

UK who have no credit history: >5m

### Core products

- People with profiles in Experian’s consumer bureaus: 1.28bn
- People using our consumer platforms for free education, access to products and services: 122m
- Consumers connected to Experian Boost in the US: 6.7m
- US Boost consumers instantly improved their credit scores: 4.5m
- % group revenue from Fraud & ID prevention (B2B and B2C): 10%
- Fraud prevented: $10bn

### Social Innovation

- Revenue from social innovation products in FY21: $64m
- Total revenue from social innovation products since FY13: $103m
- People reached in FY21: 28m
- Total people reached since FY13: 61m
- TARGET: total people reached by 2025 (since re-launch in 2013): 100m
- Debt renegotiated via Limpa Nome in FY21: $7.8bn
- People helped via Limpa Nome in FY21: 8.3m
- Number of credit offers to people in emerging markets using our micro analytics: 3.1bn

### Community investment

- Value of community investment: $12m
- Employee hours volunteered: 21,000
- TARGET: people & business reached by FY24 with United for Financial Health recovery program: 100m

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1. FY21 data unless specified.
2. As at Q2 FY22
3. As at Q4 FY21

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© Experian Public
We use our data and analytics expertise to offer a wide range of core products and services that promote financial wellbeing.

**Fairer, faster offers**

B2B products enable lenders to make fairer, faster decisions by giving them the information they need to offer consumers loans. Ascend Analytical Sandbox has helped over 32m consumers in Brazil. Experian Commercial Acumen, our new Open Data solution in the UK, makes it faster and simpler for small businesses to apply for finance.

**Boost credit scores**

Experian Boost has helped 4.5 million people\(^2\) in the USA instantly improve their credit scores by adding positive data about on-time payments of utility bills to their financial profiles.

In November 2020 we introduced Experian Boost to the UK to help people there also improve their credit scores.

**Understand financial profiles**

Online services like Credit Tracker in the USA, CreditExpert in the UK and Serasa Free Score in Brazil offer 110m\(^2\) people access to their credit profiles and expert advice on how to improve it.

In the UK, our Credit Limits service enables consumers to check the limit they are likely to be offered before applying for a new credit card without leaving a mark on their credit report.

**Improve credit visibility**

Many products support the millions of ‘credit invisibles’, excluded from mainstream finance because their financial profiles are too thin. Experian Lift, our new service in the USA, draws on extensive data sources to enhance predictions of creditworthiness.

Our Atlas platform has the potential to improve access to credit for 1bn underbanked people in Asia Pacific.
Our Social Innovation programme has reached **61 million people** & generated **US$103m revenue** since 2013. It provides seed funding to explore solutions designed to offer societal benefits and new revenue streams.

<table>
<thead>
<tr>
<th>Prove identity</th>
<th>Manage debts</th>
<th>Pay for healthcare</th>
<th>Build businesses</th>
<th>Strengthen credit profiles</th>
</tr>
</thead>
<tbody>
<tr>
<td>India: <strong>Prove-ID Link</strong> connects our <strong>Prove-ID</strong> core product with the government’s Unique Identification Database, enabling lenders to verify people’s identity for loan applications even without formal documentation.</td>
<td>Brazil: <strong>Limpa Nome</strong> online recovery portal helps people take control of unmanageable debt.</td>
<td>USA: new <strong>Social Determinants of Health</strong> product has connected 7.6m to preventative healthcare to help avoid major medical problems and bills in future. <strong>Payment Plan Advisor</strong> has provided personalised payment plans for &gt;567,000 <strong>patients</strong> since 2014.</td>
<td>USA: we launched a product in FY19 that uses alternative data sources to improve prediction of commercial credit risk for small businesses and enable them to get better access to loans.</td>
<td>Indonesia: <strong>PowerScore</strong> has given 180 million <strong>people</strong> a credit profile for the first time by using data about their mobile phone use. India &amp; SE Asia: working on a solution to help financially excluded people by using bank statements &amp; emails to build financial profiles.</td>
</tr>
<tr>
<td>- Reached <strong>7m people</strong> in FY21, &gt;22m since 2014</td>
<td>- Helped <strong>8.3m people</strong> renegotiate US$7.8bn worth of debts in FY21 alone, writing off $6.7bn of debt.</td>
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</tr>
</tbody>
</table>

**TARGET:** Reach **100 million people**¹ through our social innovation products and services **by 2025**

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¹ FY21 data unless specified  
² Since the relaunch of our programme in 2013
In FY21 our colleagues collectively volunteered **21,000 hours** during and outside their work time to help deliver our financial education programmes and support the communities where we operate. A few examples:

**North America**

Employees raised funds for health workers responding to COVID-19 and for organisations confronting violence against black Americans, with additional donations from Experian.

**Latin America**

Used our data and analytics to support decision-making on public health measures through our DataLab’s COVID Radar initiative in Brazil. Partnered with a local NGO to tackle financial exclusion in Peru.

**UK & Ireland**

Partnership with Age UK to tackle fraud reached 4,500 over 55s. Promoted ‘Values, Money & Me’ online resources to help families improve their financial confidence. Donated >£170k to help get laptops to kids to support home learning.

**EMEA**


**APAC**

Adapted our Dynamic Airtime Advance product to enable telco partners to keep >3.2m connected during COVID-19 isolation by discounting fees & raising credit limits. Provided loans of $100-$150 each to 10,000 microentrepreneurs in India.

**United for Financial Health** programme launched to re-build financial lives post COVID-19 crisis

**FY21 TARGET:** Reach **15 million people** & small businesses in FY21. **RESULT:** **35 million**

**NEW TARGET:** Reach **100 million people** & small businesses by FY24
What is United for Financial Health?

A financial recovery programme helping communities that have been significantly affected by COVID-19

- Empower vulnerable consumers to improve their financial health through education and action
- Reach communities further marginalised by COVID-19, by working with NGOs: low income, indebted, unbanked, thin-file, under 25s, minority populations, SMEs
- Tap into the full range of Experian assets, relationships and influence to innovate
- Gather additional insight and data to inform product strategies in the future

Delivering impactful content with NGO partnerships

We have a wide range of consumer education resources
We will select relevant content to build country-specific curriculums
Appropriate channels to reach financially vulnerable

What’s different about United for Financial Health?

- Help those most in need due to COVID-19
  - Reach consumers or micro-businesses that don’t have a strong relationship with Experian
  - Engage with those most vulnerable and empower them to take action around their finances
- Repeatable model which can scale
  - Existing content and tools will be built into a curriculum that we can replicate with NGO’s
  - Focus global Corporate Responsibility resources on financial recovery ensures increased scale
- Drive insights into our business
  - Access to aggregated data and enhanced insight to help our product and innovation teams better understand vulnerable populations
  - Deeper understanding of vulnerable consumers to inform wider business

Foundations for success

- FY21 TARGET: Reach 15m people & small business - RESULT: 35m
  - NEW TARGET: Reach 100m people & small business by 2024
- Compliment Consumer Services businesses by reaching vulnerable consumers
- Measure the impact of our partnerships to inform future projects in FY22 and beyond
- Drive United for Financial Health into other markets including EMEA and APAC in FY22

Watch our video on United for Financial Health

www.experianplc.com/responsibility/improving-financial-health/united-for-financial-health
How does Experian support financial inclusion in USA?

An estimated 45 million people in the USA have thin or no credit profiles, and find it difficult to access mainstream financial services or must pay a premium to do so.

Experian is focussed on improving financial health for all. We’re developing innovative solutions using alternative data to help more people access credit, as well as providing education to empower people to improve their financial health.

Experian.com - Offers millions of people free access to their credit profiles, credit score, expert advice on how to improve their scores, and financial education. 47m+ US members

Education - we engage with the advocacy community, clients, consumers and employees to enable financial inclusion. We provide education resources, virtual and in-person training, and outreach through social media. Our Education Ambassador Initiative has trained >700 employees on credit knowledge so they can volunteer in their communities. We connect directly with consumers on social media, including weekly #CreditChat Twitter conversations and #CreditChat live Q&A and interview sessions on Instagram. We had a reach of 109m people with #CreditChat on Twitter in Q1 FY22. We support clients to make their customer outreach programs more effective and provide better support to consumers.

Innovation and alternative data

Experian Boost - 6.7m1 people have connected to Experian Boost, adding positive data from on-time payments to their credit profiles (e.g. utility, telephone, Netflix). It’s helped 4.5m1 to instantly improve their scores and better access credit. See case study

Project REACh - Experian is involved in the OCC’s project REACh2, partnering with lenders to identify new sources of predictive data that can be used to improve access to credit for underserved and marginalised consumers. Lenders will factor in information (e.g. deposit data) from applicants’ checking or savings accounts at other financial institutions to increase their chances of being approved for credit cards.

RentBureau - Over 25m3 people have their rental payments recorded on our RentBureau to help build up their credit history with on-time rental payments. Aiming to include 100m people.

Clarity Services - largest nationwide, FCRA-regulated specialty credit bureau for short term small and installment loans not typically reported to traditional bureaus. Clarity data and analytics offer greater predictive insights that ensure greater, more inclusive access to credit for all consumers. Loans reported to Clarity are more common among underserved segments (Black, Latino, low-income, women) than the population as a whole. 60m+ active consumer records, and nearly 1 in 5 people with traditional loans also have inquiries or loans of this type.

Lift Premium™ - proprietary credit risk score combining advanced analytics with additional FCRA regulated data sets to score 96% of US adults, including 65% of people previously “credit invisible”. Its unique combination of data and machine learning provide far greater reach and accuracy than traditional credit scores that rely on insights from mainstream credit data alone (e.g. mortgages, credit cards, personal loans). It combines:

- Traditional credit data + Trended credit data
- Data beyond traditional credit data – positive public records data including public licenses (e.g. nurse certification, contractor license etc)
- Advanced analytics – explainable AI/ML model improving predictiveness across multiple data assets

Inclusion Forward – Experian Empowering Opportunities™ - new initiative that harnesses our data, analytics and technology that can help clients create and provide more affordable credit access. Additionally, Inclusion Forward will provide ongoing resources to help consumers better understand their credit health, particularly in diverse communities.

1. As at Q4 FY21 2. OCC = Office of the Comptroller of the Currency, REACh = Roundtable for Economic Access and Change 3. As at FY21 4. As at H1 FY22
Social – Experian Boost case study (USA)

Overview

Market context
Median US household income is c.$70k. c.1/3 people are sub-prime. A sub-prime credit score could cost a consumer c.$200,000 more in interest over their life.

What is Boost and how does it work?
A free consumer product, first launched March 2019 in USA. Consumers give us permission to connect to their online banking accounts; identify utility, telecoms & TV streaming payments; then add these to their Experian credit file.

After the consumer verifies the data and confirms they want it added to their Experian credit file, an updated FICO® Score 8 is delivered in real time. A ‘boosted’ credit score may help lenders to make more informed decisions when examining prospective borrowers.

Consumer benefits
Boost helps bring more consumers into the credit system, and also gives access to more financial products and at lower interest rates, eg credit cards, car loans, mortgages.

Benefit to customers

<table>
<thead>
<tr>
<th>Benefit to customers</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of people with new CreditMatch offers after Boost</td>
<td>76%</td>
</tr>
<tr>
<td>Average new offers per Boosted customer</td>
<td>16</td>
</tr>
<tr>
<td>% of those previously not scorable, who become scorable</td>
<td>33%</td>
</tr>
<tr>
<td>Credit accessed by customers after completing Boost</td>
<td>$6.1bn</td>
</tr>
<tr>
<td>Amount saved on a 30 year $200k mortgage by moving up a score tier</td>
<td>&gt;$20k</td>
</tr>
</tbody>
</table>

Example of customer’s screen after having boosted their score

Won “Consumer Lending Innovation Award” in the 2020 FinTech Breakthrough Awards

Boost results

<table>
<thead>
<tr>
<th>Boost results</th>
<th>FY21</th>
<th>FY20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumers connected to Boost</td>
<td>6.7m</td>
<td></td>
</tr>
<tr>
<td>Consumers improved credit scores</td>
<td>4.5m</td>
<td></td>
</tr>
</tbody>
</table>

| Connected to Boost | 6.7m | 3.0m |
| Scores increased | 4.5m | 1.5m |

| Increased score | 66% | 86% | 83% |
| Mean points increase | 13 | 23 | 20 |
| Increased score band | 8% | 22% | 15% |

2/3 see their score increases
8% of customers move up a band
65% of score band increases originated in ‘Poor’ band

86% of ‘Poor’ score customers increase scores
41% of Thin file become Thick file
33% previously not scorables who get a score

24 © Experian Public

2. As at Q4 FY21
3. People who go from not having a credit score to having a credit score (requires 6 months of payment history on an open trade). Differs from thin file people who already have a score, but have less than 5 accounts.
4. As at Q4 FY21, value of credit given to customers, balance used may be less
Helping credit invisibles

What’s the problem?
There are large underserved populations both in Gen Z and among minorities in older age groups

- 26m credit invisible consumers
- 25% of households unbanked or underbanked
- 20m+ US consumers aged 18-23 years old
- 4m consumers turn 18 each year
- 30K credit invisible consumers visit Experian each month

2017 FDIC survey
- 25% of households unbanked or underbanked
- 26m credit invisible consumers

2015 CFPB survey
- 4m consumers turn 18 each year
- 20m+ US consumers aged 18-23 years old
- 30K credit invisible consumers visit Experian each month

How does Experian Go help people?
Experian Go is a new free service in USA. It enables first time access to credit and education in minutes

Within 5 minutes credit invisible consumers can achieve:
- Authenticated Experian credit bureau record
- Tradelines and credit history (with data added via Experian Boost)
- Instant eligibility to financial offers

Consumers answer a short questionnaire to ensure that their personalised recommended next steps best suit their individual circumstances.

Getting a credit profile

1. Open the Experian app
2. Authenticate yourself using a government-issued ID and a selfie
3. Add tradelines using Experian Boost for bills you already pay
   OR
   Learn about becoming an authorised user
   OR
   Accept a specially created card offer from our partners and start building credit

Experian Go helps credit invisibles and thin file customers access credit for the first time

Financial education

The start of a great partnership
We’ll guide you through your new credit journey...
- Education about how credit works
- Help setting and meeting financial goals
- Personalised recommendations to improve your credit and launch you to financial success

Working with partners
Experian Go will be also used by partners who work with underserved communities, such as Unidos, Out and Equal, Urban League and Handshake.

Working with trusted messengers
We’re working with a range of different influencers to reach different underserved communities on social media
• We supported the introduction of new legislation in 2019 that means positive payment histories (records of bills paid) can now be used in credit assessment in addition to negative data (missed payments and defaults).

• This could represent a sizeable shift in the lending environment in Brazil, with the promise of wider access to credit at more affordable rates and which has the potential to promote greater financial inclusion and improved financial health.

• We have built a new positive data bureau and developed a range of new positive data services. We started to launch these new services in early calendar 2020.

• Our investment in our free consumer platform has paid off – we now have over 1/3 of the adult Brazilian population.

Background

Market context

Credit to consumers (% of GDP)

UK 83.8%  
US 75.4%  
Spain 56.9%  
Germany 54.5%  
Emerging Economies 43.1%  
Brazil 30.4%

Source: BIS – Total Credit to Households (Core Debt) – Q4 2019

Combination of positive data and other trends can bring new momentum:

• Reduction in benchmark interest rate
  • From 14.25% to 2.0% in 3 years (to August 2020)
• Digital banking expanding fast
• Credit fintechs and neobanks penetration
  • Top 4 neobanks estimated to have captured 8.5m+ clients in H1 2020, totalling 36.5m+ clients (+35%)

Expected Impacts

23m thin files benefit
67% total credit / GDP ratio (vs current 47%)
$240bn new credit in the 4 most benefitted sectors

Progress

112m consumers on positive data so far
Banks Telcos 156 | 6 contributing data
Banks Telcos 7.1bn | 733m transactions registered so far

86 Products already launched
175 Upcoming launches

Background

Market context

Progress

Expected Impacts
Brazil's 212m population is comprised of 157m adults and 55m children.

Of the 157m adults, 112m are banked and 45m are unbanked.

Of the 157m adults, we expect 137m will benefit from positive data. This is comprised of:
- **114m** people who already have good scores and access to credit but would benefit to a greater or lesser degree from more information available.
- **23m** people who currently don’t have a score good enough to get credit, but don’t have a record of missed payments in the negative data file, and so should benefit from positive data, which should boost their score and get them into the credit market.

The remaining c. **20m** people won’t benefit currently because they have a record of many missed payments in the negative data file.

Of the **114m** with current access to credit, we expect:
- **84m** (74%) are expected to see a significant score improvement from positive data, potentially getting lower interest rates.
- **30m** remaining won’t see significant score increases, either because
  - they already have very high scores, so the benefit from positive data will be small and won’t change interest rates
  - they have unpaid debt – whilst they still have a good enough score to get credit, the unpaid debt would prevent them getting access to lower interest rates.

Of the 137m people who will benefit from positive data, we expect:
- **74%** of people with current access to credit will see significant improvements to their score.
Social – Protecting identities and combatting fraud

The issue

>15m people in the USA are victims of identity theft annually¹, with
US$16bn stolen by fraudsters

>$50bn
Annual cost of identity theft to US business

$48bn
Synthetic identity fraud is one of the fastest growing forms of identity theft, expected to drive $48bn in annual losses by 2023

Customer needs:
• Help with identity verification and detection and prevention of fraud
• Streamlined authentication of legitimate parties
• Help for businesses to achieve regulatory compliance

Our solutions for Businesses and Consumers

We help businesses to minimise the risk of fraud

Authentication of customer identity helps prevention of identity fraud and other crime.

CrossCore is being used by more than 250 of our clients worldwide and offers technology and capabilities from multiple leading third-party partners.

Precise ID offers a risk-based fraud detection and prevention platform that helps them manage fraud risk across the entire customer lifecycle.

Sure Profile is a first-of-its-kind solution that combats synthetic identity fraud.

Our Anti Money Laundering products help reduce organised crime.

We help consumers protect themselves and their families from identity theft & fraud

Improved detection of and resilience to identity theft and fraud.

IdentityWorks helps individuals detect potential fraud and take action:
• Identity theft monitoring, alerts and dark web surveillance
• Three bureau credit monitoring
• Fraud resolution and ID theft insurance
• Lock and unlock your credit file

In India in FY21 our Prove ID-Link social innovation product helped 7 million people prove their identity to help them gain access to essential services.

$10bn

C.10% of our revenue came from ID protection and fraud prevention in FY21

1. In 2016
2. We estimate our products have saved our clients $10bn in fraud loss savings in FY21
## The issue

There is a growing public awareness that the computer processes relied on to make financial, healthcare, hiring or housing decisions may suffer from unintentional bias. These automated systems, often introduced for cost efficiencies and handling of complex datasets, could be making decisions that are inadvertently sexist, racist or discriminatory.

Unfairness may come from multiple sources, including the underlying algorithm and the data introduced during development. During its training phase a machine-learning algorithm may become ‘tainted’ with historical bias because its learning from historical data which is already inherently biased from when these decisions were made exclusively by humans.

## Our response

We’ve created and patented the first end-to-end Fairness-as-a-Service platform.

It provides a unique combination of a decisioning platform, normative data and state-of-the-art algorithmic expertise, that helps answer the question ‘What is fairness in AI?’.

The roll-out is envisioned as a multi-industry, global offering that enables cross-selling opportunities for the Experian Ascend platform and Experian’s data resources as well as supporting Experian’s mission of enabling fair and impactful data-driven decisioning across the globe.

## The product

It will help banks, consumers, regulators, universities and large organisations to:

1. Evaluate fairness – how fair is their data and model
2. Explain models – do they understand their model’s predictions globally and also at an individual basis
3. Train fair models – so they are both predictive and fair
4. Apply fairness – so they can update their models to make them fair, as well as amend models’ decisions to make those decisions fair.

---

See p26 and p39 of [FY20 Annual Report](#) for further details
Given our sustainable business strategic priority of Improving Financial Health for All, we have identified three of the SDGs where we can make a meaningful contribution:

Target 1.4: By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to appropriate new technology and financial services, including microfinance.

Target 8.10: Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.

Target 9.3: Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit.

- These SDG targets are related to improving access to credit, microfinance and financial services, and we contribute to these via our core products, social innovation, and community investment.
- Target: Reach 100m people through social innovation products by 2025
- Target: Reach 100m people through United for Financial Health by 2024
The previous three SDGs are those where we believe we can have the greatest impact, and on which we are focussing considerable effort. However, there are some other goals which also benefit from our activities, albeit to a lesser extent:

### Quality education
- We have launched a Financial Education Recovery Programme called **United for Financial Health** to equip vulnerable communities and small businesses with the tools and education resources they need to take control of their finances through and after the COVID-19 crisis.
- This includes new and existing financial education tools and products, a dedicated social media hub and ongoing outreach, a new external Social Innovation fund and partnerships with 11 NGOs to help us scale our impact.
- We reached 35 million people & small businesses in FY21 (more than double our 15 million target) and now aim to reach 100 million by FY24.

### Reduced inequalities
- Our Social Innovation products help people who are locked out of mainstream finance.
- Boost most helps customers with the poorest credit scores, 86% of those in the ‘Poor’ scores tier see their credit scores increase.

### Responsible consumption and production
- We’re committed to eliminating as much single-use plastic in Experian controlled facilities as possible.

### Peace, justice & strong institutions
- **Peace, justice & strong institutions**
  - Prove-ID has let 7m people in India (in FY21 alone) have their identity verified for the first time. This allows them to open a bank account & access credit.
  - We saved our clients an estimated $10bn in fraud in FY21.
  - Our Anti Money Laundering B2B products help reduce organised crime.

### Climate Action
- **Climate Action**
  - Science Based Target: by 2030 reduce Scope 1 and 2 emissions by 50% and Scope 3 emission by 15%.
  - Target to be carbon neutral in our own operations by 2030.
  - We’ll gradually offset scope 1 and 2 emissions over the 5 years to 2025.
Social – Data Security overview

1. Strong governance – monthly executive reviews by Security and Continuity Steering Committee (SCSC) - CEO, CFO, COO, CIO

2. Culture of security with mandatory annual training for all employees, more frequent training for employees working with data

3. We have a multi-tiered approach to security:
   • Prevention – stopping bad actors from entering the estate
   • Detection – knowing if a bad actor has entered the estate
   • Mitigation – minimising a bad actor’s ability to extract anything of value if they do enter the estate

4. Global Security Operations Centre (SOC) coverage with ‘follow the sun’ capabilities, based in the US, UK and Malaysia

5. Major emphasis on automation and tools to improve efficiency, speed and efficacy

6. DevSecOps builds security into the design of the product during the development phase

7. Robust security controls based on ISO 27001
• Data privacy and security is a top priority.

• Regular updates to the Board’s Audit Committee and risk committees on information security risks and the business’s response.

• Specific responsibility at the board level is overseen by the Security and Continuity Steering Committee (SCSC), a sub-committee of the Executive Risk Management Committee (ERMC).

• SCSC (CEO, CFO, COO and CIO), review global information security, physical security and business continuity every month.

• Data security investment decisions are made centrally, to protect level of spend.

• 3 lines of defence risk management model:
  o 1st line: day-to-day operations, applying internal controls (e.g. IT)
  o 2nd line: oversight, internal assurance, strategies and policies (Global Security Office)
  o 3rd line: independent assurance (Internal Audit)
Multi-tiered approach to security:
- **Prevention** – stopping bad actors from entering the estate
- **Detection** – knowing if a bad actor has entered the estate
- **Mitigation** – minimising a bad actor’s ability to extract anything of value if they do enter the estate

The latter two are as important as prevention

**Global Security Operations Centre (SOC) coverage with ‘follow the sun’ capabilities, based in the US, UK and Malaysia**

- Major emphasis on **automation**, tools and AI to improve efficiency, speed and efficacy. AI is much better than human at spotting unusual patterns in the system that could be an indication that a bad actor has entered the estate

- **DevSecOps** model of product development increases the speed of development while ensuring a robust security discipline is followed

High standards

- We consistently maintain high standards in security and our security program is certified by **industry and international certification bodies**
  - Robust security controls based on **ISO 27001** (internationally recognised standards of security)
  - Experian holds the following certificates:
    - PCI DSS compliant in North America and UK & I
    - ISO 27001 for
      - North America Datacentres, UK & I Datacentres
      - Experian Data Quality Services
      - IDaaS services
      - India Credit Bureau
      - Brazil Positive Data Services
      - Global Security Administration team, responsible for administering logical access to systems
  - We hold **Cyber Essentials Certification** and perform risk assessments against our critical and external facing applications annually
Protecting our perimeter

We have a defence-in-depth approach to protecting our critical data assets, which provides multiple layers of control and protection

**Perimeter scanning**
Scanning the perimeter for open access and scanning applications for regulatory compliance

**Firewall**
Blocks unauthorised access while permitting outward communication

**Intrusion Prevention System (IPS)**
Examines network traffic flows to detect and prevent vulnerability exploitation

**Web Application Firewall (WAF)**
Filters, monitors, and blocks HTTP traffic to and from web applications

**Realtime Application Self Protection (RASP)**
Detects and blocks computer attacks by taking advantage of information from inside the running software
DevSecOps

We use a DevSecOps approach to product development.

An old style approach is to apply security to a product once it’s been developed.

In contrast, DevSecOps means thinking about application and infrastructure security from the start and aims to integrate security controls in the early stage of product development, rather than implementation at the end by a separate security team. This significantly benefits both security and the product design.

Built-in security, not security that functions as a perimeter around apps and data.

Security is not the responsibility of just one specific team. Instead, everyone in the product development life cycle is responsible for security, in essence bringing Development and Operations together with Security functions.
Social – Data Security – Employee training

All employees

• **Culture of security** - all Experian employees play a part in security.

• **Mandatory annual training** for all employees on information security and data protection.

• We offer **>250 training courses** on across various web, mobile and desktop platforms, applications and software.

• **Training metrics** tracked weekly to monitor compliance. Shared monthly with Security and Continuity Steering Committee.

• **Monthly campaigns** using emails, posters and workshops to reinforce that security comes first in everything we do and raise awareness on specific security topics.

• In FY21 we focused on risks associated with working from home and ensuring employees knew how to secure their home network, e.g. filtering software and strong passwords. Our regular awareness campaigns continued to provide frequent updates on key topics such as email protection and phishing.

Higher risk roles

• Those who work more closely with data receive **more in depth training** and are required to attend two courses annually.

• We also provide **reinforcement throughout the year** - we have a ‘Know it. Label it. Protect it.’ data campaign that we run regularly as well as additional reinforcement.

• Additionally, depending on the roles and region, we offer **specific training** on data as it relates to **healthcare data** and **personally identifiable information**. These courses are taken once every two years.

• We provide **Secure Software Development** training for those involved in product and software development.

• Depending on the role and an employee’s training cycle, users could take **2-4 or more mandatory courses** in a year.
• We follow the Three Lines of Defence approach to risk management.

• Risks are owned and managed within the business and reviewed by our businesses at least quarterly.

• Global governance teams review risks and controls, including those relating to information security, compliance and business continuity.

• Global Internal Audit assesses our risks and controls independently and objectively.

• The results of these reviews feed into our quarterly reporting cycle.
Accurate data is fundamental to our reputation and business success
We constantly strive to increase the accuracy of our data in a competitive market to prevent customers going to other data providers.

**Sourcing accurate data**
- We only use data from reputable sources. **Quality control procedures help identify inaccurate or out of date data** before it is added to our databases.
- We assess the accuracy of the consumer credit information from data providers and work with them to improve the quality. We **provide tools to help data providers check data** before they submit it to us to help them meet our data quality standard.
- If data providers are unwilling to implement improvements to meet our standards we will no longer source data from them.

**Monitoring data accuracy**
- Our platforms enable us to **monitor and measure data accuracy** on a continuous basis.
- In the USA, where data accuracy is a particularly significant issue for stakeholders, we have **taken steps to strengthen our procedures**, including for record matching and ensuring customers’ health insurance payments are properly reflected in medical debt records.

**Improving data accuracy**
- In the USA we have a data accuracy program in which we **review all delivered credit reports** monthly for visible and consequential conflicts and errors.
- We have implemented **improvement programs** targeted at these identified errors, which have yielded rapid positive results.
- This has increased our **data accuracy level to 99.9%** in our USA consumer information bureau and we continue to focus on increasing it further.
- See following slides for further details.

**Fixing data**
- We have **processes in place for consumers to dispute information** in their credit report that they believe is inaccurate. In the USA, our online dispute centre makes it easier for people to file a dispute about credit information and get it corrected quickly.
- We monitor how data providers deal with disputes and how they remediate them to improve accuracy of their data.
- **Many of our products also empower consumers** and businesses to protect their data and check for any inaccuracies in their financial profiles.
Data development overview
A dedicated team is focused on receiving, loading and managing the accuracy of data from c.12,000 data furnishers.

- 3bn displayable trades
- 1.3bn records updated every month
- 34k monthly furnisher submissions
- 98% updated within 24 hours

Key improvements
Visible
We resolve conflicts and errors identifiable within the contents of the credit report

Consequential
We resolve conflicts and errors likely to have a material impact on a consumer’s credit score

DATA ACCURACY PROGRAM
Targeted at these identified errors, yielding rapid, positive results

FOCUS AREAS
- Collection agencies
- Data furnishers
- Medical accounts
- Public record collections

Further improvements
ACHIEVED IN FY21:
IMPROVED REPORT LAYOUT
Help consumers focus on meaningful items through a new report layout. The redesigned report features an executive summary, data visualisations and improved organisation to clarify and simplify data for consumers.

GOING FORWARD:
REDUCE DISPUTES BY ENHANCING ACCURACY
Continue to invest in enhancing business rules, credit file accuracy and data furnisher management to increase overall accuracy.

IMPROVE DISPUTE PROCESSING
Implement automation to improve response time and dispute processing for consumers.
We review all delivered credit reports monthly for visible and consequential conflicts and errors.

**Visible Conflicts and Errors**
Conflicts and errors identifiable within the contents of the credit report.

**Consequential Conflicts and Errors**
Conflicts and errors likely to have a material impact on a consumer’s credit score.

We have implemented improvement programs targeted at these identified errors, which have yielded rapid positive results.

- Identity Conflicts
- Non-Updating Data Error
- Deceased Consumer Conflict
- Generation Code Conflict

January 2016
98.3% accuracy

Now
99.9% accuracy
Protecting consumer privacy is extremely important to us
We have programmes in place to evaluate every product and service to ensure we strike the right balance between consumers’ privacy expectations and the economic benefit to both consumers and clients

• Lenders need access to secure and accurate information about people’s financial profiles, this is integral to an efficient and competitive credit ecosystem that delivers robust and innovative products for consumers that enable them to get the most out of their data, contributes to economic growth and supports a stable consumer banking system. We only ever share data with authorised and trusted organisations, following strict guidelines and complying with all relevant laws.

• Our comprehensive data protection programme details the steps we take to mitigate data protection risks, and what is expected from our employees. Our Global Information Values define how data must be secured, managed and used. We update our data processes in line with evolving regulations. We respond to government consultations and engage with regulators as privacy regulations and guidance evolve.

• We strive to be transparent about the data we collect from consumers and third parties, and how it is used and shared. Consumers can find out more about how we handle their data on our global privacy policy webpages. We continue to improve and strengthen our internal privacy controls, documentation and evidence to ensure our data processing is transparent to consumers. In the UK, our new public Consumer Information Portal explains in detail how we process data and allows people to opt out of marketing campaigns. We conducted research with consumers to test the portal, making it more transparent and user-friendly.

www.experian.com/privacy/information_values
### Diversity, Equity, Inclusion

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage/Yes/No</th>
</tr>
</thead>
<tbody>
<tr>
<td>UN Women’s Empowerment Principles signatory</td>
<td>Yes</td>
</tr>
<tr>
<td>Women on Board(^2)</td>
<td>36%</td>
</tr>
<tr>
<td>Women in executive committee and their direct reports(^2)</td>
<td>26%</td>
</tr>
<tr>
<td>Women as % of senior leaders</td>
<td>32%</td>
</tr>
<tr>
<td>Women as % of mid-level leaders</td>
<td>35%</td>
</tr>
<tr>
<td>Women in total workforce</td>
<td>44%</td>
</tr>
<tr>
<td>Board meets Hampton-Alexander Review recommendations on gender diversity</td>
<td>Yes</td>
</tr>
<tr>
<td>Ethnically diverse Board members(^3)</td>
<td>2</td>
</tr>
<tr>
<td>Board meets Parker Review Committee recommendations on ethnic diversity</td>
<td>Yes</td>
</tr>
<tr>
<td>Diversity and inclusion employee groups</td>
<td>30</td>
</tr>
<tr>
<td>UK gender pay gap report published</td>
<td>Yes</td>
</tr>
<tr>
<td>Equal opportunity recruitment policy</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Recruitment & retention

<table>
<thead>
<tr>
<th>Feature</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attract world class talent</td>
<td></td>
</tr>
<tr>
<td>Glassdoor score(^4)</td>
<td>4.3</td>
</tr>
<tr>
<td>Voluntary employee attrition</td>
<td>10.1%</td>
</tr>
<tr>
<td>Total employee turnover</td>
<td>16.5%</td>
</tr>
<tr>
<td>Favourable employee engagement(^5)</td>
<td>76%</td>
</tr>
</tbody>
</table>

### Pay & benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maternity leave (UK)</td>
<td>39 weeks</td>
</tr>
<tr>
<td>Paternity leave (UK)</td>
<td>2 weeks</td>
</tr>
<tr>
<td>Maternity leave (US)</td>
<td>12-14 weeks</td>
</tr>
<tr>
<td>Paternity leave (US)</td>
<td>6 weeks</td>
</tr>
<tr>
<td>Flexible working hours</td>
<td>Yes</td>
</tr>
<tr>
<td>Flexible work locations</td>
<td>Yes</td>
</tr>
<tr>
<td>UK Living Wage employer</td>
<td>Yes</td>
</tr>
<tr>
<td>Contracted employees eligible for</td>
<td>100%</td>
</tr>
<tr>
<td>bonus plan / commission scheme</td>
<td></td>
</tr>
<tr>
<td>Employees eligible for Sharesave</td>
<td>96%</td>
</tr>
<tr>
<td>Employees awarded LTIP(^10)</td>
<td>8%</td>
</tr>
</tbody>
</table>

### Learning & Development

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hours of training completed on Pluralsight</td>
<td>15,000</td>
</tr>
<tr>
<td>platform for tech colleagues</td>
<td></td>
</tr>
<tr>
<td>Training and career opportunities offered to all employees</td>
<td>Yes</td>
</tr>
<tr>
<td>Training with external certification offered</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Health & wellbeing

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lost time injury frequency rate (per 1m hrs)</td>
<td>0.2</td>
</tr>
<tr>
<td>Employee Health &amp; Safety policy</td>
<td>Yes</td>
</tr>
<tr>
<td>Whistleblowing protection policy</td>
<td>Yes</td>
</tr>
<tr>
<td>Freedom of association</td>
<td>Yes</td>
</tr>
<tr>
<td>Anti-bullying &amp; harassment policy</td>
<td>Yes</td>
</tr>
<tr>
<td>Mental health support and training available for all employees</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Attracting world class talent

- Need compelling employer brand – social media following increased 100% in FY21, now over 1 million followers. In FY21 53% hires sourced via social media vs targets of 29%.
- Frictionless onboarding - 96% favourable in new joiner survey (+2% YoY)
- Glassdoor rating increased for 5th year in a row
- Need to tap into broad and diverse pool – use AI to scan job specifications for gender biased language
- Succession planning key: 89% of top-100 leadership roles have at least one identified successor

High-performance culture

- High performance focus at all levels.
- High Performance Masterclass for outstanding individuals
- Accelerate Ambition programme for senior leaders
- Ambition programme for senior managers
- Elevate Learning online platform: on-demand, access anywhere learning
- Stepping Stones tool, developed internally, matches people’s skills to short-term projects, to build capability and opportunity to apply new skills

Diverse and inclusive culture

- Accelerated Development Programme designed to accelerate talented women in the organisation, 44% of the participants promoted after the programme
- How to Ally guides launched globally
- >30 Employee Resource Groups including 2 new in FY21 – Black at Experian and Disability Network
- Celebration events e.g. Pride, World Mental Health Day, International Women’s / Men’s Days, International; Day of Persons with Disabilities, Black History Month
Our 5 key focus areas for DEI

1. Active Sponsorship
We have appointed executive sponsors for five areas of our DEI focus. They each sit on our Group Executive Committee, ensuring these topics are represented in decision-making at the highest level.

   **Gender:** Jennifer Schulz, Group President, Vertical Markets
   **Race & Ethnicity:** Craig Boundy, CEO, North America
   **LGBTQ+:** Jose Luiz Rossi, MD, UK and Ireland
   **Disability:** Ben Elliott, CEO, Asia Pacific
   **Mental Health:** Lloyd Pitchford, CFO

2. Better understand our opportunities and challenges
We believe that it is critical that we have a deep understanding of the make-up of our population and their experience of working here so we can set relevant goals and develop meaningful DEI programmes and practices. During FY22 we will focus on improving demographic data and our people will be asked to take part in a voluntary census.

3. Measure progress against specific goals
We are also raising our ambition and setting three-year targets for gender diversity. Our current global gender diversity and FY24 gender targets are:

<table>
<thead>
<tr>
<th>% Women</th>
<th>FY21</th>
<th>FY24 target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior leaders</td>
<td>32%</td>
<td>40%</td>
</tr>
<tr>
<td>Mid-level leaders</td>
<td>35%</td>
<td>42%</td>
</tr>
<tr>
<td>Total workforce</td>
<td>44%</td>
<td>47%</td>
</tr>
</tbody>
</table>

4. Ensure accountability
We will be holding annual strategic reviews chaired by our CEO focused on DEI. We will also have bi-annual DEI deep dives and quarterly reviews with each region to monitor our performance closely and take quick action where needed.

5. Support our people
We are developing a global Conscious Inclusion training programme to ensure that we all understand the importance DEI holds for our people, our business and our customers.

We’ve continued to build and celebrate our diverse and inclusive culture.

In FY21 our executive committee announced commitments to five key focus areas for DEI as shown on the right.

We’ve recognised and celebrated international diversity events.

We have provided DEI-related training in all regions.

We have also built upon our commitment through several partnerships outside of the business.

We’ve been a sponsor of events that support us in building diverse pools of future talent.

To ensure we are clear about the gaps and opportunities in our DEI work, and to reflect our commitment to continuous improvement, we launched an independent audit through an external partner. The findings will inform our FY22 DEI Strategy.

In FY21 our executive committee announced commitments to five key focus areas for DEI as shown on the right.
Social – Employee wellbeing and mental health

Our approach

At Experian, we are committed to improving the wellbeing and mental health of our employees by providing access to the resources they need to thrive. We encourage our employees to bring their whole selves to work, and management are committed to creating a culture that encourages openness and dialogue on mental health and works towards eliminating stigma.

Our ‘whole person’ approach:
- **Prevent**: To raise awareness, reduce stigma, and foster a preventative culture.
- **Equip**: To equip managers with the tools and resources needed to proactively and inclusively support their teams.
- **Support**: To have a consistent and empathetic core support offering for all employees.

Executive commitment

Lloyd Pitchford, CFO, is the executive sponsor for Mental Health, and is closely involved in shaping mental health communication and resources.

We’re signatories to the Time to Change Employer Pledge, a commitment underpinned by a 12 month Employer Action Plan founded on the principles of the 2017 Thriving at Work Report, and built upon 5 years of evidence-based interventions researched by the Time to Change Employers Team.

Resources & training

We strive to have a consistent and empathetic core support offering for our people, including tailored resources and provisions (e.g. LGBTQ+, BAME, and family friendly). These resources form our wellbeing toolkit which aims to equip our people managers with the tools and resources needed to proactively support their teams.

The three pillars of our wellbeing offering are Mental health, Physical health and Financial health, and we have a robust system of support for our people should they need it:

- ‘LifeWorks’ Employee Assistance helpline for all employees, offers confidential support and access to counselling
- Direct access to virtual GP service.
- Network of specially trained individuals who act as ‘mental health first aiders’ throughout the business and offer confidential support and guidance to employees and signpost them to additional professional help if necessary.
- Expanding scheme, aiming to train 1% of employees.
- Upskilling line managers to support their teams
- Manager’s Pack and Line Manager Communications resource to empower and build mental health confidence for line managers
- #ReachOut - link to mental health resources for each region easily available on intranet.
- Regular webinars and courses on a wide range of wellbeing related topics e.g. mindfulness, resilience, nutrition.
- Financial Health offering includes: Talk Money campaign with podcasts on financial wellbeing and education; webinars on will writing and debt. Financial wellbeing hub includes benefits and support to enable our employees to be financially well e.g. savings, debt management, financial protection, financial planning.

Culture

**everyMIND**: Employee network helping colleagues learn more about mental health, raise awareness and help to combat stigma. Regular newsletters, podcast series, virtual meditation sessions. Aims to create a culture of openness around mental health and wellbeing issues, as well as promote good mental health and wellbeing both within and outside work.

**Mental Health Awareness Month**: During Sept-Oct 2021 we delivered a successful first Mental Health Awareness Month reaching all 18k+ employees.

#WholeMe photo campaign: We encouraged people across the business to show their support for colleagues and break down mental health stigma by uploading a photo with 5 short personal statements about themselves. Chair, NEDs, CFO, ExCo, senior managers and employees from all regions participated.

#WholeMe Video: Our Chair, NEDs, CFO, senior managers and other employees took part in a video talking about how they give and receive emotional support.

Our communities

**Donations**: We match internal donations to mental health organisations e.g. NAMI, Mind

**Financial Health**: We are also committed to assisting consumers in their financial health journeys—something that undoubtedly plays a role in mental health—through initiatives like #CreditChat, products like Experian Boost, and partnerships with organisations dedicated to helping underserved communities.
The Experian Way is a unique and consistent way of working globally. It informs how our people act and behave, which shapes our culture.

It is defined across five key areas of strategic importance:

**Delight Customers**
At Experian, whether your role brings you into contact with customers directly or not, all of us contribute to meeting customer needs. At the heart of what we do are the relationships we invest in and nurture.

**Innovate To Grow**
At Experian, it's the responsibility of each one of us to find opportunities and improve the way we do things to help our business and our customers grow.

**Collaborate To Win**
‘One Experian’ mindset – we work as one united team and use the combined strengths and capabilities of our people, products and services across teams, functions and regions. This translates into seamless experiences for our customers.

**Safeguard our Future**
At Experian, each one of us acts as a guardian for the protection of data, information, assets and our people to safeguard our future.

**Value Each Other**
We make Experian a great place to work. We treat each other with respect, trust and integrity.
Social – Employees – Talent development opportunities at all levels

- Senior Leaders: High Performance Masterclass, + Amplify
- Senior Managers: CEO Forum, Accelerate Ambition
- Middle Managers: Experian Business Network, Ambition Programme
- All Line Managers: Emerging Leaders Programme
- All Employees: New Leader Programme, Elevate Performance Modules, Elevate Learning

/ GetAbstract / Development Guides
Accelerated Development Programmes for women, e.g. ADP, WILD, Choice
Social – Supply chain overview

Key points

Suppliers must comply with our **Supply Chain Principles**

All company policies including Supply Chain Principles aligned with **UN Universal Declaration of Human Rights**

A member of the **Slave-Free Alliance**

Active engage in **social supply chain management**

Have a **Supplier Diversity Programme**

Supplier diversity programme in North America:
  • Corporate member of WBENC, the most relied upon certification of women-owned businesses
  • Member of National Minority Supplier Development Council

Standards

**Slavery and Human Trafficking policy:**
Experian plc and its subsidiary companies are committed to protecting our organisation and those people at risk from exposure to slavery or people trafficking in our supply chain, both via directly employed staff and staff working on our behalf via third party vendors.


**Supply Chain Principles**
Experian requires all suppliers to adhere to Experian’s Code of Business Conduct for Suppliers, which cover these 10 areas. These are detailed on the next slide.

- Minimum age
- No forced labour
- Health and safety
- Free to join trade unions
- No discrimination
- Dignity & respect
- Working hours
- Minimum wage
- Environment
- No bribery & corruption

These principles represent the minimum standards required for all Experian suppliers:

**Principle 1:** We do not employ or use any person below the age of 14 or 15 (depending on Applicable Law of the country), under the age for completing compulsory education or below the legal minimum age (whichever is the greater) in all countries in which we operate or source goods or services.

**Principle 2:** We do not use forced labour in any form (prison, indentured, bonded or otherwise) and staff are not required to lodge papers or deposits on starting work.

**Principle 3:** We comply with all applicable local environmental, safety and health regulations, shall provide a safe and healthy workplace, presenting no immediate hazards to staff and take effective steps to prevent potential occupational accidents.

**Principle 4:** We support the rights of workers to form or join trade unions which are free to meet without hindrance and bargain collectively without negative consequences or retaliation from you.

**Principle 5:** Within the customs and practices of the countries in which we operate*, we do not discriminate against any worker on any grounds (including race, religion, nationality, territorial or social origin, gender, sexual orientation, family responsibilities, marital status, political affiliation, age, pregnancy, disability or any other condition that could give rise to discrimination).

**Principle 6:** We treat all personnel with dignity and respect and do not engage in or support the use of corporal punishment, mental, physical, sexual or verbal abuse.

**Principle 7:** We comply with collective bargaining agreements (where applicable), the laws on maximum working hours, breaks and public holidays and employment rights in the countries in which we operate.

**Principle 8:** We provide each employee at least the minimum wage, or the prevailing industry wage, (whichever is higher) and provide each employee with all legally mandated benefits.

**Principle 9:** We comply with all relevant environmental legislation and industry standards in the regions in which we operate. We have identified all the hazardous or toxic waste that we or our contractors or agents produce and are confident that all waste is disposed of by competent bodies via authorised disposal routes.

**Principle 10:** We do not engage in bribery, corruption, and prohibited business practices under Applicable Law.

* We recognise that there are some communities in the world where a mixed workforce is not practicable. However we expect our suppliers to justify their practices & to treat all employees equally.
Corporate member of WBENC, the most relied upon certification of women-owned businesses

Race at Work Charter signatory in UK

Disability: IN global partner

UN Sustainable Development Goals

National Minority Supplier Development Council member

Women in Data gold partner in UK

Business Disability Forum member in UK

UN Women’s Empowerment Principles signatory

Prompt Payment Code signatory

Stonewall Diversity Champion (LGBT) in UK

Disability Confident Committed in UK

Living Wage employer in UK

Slave-Free Alliance member
### Experian commitments

- **Carbon neutral** in our own operations\(^1\) by 2030
- **Science-based target:**
  - Scope 1 and 2 (1.5°C scenario): Reduce absolute scope 1 and 2 GHG emissions by 50% by 2030 (from 2019 base year)
  - Scope 3 (2°C scenario): Reduce absolute scope 3 GHG emissions from purchased goods and services, fuel and energy related activities, and business travel by 15% by 2030 (from 2019 base year)
- **SBT approved by SBTi**
- **Carbon offset** 100% of scope 1 & 2 emissions by 2025
- **We will reduce the footprint** of our buildings and data centres, switch to using more renewable energy, cut the carbon impact of business travel and invest in high-quality carbon offsetting projects to offset any remaining emissions
- Eliminate as much **single-use plastic** in Experian-controlled facilities as possible, in FY22 we'll set a target for the maximum feasible reduction.

### CO₂ emissions

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<tr>
<td><strong>CO₂e in tonnes</strong></td>
<td>-58%</td>
</tr>
<tr>
<td><strong>CO₂e per US$1,000 of revenue</strong></td>
<td>-60%</td>
</tr>
<tr>
<td><strong>Scope 1 and 2 CO₂e emissions</strong></td>
<td>-34%</td>
</tr>
<tr>
<td><strong>% FY21 scope 1 &amp; 2 emissions offset</strong></td>
<td>20%</td>
</tr>
</tbody>
</table>

### Energy

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<table>
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<tr>
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<tr>
<td><strong>Electricity from renewable sources</strong></td>
<td>34%</td>
</tr>
<tr>
<td><strong>Total energy use</strong></td>
<td>-5%</td>
</tr>
<tr>
<td><strong>Total energy use per $1m revenue</strong></td>
<td>-8%</td>
</tr>
<tr>
<td><strong>Total energy use per square foot</strong></td>
<td>-15%</td>
</tr>
<tr>
<td><strong>Office energy use per $1m revenue</strong></td>
<td>-22%</td>
</tr>
<tr>
<td><strong>Data centre energy use per $1m revenue</strong></td>
<td>-4%</td>
</tr>
</tbody>
</table>

### Reporting & Governance

- Report in line with TCFD, public supporter
- Report CO₂ to CDP, rated ‘A’ (Leadership band)
- 4 sites with ISO 14001:2015 certification (in UK & Bulgaria, with principles followed globally at all sites)

### Memberships

- We Mean Business Coalition

### Contributing to SDG 13

- **UN SDG target 13.2** Integrate climate change measures into national policies, strategies and planning

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1. Our own operations include Scopes 1 and 2 in full and the categories of Purchased Goods & Services and Business Travel within Scope 3 (which represents 83% of our baseline emissions in Scope 3).
Full carbon emissions data can be found in section 3. Note this chart now uses market-based Scope 2 data rather than location-based.

www.experianplc.com/responsibility/protecting-the-environment
Reporting aligned with Task Force on Climate-related Financial Disclosures (TCFD) recommendations, structured around 4 areas: Governance, Strategy, Risk management, Metrics and targets.

Governance

Experian has a long-established process for identifying, assessing, responding to and reporting business risks through the Global Risk Management framework that combines a bottom-up approach at a regional and business unit level, and a top-down approach at a global level.

Risks are identified and assessed at project and regional level, overseen by the Strategic Project Committees and Regional Risk Management Committees that report to the Executive Risk Management Committee (ERMC), on a quarterly basis. The Board has oversight of climate related issues along with the Audit Committee, which oversees a response for global risks and opportunities, including climate change.

Our carbon neutral plan, published in June 2020, is an example of our long-term strategy to mitigate the impacts of climate change. Regular updates on our plan are presented to the Group Operating Committee. The Board also receives reports of our corporate responsibility activities and performance from the Chief Executive Officer at every Board meeting. These reports include progress made on strategic drivers to address climate-related issues (for example, our science-based target and TCFD reporting). In 2021, the ERMC endorsed both our science-based target and this TCFD statement, prior to Board approval.

Regionally, our established environmental management system (EMS) demonstrates best practice in minimising the environmental and climate impacts of our business, ensuring we comply with local regulations and continuously improve our performance. Where certified, regular management reviews of the EMS are performed, involving regional leadership, to ensure the objectives of the management system are being met, the system is effective, and risks and opportunities are reviewed. Three of our sites in the UK and our site in Bulgaria are certified to ISO 14001:2015. These locations are externally audited to ensure conformity with this standard, and we align all our operations globally to this standard, which is internationally recognised as best practice.

In FY21, we strategically reviewed existing and future climate change risks and opportunities with a multi-disciplinary group of stakeholders across the business, representing each geographic region we operate in. The output of this was to:

- Identify and assess climate-related risks and opportunities to our business arising from climate change
- Conduct climate scenario analysis to help understand the long-term impacts of climate change on our business model
- Ensure climate-related risks are fully incorporated into our established risk assessment framework
- Identify risk owners to develop the capability in the management team for assessing and managing the identified risks.
Experian recognises the significance of climate change to our stakeholders and we are committed to identifying, addressing and managing risks and opportunities presented by climate change both now and in the future. We have been responding to the CDP climate change questionnaire since 2007, which is aligned with the TCFD recommendations, and most recently achieved an ‘A-’ leadership rating.

Our climate change strategy includes a commitment published in June 2020 to become carbon neutral across our own operations by 2030, an example of the long-term strategic approach we are taking to respond to the physical and transitional risks associated with climate change. Our carbon neutral plan incorporates a science-based target to reduce our global carbon emissions and purchasing certified carbon credits to offset unavoidable, residual emissions across our direct operations (Scope 1 and 2). We are gradually phasing in carbon offsetting between 2021 and 2025.

During the last year we have engaged with our top 20 strategic global suppliers, acknowledging the indirect environmental impact of our business operations. Our supply chain plays an important role in achieving our carbon reduction target for Scope 3 and we are keen to explore opportunities that can help to accelerate our decarbonisation plan. We will expand the scope of the engagement in future years to include a greater number of suppliers and prioritise those with the most material environmental impact.

We have reviewed our climate risks and opportunities that exist across our business lines, and across the regions in which we operate, by engaging with key internal stakeholders.

This process has enabled us to create a comprehensive climate risk and opportunity register identifying a wide range of physical and transitional climate-related risks and opportunities across short (one to two years), medium (two to five years) and long-term (five or more years) timeframes. This climate-specific risk and opportunity register has been developed in accordance with the Global Risk Management framework to ensure this was performed as a fully integrated process.

The risks included in the matrix have been identified as part of the recent strategic review, and have been classified based on their inherent risk (before control measures have been considered). The standard process for risk classification is based on residual risk (once control measures have been fully considered and reviewed). This will be a priority for FY22.

In FY22, we will complete our journey to report in full alignment with the TCFD recommendations and will perform climate scenario analysis using high and low carbon scenarios. This analysis will systematically review our assets across the globe against a series of region-specific climate-related hazards (for example, water stress, susceptibility to drought and increased rainfall events) based on specified increases in mean temperature.

This scenario modelling will be performed using recognised climate models such as RCP 2.6 and RCP 8.5 that explore a well below 2°C (low carbon scenario) and 4°C (high carbon scenario) climate change pathways respectively. This will enable us to assess our exposure and vulnerability to climate-related risks, quantify the financial impact of climate-related risks and opportunities, and demonstrate the resilience of our strategy when we consider the future impact of climate change.
Environment – TCFD reporting (part 3)

Strategy continues – risk matrix

- **High**
  - Failure to adapt products and services to changing markets
  - Reputational impact of failing to meet climate change commitments and targets
  - Failure to disclose ESG performance to investors and customers
  - Chronic impact of climate change leading to climate migrants’ loss of credit history and constraints to data transfer
  - Increased energy demand for operating data centres, providing cooling as the global mean temperature increases
  - Disruption to power supply in data centres
  - Intermittency of grid supplied power and rising operating costs
  - Attracting, engaging and retaining employee talent through responsible business strategy including climate change
  - Interruption to Experian supply chain as a result of extreme weather
  - Third-party services being disrupted by extreme weather and associated grid power disruption
  - Increased operational cost from direct impact of climate change policy/ regulation
  - Increased operational cost from indirect impact (supply chain) of climate change policy/ regulation
  - Lack of access to sustainability-linked finance (green investment bonds, sustainability-linked bonds)
  - Unstable carbon market for purchasing carbon credits
  - Extreme weather impacting customers in operating markets

- **Moderate**
  - Failure to incorporate climate risk on investment decisions exposing Experian to financial risk (e.g. pension investment)
  - Failure to comply with climate change policy/ regulation
  - Interconnectedness of Experian’s data centres

- **Minor**
  - Interconnectedness of Experian’s data centres
  - Lack of access to sustainability-linked finance (green investment bonds, sustainability-linked bonds)
  - Unstable carbon market for purchasing carbon credits
  - Extreme weather impacting customers in operating markets
Climate-related risks are identified using the established Global Risk Management framework as detailed in the Annual Report. This framework combines a bottom-up approach of engaging with local subject matter experts (First and Second Lines of Defence), who have in-depth knowledge of business activity, with a top-down approach (Third Line of Defence) that conducts a strategic review of the risks.

The following process ensures risks are appropriately identified, addressed and managed:

**Risk management**

This process is completed at least twice a year to ensure that it remains appropriate and that any new activities or changes to variables have been captured. Key risks that are identified as a result of this process are maintained in the Global Risk Inventory, reviewed by the ERMC, approved by the Audit Committee and presented to the Board. At present, climate change is classified as an emerging risk.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Step 2</th>
<th>Step 3</th>
<th>Step 4</th>
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</thead>
<tbody>
<tr>
<td><strong>Risk identification</strong></td>
<td><strong>Risk assessment</strong></td>
<td><strong>Risk response</strong></td>
<td><strong>Risk reporting &amp; monitoring</strong></td>
</tr>
<tr>
<td>✖ Consider key business objectives</td>
<td>✖ Assess controls</td>
<td>✖ Accept or remediate current risk and control environment</td>
<td>✖ Business unit and regional level</td>
</tr>
<tr>
<td>✖ Identify principal risks</td>
<td>✖ Estimate likelihood, impact and velocity</td>
<td>✖ Determine corrective action if needed</td>
<td>✖ RRMCs and ERMC</td>
</tr>
<tr>
<td>✖ Identify key controls</td>
<td>✖ Consider legal, reputation and conduct exposure</td>
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<td>✖ Audit Committee</td>
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</table>
We measure, externally assure and publicly report Experian’s carbon footprint (see data tables). In order to accurately reflect our renewable electricity consumption, we are shifting our emissions metrics from using location-based Scope 2 emissions to market-based Scope 2 emissions. Our emissions in FY21 dropped by 58% compared with the previous year. This reduction was due to a combination of factors, including the intermittent closure of our offices as a result of local COVID-19 restrictions, increased use of renewable energy contracts and a reduction in business travel.

Our total carbon footprint this year was 16.8 thousand tonnes of CO2e, down from 40.3 thousand tonnes the previous year. The carbon intensity of our business decreased by 60% to 3.1 tonnes per US$1m of revenue. We continue to invest in energy efficiency technologies in assets around the globe and are progressively sourcing more renewable electricity. In FY21, 34% of our electricity consumption was from renewable sources.

This year, we set our Science Based Target:

**Scope 1 and 2 (1.5 degree scenario):** To reduce absolute scope 1 and 2 emissions by 50% by 2030 (from 2019)

**Scope 3 (2 degree scenario):** To reduce Scope 3 emissions from purchased goods and services, business travel and Well-To-Tank by 15% by 2030 (from 2019)

To enable the delivery of our Scope 1 and 2 target and carbon neutral plan we have worked with colleagues across the globe to identify carbon reduction, energy efficiency and renewable energy opportunities. To date, over 40 projects have been identified and in FY22 we will implement these projects to drive progress towards our 2030 commitment.

To achieve our scope 3 target, we will engage with our suppliers to minimise the indirect environmental and climate impact of the products and services we procure. We have already engaged our top 20 suppliers to understand their climate strategies including commitments to science-based targets and net zero strategies. This engagement will lead to the identification for collaborative opportunities to reduce the carbon intensity of the products and services that we purchase and also discuss strategic opportunities such as the use of renewable electricity, adoption of electric vehicles, end-of-life takeback schemes, eliminating the use of single-use plastics and minimising packaging. We will continue to monitor the levels of business travel in FY22 as travel corridors reopen however, we do not expect business travel to return to pre-pandemic levels.

1 This year, we have updated the way we calculate our total greenhouse gas emissions by using our Scope 2 market-based rather than the Scope 2 location-based indicator. This enables us to factor in the renewable energy we purchase and helps track our performance against targets and our carbon neutral commitment.

2 Also known as ‘Fuel-and-energy-related activities’, is an average of all the GHG emissions released into the atmosphere from the production, processing and delivery of a fuel or energy.
Board composition

- Board structure (11 directors in total)  
  - Chairman of Board
  - CEO, CFO, COO
  - 7 independent non-executive directors

Indepndent Chair of Board: Yes
Clear division of responsibilities between the Chairman and CEO: Yes
Independent Board members: 73% (2)
Female Board members: 36% (2)
Ethnically diverse Board members: 2
Meets Hampton-Alexander Review recommendation on gender diversity: Yes
Meets Parker Review Committee recommendation on ethnic diversity: Yes
Average Board tenure: 5.75 years
100% independent Audit Committee: Yes
100% independent Remuneration Committee: Yes
100% independent Nominations Committee: Yes
Conflict of interest policy: Yes

Board performance

Independent external evaluation of the Board’s performance:
- Functions extremely well, in line with first class governance
- Excellent Board dynamics: inclusivity, supporting, constructively challenging, responsible
- Unified and aligned, Experian agenda the priority

General

Voting rights for shareholders: Equal
Mandatory annual training for all employees:
- Code of Conduct
- Security and Data
- Anti-Corruption

Balanced Board:
- A. Chairman 1
- B. Executive 3
- C. Independent non-executive 7

Director tenure:
- A. <1 year 2
- B. 1 to <3 years 2
- C. 3 to <6 years 4
- D. 6 to <9 years 2
- E. 9+ years 1

1. FY21 data unless specified
2. As at 1 May 2021, following appointment of Jonathan Howell
3. Includes Chairman (independent on appointment)
4. Meeting Parker Review definition
5. External Board evaluation occurs every 3 years, most recent was FY20
Executive remuneration linked to Group performance

Long term focus - % of package linked to delivering long term strategic objectives.


Shareholder alignment: co-investment feature of CIP further aligns with shareholder interests.

Talent: the leverage of the combined incentive plans is key to our ability to compete for top talent in a competitive external market dominated by some of the world’s largest technology companies.

Examples of non-financial metrics taken into consideration in executive performance review for bonus and LTIPs:

- Employee engagement
- Diversity and inclusion
- Risk including ESG risk

Annual Bonus
Revenue growth is a key metric for us and will provide a quality of earnings balance to the important profit focus of Benchmark EBIT.

Co-Investment Plans
The CIP is designed to incentivise cash discipline while the PSP is designed to incentivise shareholder returns.

Performance Share Plan
However, growth is the single most important aspect of our business strategy and therefore adjusted Benchmark EPS runs across both plans.
Governance – Chair and executive directors

Mike Rogers (56) Chairman, and Chairman of the Nomination and Corporate Governance Committee.

Appointed to the Board July 2017, and as Chairman July 2019.
Other current roles: NED of NatWest Group plc and non-executive Chairman of Aegon UK.

Skills and contribution: >30 yrs of banking & financial services experience, reputation for strategic insight and focused execution. His current and previous board-level experience, both executive and non-executive, is of huge value to the Experian Board.

Experience: Group CEO LV= Group from 2006-2016, during which time he grew the organisation into a significant player in the life and general insurance market. Before that, at Barclays plc for >20 years, holding a number of senior roles, most recently as MD, UK Retail Banking. Previously a NED of the Association of British Insurers.

Brian Cassin (53) Chief Executive Officer.

Appointed to the Board as CFO April 2012, and as CEO July 2014.
Other current roles: NED of J Sainsbury plc and sits on its Audit and Nomination Committees.

Skills and contribution: Brings strong leadership, a clear view of strategic objectives and decisive management skills to this role. He has strong financial and commercial acumen and a broad range of operational competencies. His non-executive role augments his strong board-level experience.

Experience: Previously CFO of Experian and, before that, Managing Director at Greenhill & Co. He has also held various senior roles at Baring Brothers International and the London Stock Exchange.

Lloyd Pitchford (49) Chief Financial Officer.

Appointed to the Board October 2014.
Other current roles: NED (and chairs the Audit Committee) of Bunzì plc.

Skills and contribution: Qualified accountant. Holds an MBA and has deep financial and strategic experience, built up through a career working in complex, growth-oriented, global organisations, across a range of industries and responsibilities. He brings additional perspectives to Experian from his NED role with Bunzì plc.

Experience: Before joining Experian, Lloyd held a wide portfolio of finance and operational responsibilities: as CFO of Intertek Group plc; in senior finance positions (including Group Financial Controller) at BG Group plc; and in financial and commercial roles at Mobil Oil.

Kerry Williams (59) Chief Operating Officer.

Appointed to the Board July 2014.
Other current roles: Board member of Pacific Mutual Holding Company, and the US Institute for Intergovernmental Research.

Skills and contribution: Holds an MBA and has built up a significant and deep knowledge of Experian's global business and operations, through the leadership roles he has held. Brings to Experian and the Board a wide range of skills from his background in the financial services industry and his non-executive roles.

Experience: Prior Experian roles include Group Deputy COO, President of Credit Services, President of Experian Latin America, and Group President of Credit Services and Decision Analytics, Experian North America. Previously, President at ERisk Holdings Incorporated, Senior VP/GM at Bank of America and held senior management positions at Wells Fargo Bank.
Identifying and managing risk is key to our business. Doing so helps us deliver long-term shareholder value and protect our business, people, assets, capital and reputation.

Board is responsible for maintaining and reviewing effectiveness of risk management from a strategic, financial, and operational perspective. Designed to identify and manage, rather than eliminate, the risk of failure to achieve business objectives or to successfully deliver our business strategy.

The risk management process is designed to identify, assess, respond to, report on and monitor the risks that threaten our ability to achieve our business strategy and objectives, within our risk appetite.

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**Identifying and managing risk**

- Consider key business objectives
- Identify principal risks
- Identify key controls
- Assess controls
- Estimate likelihood, impact and velocity
- Consider legal, reputation and conduct exposure
- Accept or mitigate current risk and control environment
- Determine corrective action if needed
- Business unit and regional level
- ERMC and ERMC
- Audit Committee

**Governance – Risk Management**

**Executive Summary**

**Improving Financial Health**

**Data**

**Employees**

**Supply Chain**

**Environment**

**Governance**

**Policies & Data tables**

**Appendix**

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**Our risk management governance structure**

- **Board**
  - Sets our overarching risk appetite and ensures that we manage risks appropriately across the Group.
  - The Board delegates oversight of risk management activities to the Audit Committee.

- **Audit Committee**
  - Regularly monitors the principal risks and uncertainties identified by our risk assessment processes, with the strategies we have developed and the actions we have taken to mitigate them. Management also continually reviews the effectiveness of our risk management system and internal control systems, which support our risk identification, assessment and reporting.

- **Executive Risk Management Committee (ERMC)**
  - Comprises senior Group executives, including the executive directors and the Company Secretary. It oversees how we manage global risks.

**Security and Continuity Steering Committee (SCSC)**

- Is a sub-committee of the ERMC. Its primary responsibility is to oversee management of global information security, physical security, and business continuity risks.

**Assurance Steering Committee (ASC)**

- Is a sub-committee of the ERMC and oversees the development and implementation of the Group’s assurance framework.

**Tax and Treasury Committee**

- Oversees management of financial risks, including tax, credit, liquidity, funding, market and currency risks.

**Global and Regional Strategic Project Committees**

- Ensure that we appropriately resource our strategic projects, and that they are risk-assessed, and commercially and technically appraised. The committees’ conclusions are then considered by the Board for relevant Group, Principal Operating Subsidiary, or Group approval.

**Regional Risk Management Committees (RRMC)**

- Oversee management of regional risks and feed up to the ERMC.

**Group Operating Committee (OpCo)**

- The Group Operating Committee comprises our most senior executives. Its remit includes identifying, debating and achieving consensus on issues involving strategy, risk, growth, people and culture, and operational efficiency. Its meetings generally focus on the key issues facing the Group.

**Executive management**

- Our executive management takes day-to-day responsibility for implementing the Board’s policies on risk management and internal control. It designates who is responsible and accountable through the design and implementation of all necessary internal control systems, including policies, standards and guidance.
Setting our Corporate Responsibility Strategy:

- The biggest impact we can make in society comes from the heart of our business: our technology, data, insight and people. Through them, we help to create successful businesses, empower consumers, improve public services and – by working with the right partners – enable communities to develop their social and economic potential. We believe that the well-being of society and the prosperity of our business are impossible to separate.

- Our purpose is to help millions of people gain access to essential, everyday services by helping them make the most of their data. It sets the direction and ambition for our CR programme.

- Our global CR strategy sets the framework for our CR activities across the business. The issues were determined through a materiality exercise. They are the areas we believe we can make the greatest impact and where we are best positioned to help, mainly focusing on financial education, identity and access to credit, and tackling debt.

How we work:

- Our CR strategy ensures we are focused in the areas where we can create long-term shared value for all our stakeholders. Our SVP, Global Corporate Responsibility & Shared Marketing, oversees our approach to corporate responsibility and reports to the Group Company Secretary. We have a corporate team who manage a global community investment fund and social innovation investments. The team works closely with our CR co-ordinators and management champions around the world.

- At every meeting of the Experian plc Board, our Chief Executive Officer reports on progress against our CR strategy. The SVP, Global Corporate Responsibility & Shared Marketing reports in person to the Board at least once a year.
• We publish updates in our Sustainable Business Report, Annual Report and from 2021, our Diversity, Equity and Inclusion Report
• We publish detailed performance data
• We use the CDP framework for reporting carbon emissions
• We use the SASB reporting framework
• We support the recommendations of the Task Force on Climate-Related Financial Disclosure (TCFD) and have aligned our reporting with them
• We have identified three of the UN Sustainable Development Goals (SDGs) where we can make a meaningful contribution: Target 1.4, Target 8.10 and Target 9.3. We support these through our products and programmes that help improve financial health.
• We use the LBG (London Benchmarking Group) model for measuring our corporate community investment
• We are part of the FTSE4Good Index which recognises companies for their strong Environment, Social and Governance practices
Section 3: Policies and Data tables
# Key policies and statements

<table>
<thead>
<tr>
<th>Policy</th>
<th>URL</th>
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<tbody>
<tr>
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<td><a href="http://www.experian.com/privacy/information_values">www.experian.com/privacy/information_values</a></td>
</tr>
<tr>
<td>Environmental Policy</td>
<td><a href="http://www.experianplc.com/media/4311/environmental-policy-2021-approved.pdf">www.experianplc.com/media/4311/environmental-policy-2021-approved.pdf</a></td>
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</tbody>
</table>
2017: [www.experian.co.uk/assets/about-us/reports/experian-gpg-report.pdf](http://www.experian.co.uk/assets/about-us/reports/experian-gpg-report.pdf) |
| UK Living Wage                              | [www.livingwage.org.uk](http://www.livingwage.org.uk) |

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67 © Experian Public

Board and executive committee (and direct reports) composition

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</thead>
<tbody>
<tr>
<td>Total number of Board members</td>
<td>number</td>
<td>11</td>
<td>9</td>
<td>11</td>
<td>12</td>
<td>10</td>
<td>10</td>
<td>12</td>
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<tr>
<td>Number of independent Board members</td>
<td>number</td>
<td>8</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>6</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>% independent non executive directors</td>
<td>%</td>
<td>73%</td>
<td>67%</td>
<td>64%</td>
<td>67%</td>
<td>60%</td>
<td>60%</td>
<td>67%</td>
</tr>
<tr>
<td>Number of women</td>
<td>number</td>
<td>4</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>% women on Board</td>
<td>%</td>
<td>36%</td>
<td>33%</td>
<td>27%</td>
<td>25%</td>
<td>20%</td>
<td>30%</td>
<td>33%</td>
</tr>
<tr>
<td>Number of ethnically diverse directors on Board</td>
<td>number</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>1</td>
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</table>

Figures are as per those in the annual reports, as at May each year.

1. Includes Board Chairman Mike Rogers (independent on appointment on 24 July 2019) from FY20 onwards. The previous Board Chairman has not been classified as independent in this data.

<table>
<thead>
<tr>
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<th></th>
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</thead>
<tbody>
<tr>
<td>White - North American</td>
<td>number</td>
<td>3</td>
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<td>4</td>
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<td>4</td>
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<td>6</td>
</tr>
<tr>
<td>White - European</td>
<td>number</td>
<td>6</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>5</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Non-white ethnic group - Arabic</td>
<td>number</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Non-white ethnic group - South American</td>
<td>number</td>
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<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
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</tr>
<tr>
<td>Total number of ethnically diverse directors on Board</td>
<td>number</td>
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<td>2</td>
<td>2</td>
<td>1</td>
<td>1</td>
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</tbody>
</table>

Figures are as per those in the annual reports, as at May each year.

Executive committee and direct reports gender diversity

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<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>% Executive committee and their direct reports</td>
<td>%</td>
<td>26%</td>
<td>24%</td>
<td>24%</td>
<td>25%</td>
<td>29%</td>
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Direct reports excludes administrative and support functions. 2021 figure as at May 2021. Prior year figures are those submitted for Hampton Alexander Review during the financial year.
## Employees – Gender diversity

### Gender diversity by level

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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior leaders</td>
<td>% women</td>
<td>32%</td>
<td>30%</td>
<td>31%</td>
<td>32%</td>
<td>30%</td>
<td>29%</td>
<td>28%</td>
</tr>
<tr>
<td>Total population of senior leadership team</td>
<td>number</td>
<td>869</td>
<td>806</td>
<td>762</td>
<td>718</td>
<td>710</td>
<td>681</td>
<td>680</td>
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<tr>
<td>Mid-tier leaders</td>
<td>% women</td>
<td>35%</td>
<td>35%</td>
<td>35%</td>
<td>35%</td>
<td>35%</td>
<td>35%</td>
<td>35%</td>
</tr>
<tr>
<td>Total workforce</td>
<td>% women</td>
<td>44%</td>
<td>44%</td>
<td>44%</td>
<td>45%</td>
<td>45%</td>
<td>45%</td>
<td>44%</td>
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### Gender diversity by region

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</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td>% women</td>
<td>47</td>
<td>46</td>
<td>46</td>
<td>47</td>
<td>47</td>
<td>49</td>
<td>47</td>
</tr>
<tr>
<td>Latin America</td>
<td>% women</td>
<td>45</td>
<td>47</td>
<td>48</td>
<td>50</td>
<td>50</td>
<td>47</td>
<td>49</td>
</tr>
<tr>
<td>UK&amp;I</td>
<td>% women</td>
<td>36</td>
<td>35</td>
<td>36</td>
<td>37</td>
<td>37</td>
<td>37</td>
<td>38</td>
</tr>
<tr>
<td>EMEA</td>
<td>% women</td>
<td>44</td>
<td>43</td>
<td>45</td>
<td>43</td>
<td>43</td>
<td>44</td>
<td>44</td>
</tr>
<tr>
<td>Asia Pacific</td>
<td>% women</td>
<td>45</td>
<td>45</td>
<td>43</td>
<td>46</td>
<td>46</td>
<td>45</td>
<td>44</td>
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<tr>
<td>Total workforce</td>
<td>% women</td>
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<td>44</td>
<td>44</td>
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## Employees – Age diversity

### Age diversity

<table>
<thead>
<tr>
<th>Age diversity</th>
<th>Unit</th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
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<tbody>
<tr>
<td>16-24</td>
<td>%</td>
<td>4.6</td>
<td>5.4</td>
<td>6.1</td>
<td>6.9</td>
<td>7.4</td>
</tr>
<tr>
<td>25-34</td>
<td>%</td>
<td>34.4</td>
<td>36.5</td>
<td>36.2</td>
<td>36.3</td>
<td>37.0</td>
</tr>
<tr>
<td>35-44</td>
<td>%</td>
<td>32.4</td>
<td>31.7</td>
<td>31.4</td>
<td>31.1</td>
<td>30.4</td>
</tr>
<tr>
<td>45-54</td>
<td>%</td>
<td>19.3</td>
<td>18.1</td>
<td>18.1</td>
<td>17.8</td>
<td>27.7</td>
</tr>
<tr>
<td>55-64</td>
<td>%</td>
<td>8.4</td>
<td>7.4</td>
<td>7.3</td>
<td>7.0</td>
<td>6.9</td>
</tr>
<tr>
<td>65+</td>
<td>%</td>
<td>0.9</td>
<td>0.9</td>
<td>0.9</td>
<td>0.9</td>
<td>0.8</td>
</tr>
</tbody>
</table>

### Age diversity by region

<table>
<thead>
<tr>
<th>Age diversity</th>
<th>Unit</th>
<th>Total</th>
<th>North America</th>
<th>Latin America</th>
<th>UK &amp; Ireland</th>
<th>EMEA</th>
<th>Asia Pacific</th>
</tr>
</thead>
<tbody>
<tr>
<td>16-24</td>
<td>%</td>
<td>4.6</td>
<td>4.9</td>
<td>7.0</td>
<td>3.6</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>25-34</td>
<td>%</td>
<td>34.4</td>
<td>27.3</td>
<td>44.6</td>
<td>31.4</td>
<td>39.5</td>
<td>42.7</td>
</tr>
<tr>
<td>35-44</td>
<td>%</td>
<td>32.4</td>
<td>27.9</td>
<td>34.1</td>
<td>33.2</td>
<td>35.2</td>
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<tr>
<td>45-54</td>
<td>%</td>
<td>19.3</td>
<td>23.4</td>
<td>11.4</td>
<td>24.4</td>
<td>17.3</td>
<td>10.2</td>
</tr>
<tr>
<td>55-64</td>
<td>%</td>
<td>8.4</td>
<td>14.4</td>
<td>2.7</td>
<td>7.4</td>
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<tr>
<td>65+</td>
<td>%</td>
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<td>2.06</td>
<td>0.2</td>
<td>0.2</td>
<td>0.3</td>
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</table>
### Employees – Ethnic diversity - USA

#### Racial and Ethnic diversity in USA by year

<table>
<thead>
<tr>
<th>Racial or Ethnic</th>
<th>Unit</th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian</td>
<td>%</td>
<td>18.8</td>
<td>19.3</td>
<td>18.0</td>
<td>16.0</td>
</tr>
<tr>
<td>Black or African American</td>
<td>%</td>
<td>7.9</td>
<td>6.4</td>
<td>6.2</td>
<td>8.3</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>%</td>
<td>8.6</td>
<td>8.9</td>
<td>9.1</td>
<td>9.1</td>
</tr>
<tr>
<td>White</td>
<td>%</td>
<td>60.0</td>
<td>62.2</td>
<td>63.0</td>
<td>63.5</td>
</tr>
<tr>
<td>Other</td>
<td>%</td>
<td>2.1</td>
<td>1.9</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>N/A</td>
<td>%</td>
<td>2.5</td>
<td>1.4</td>
<td>1.8</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Other includes Native American or Alaska Native, Native Hawaiian or Pacific Islander, and 'Two or More Races’ classifications
N/A includes not disclosed/available.

#### Racial and Ethnic diversity in USA by level

<table>
<thead>
<tr>
<th>Racial or Ethnic</th>
<th>Unit</th>
<th>Asian</th>
<th>Black or African American</th>
<th>Hispanic or Latino</th>
<th>White</th>
<th>Other</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior leaders</td>
<td>%</td>
<td>12.8</td>
<td>1.5</td>
<td>4.2</td>
<td>79.7</td>
<td>0.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Mid-tier leaders</td>
<td>%</td>
<td>29.6</td>
<td>3.1</td>
<td>6.4</td>
<td>57.4</td>
<td>1.9</td>
<td>1.6</td>
</tr>
<tr>
<td>Total workforce</td>
<td>%</td>
<td>18.8</td>
<td>7.9</td>
<td>8.8</td>
<td>60.0</td>
<td>2.1</td>
<td>2.5</td>
</tr>
</tbody>
</table>

Other includes Native American or Alaska Native, Native Hawaiian or Pacific Islander, and ‘Two or More Races’ classifications
N/A includes not disclosed/available.
Employees – Ethnic diversity and composition

Employees – Ethnic diversity - UK

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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian or Asian British</td>
<td>%</td>
<td>2.9</td>
<td>-</td>
<td>1.8</td>
<td>1.6</td>
<td>1.8</td>
<td>1.9</td>
<td>2.2</td>
</tr>
<tr>
<td>Black, African, Caribbean or Black British</td>
<td>%</td>
<td>0.8</td>
<td>-</td>
<td>0.4</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Mixed or Multiple ethnic groups</td>
<td>%</td>
<td>0.9</td>
<td>-</td>
<td>0.4</td>
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<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>White</td>
<td>%</td>
<td>20.0</td>
<td>-</td>
<td>24.8</td>
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<td>26.9</td>
<td>27.5</td>
<td>29.9</td>
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<tr>
<td>Other</td>
<td>%</td>
<td>0.2</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not disclosed</td>
<td>%</td>
<td>75.2</td>
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<td>72.7</td>
<td>71.6</td>
<td>70.5</td>
<td>69.9</td>
<td>67.2</td>
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</table>

Employees – Composition

<table>
<thead>
<tr>
<th>Employee composition</th>
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<th>2019</th>
<th>2018</th>
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</thead>
<tbody>
<tr>
<td>Full-time</td>
<td>%</td>
<td>93%</td>
<td>94%</td>
<td>93%</td>
<td>93%</td>
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<tr>
<td>Part-time</td>
<td>%</td>
<td>3%</td>
<td>2%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Temporary employees</td>
<td>%</td>
<td>4%</td>
<td>4%</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td>Contractors</td>
<td>%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>
We report employee engagement as one of our key performance indicators for the business. However as the COVID-19 pandemic emerged, we quickly implemented regular pulse surveys to check on our employees’ health and well-being and be able to respond rapidly to support them. Our annual employee survey was therefore postponed.

### Employee engagement

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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Employee engagement</td>
<td>%</td>
<td>-</td>
<td>76</td>
<td>75</td>
<td>76</td>
<td>-</td>
<td>68</td>
<td>-</td>
</tr>
</tbody>
</table>

We report employee engagement as one of our key performance indicators for the business. However as the COVID-19 pandemic emerged, we quickly implemented regular pulse surveys to check on our employees’ health and well-being and be able to respond rapidly to support them. Our annual employee survey was therefore postponed.

### Employee turnover

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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary employee turnover rate (attrition)</td>
<td>%</td>
<td>10.1%</td>
<td>11.6%</td>
<td>12.3%</td>
<td>11.0%</td>
<td>11.5%</td>
<td>13.0%</td>
<td>14.9%</td>
</tr>
<tr>
<td>Involuntary employee turnover rate</td>
<td>%</td>
<td>6.3%</td>
<td>7.2%</td>
<td>8.5%</td>
<td>10.6%</td>
<td>10.2%</td>
<td>9.8%</td>
<td>11.4%</td>
</tr>
<tr>
<td>Total employee turnover</td>
<td>%</td>
<td>16.5%</td>
<td>18.8%</td>
<td>20.8%</td>
<td>21.6%</td>
<td>21.7%</td>
<td>22.8%</td>
<td>26.3%</td>
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</table>

### Accidents with and without absence and number of lost days

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<td>3</td>
<td>3</td>
<td>3</td>
<td>15</td>
<td></td>
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<tr>
<td>Latin America</td>
<td>Number</td>
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<td>0</td>
<td>3</td>
<td>3</td>
<td>46</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UK&amp;I</td>
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<td>2</td>
<td>0</td>
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<tr>
<td>EMEA</td>
<td>Number</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Asia Pacific</td>
<td>Number</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>106</td>
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<tr>
<td>Total workforce</td>
<td>Number</td>
<td>6</td>
<td>4</td>
<td>10</td>
<td>10</td>
<td>167</td>
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### Lost time injury frequency rate

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</tr>
</thead>
<tbody>
<tr>
<td>Lost time injury frequency rate</td>
<td>Per 1m hrs worked</td>
<td>0.20</td>
<td>0.49</td>
<td>0.34</td>
<td>0.52</td>
<td>0.52</td>
<td>0.80</td>
<td>0.69</td>
</tr>
</tbody>
</table>
### Community investment data

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</thead>
<tbody>
<tr>
<td>Charitable contributions</td>
<td>US$ '000's</td>
<td>10,319</td>
<td>8,424</td>
<td>8,536</td>
<td>7,746</td>
<td>6,959</td>
<td>5,968</td>
<td>6,347</td>
</tr>
<tr>
<td>Voluntary contributions</td>
<td>US$ '000's</td>
<td>1,726</td>
<td>2,724</td>
<td>2,160</td>
<td>1,625</td>
<td>1,435</td>
<td>1,770</td>
<td>1,141</td>
</tr>
<tr>
<td><strong>Total from Experian</strong></td>
<td>US$ '000's</td>
<td>12,045</td>
<td>11,147</td>
<td>10,696</td>
<td>9,371</td>
<td>8,394</td>
<td>7,738</td>
<td>7,488</td>
</tr>
<tr>
<td>% Benchmark PBT</td>
<td>%</td>
<td>0.95</td>
<td>0.89</td>
<td>0.89</td>
<td>0.81*</td>
<td>0.75</td>
<td>0.68</td>
<td>0.61</td>
</tr>
</tbody>
</table>

*The 2018 metrics based on Benchmark PBT have been restated following the adoption of IFRS 15. See note 3 of the Group financial statements (on page 118 of the Annual Report 2019) for further detail.

### Community investment data (full breakdown)

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</thead>
<tbody>
<tr>
<td>Funds from Experian plc</td>
<td>US$ '000's</td>
<td>3,942</td>
<td>3,690</td>
<td>3,391</td>
<td>2,955</td>
<td>3,359</td>
<td>3,272</td>
<td>3,310</td>
</tr>
<tr>
<td>Financial donations and investments from Experian subsidiaries</td>
<td>US$ '000's</td>
<td>3,754</td>
<td>3,077</td>
<td>3,651</td>
<td>2,781</td>
<td>2,237</td>
<td>1,594</td>
<td>1,565</td>
</tr>
<tr>
<td>Employee time volunteered</td>
<td>US$ '000's</td>
<td>725</td>
<td>1,943</td>
<td>1,528</td>
<td>1,524</td>
<td>1,243</td>
<td>1,296</td>
<td>1,173</td>
</tr>
<tr>
<td>Gifts in kind</td>
<td>US$ '000's</td>
<td>1,947</td>
<td>737</td>
<td>712</td>
<td>711</td>
<td>648</td>
<td>620</td>
<td>503</td>
</tr>
<tr>
<td>Management costs</td>
<td>US$ '000's</td>
<td>1,677</td>
<td>1,700</td>
<td>1,414</td>
<td>1,401</td>
<td>907</td>
<td>957</td>
<td>937</td>
</tr>
<tr>
<td><strong>Total from Experian</strong></td>
<td>US$ '000's</td>
<td>12,045</td>
<td>11,147</td>
<td>10,696</td>
<td>9,371</td>
<td>8,394</td>
<td>7,738</td>
<td>7,488</td>
</tr>
</tbody>
</table>
### Consumer profiles

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Number of people with profiles in Experian’s consumer bureaus</td>
<td>billions of people</td>
<td>1.28</td>
<td>1.20</td>
<td>1.00</td>
<td>0.95</td>
<td>0.93</td>
<td>0.86</td>
<td>0.82</td>
</tr>
</tbody>
</table>

### Free access to credit scores

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<thead>
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</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td>Millions of people</td>
<td>41</td>
<td>29.5</td>
<td>19</td>
<td>14</td>
<td>9</td>
<td>4</td>
<td>-</td>
</tr>
<tr>
<td>Latin America</td>
<td>Millions of people</td>
<td>59</td>
<td>45</td>
<td>32</td>
<td>22</td>
<td>11</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>UK &amp; Ireland</td>
<td>Millions of people</td>
<td>9.5</td>
<td>7.5</td>
<td>5.6</td>
<td>4</td>
<td>2</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total number of people using Experian to access their credit scores for free</td>
<td>Millions of people</td>
<td>110</td>
<td>82</td>
<td>57</td>
<td>40</td>
<td>22</td>
<td>4</td>
<td>-</td>
</tr>
</tbody>
</table>

### Limpa Nome

<table>
<thead>
<tr>
<th></th>
<th>Unit</th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value of debts on Limpa Nome for which consumers took up renegotiated offer</td>
<td>$bn</td>
<td>7.8</td>
<td>2.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Value of payments made to pay off renegotiated debts</td>
<td>$bn</td>
<td>1.1</td>
<td>0.4</td>
<td>0.1</td>
</tr>
<tr>
<td>Value of debt written off for consumers</td>
<td>$bn</td>
<td>6.7</td>
<td>2.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Number of people helped by Limpa Nome</td>
<td>Millions of people</td>
<td>8.3</td>
<td>2.9</td>
<td>0.6</td>
</tr>
</tbody>
</table>

The Limpa Nome portal allows consumers to renegotiate their debts, they then have a choice whether or not to accept the renegotiated lower figure and repayment plan. The data above relates to those offers that have been accepted, which is a subset of the larger number of debts that have been renegotiated on the platform.

### Social Innovation impact

<table>
<thead>
<tr>
<th></th>
<th>Unit</th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue generated through social innovation products</td>
<td>$m</td>
<td>64</td>
<td>22</td>
<td>7</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Total revenue generated through social innovation products since 2013 (cumulative)</td>
<td>$m</td>
<td>103</td>
<td>40</td>
<td>17</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>People reached through social innovation products</td>
<td>Millions of people</td>
<td>28</td>
<td>14</td>
<td>7</td>
<td>9</td>
<td>2</td>
</tr>
<tr>
<td>Total people reached through social innovation products since 2013 (cumulative)</td>
<td>Millions of people</td>
<td>61</td>
<td>35</td>
<td>21</td>
<td>13</td>
<td>4</td>
</tr>
</tbody>
</table>

### United for Financial Health

<table>
<thead>
<tr>
<th></th>
<th>Unit</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>People reached through United for Financial Health programme (cumulative)</td>
<td>Millions of people</td>
<td>35</td>
</tr>
</tbody>
</table>
In order to accurately reflect our renewable electricity consumption, we are shifting our key emissions metrics from using location-based Scope 2 emissions to market-based Scope 2 emissions. Our carbon neutral commitment, our offsetting commitment, and our Science Based Target are based on our market-based emissions.

### Absolute CO₂ emissions

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<tr>
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</thead>
<tbody>
<tr>
<td><strong>Scope 1</strong></td>
<td>000's tonnes CO₂e</td>
<td>2.2</td>
<td>3.0</td>
<td>3.6</td>
<td>3.9</td>
<td>4.4</td>
<td>4.4</td>
<td>4.8</td>
</tr>
<tr>
<td><strong>Scope 2 (market-based)</strong></td>
<td>000's tonnes CO₂e</td>
<td>14.3</td>
<td>22.1</td>
<td>25.6</td>
<td>28.0</td>
<td>34.2</td>
<td>36.6</td>
<td>-</td>
</tr>
<tr>
<td><strong>Scope 1 and 2 (market-based) total</strong></td>
<td>000's tonnes CO₂e</td>
<td>16.5</td>
<td>25.1</td>
<td>29.2</td>
<td>31.9</td>
<td>38.6</td>
<td>41.0</td>
<td>-</td>
</tr>
<tr>
<td><strong>Scope 3 (air travel only)</strong></td>
<td>000's tonnes CO₂e</td>
<td>0.3</td>
<td>15.2</td>
<td>14.3</td>
<td>14.1</td>
<td>12.8</td>
<td>12.1</td>
<td>n/a</td>
</tr>
<tr>
<td><strong>Total emissions - Scope 1, 2 and 3 (market-based)</strong></td>
<td>000's tonnes CO₂e</td>
<td>16.8</td>
<td>40.3</td>
<td>43.5</td>
<td>46.0</td>
<td>51.4</td>
<td>53.1</td>
<td>-</td>
</tr>
</tbody>
</table>

### Annual changes in absolute CO₂ emissions

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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Scope 1 and 2 (market-based) total</strong></td>
<td>%</td>
<td>-34%</td>
<td>-15%</td>
<td>-8%</td>
<td>-20%</td>
<td>-8%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Scope 1, 2 and 3 (market-based) CO₂e emissions</strong></td>
<td>%</td>
<td>-58%</td>
<td>-7%</td>
<td>-5%</td>
<td>-11%</td>
<td>-3%</td>
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### Normalised CO₂ emissions

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</thead>
<tbody>
<tr>
<td><strong>Scope 1 and 2 (market-based) normalised by revenue – per $1m revenue</strong></td>
<td>Tonnes CO₂e</td>
<td>3.1</td>
<td>4.8</td>
<td>6.0</td>
<td>6.8</td>
<td>8.9</td>
<td>9.7</td>
<td></td>
</tr>
<tr>
<td><strong>Scope 1, 2 and 3 emissions (market-based) normalised by revenue – per $1m revenue</strong></td>
<td>Tonnes CO₂e</td>
<td>3.1</td>
<td>7.8</td>
<td>8.9</td>
<td>9.9</td>
<td>11.9</td>
<td>12.5</td>
<td>-</td>
</tr>
<tr>
<td><strong>Scope 1, 2 and 3 emissions (market-based) normalised by headcount – per FTE</strong></td>
<td>Tonnes CO₂e</td>
<td>0.9</td>
<td>2.3</td>
<td>2.5</td>
<td>2.8</td>
<td>3.2</td>
<td>3.5</td>
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</table>

### Annual changes in normalised CO₂ emissions

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</thead>
<tbody>
<tr>
<td><strong>Scope 1, 2 and 3 emissions (market-based) normalised by revenue – per $1m revenue</strong></td>
<td>%</td>
<td>-60%</td>
<td>-12%</td>
<td>-10%</td>
<td>-17%</td>
<td>-5%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Scope 1, 2 and 3 emissions (market-based) normalised by headcount – per FTE</strong></td>
<td>%</td>
<td>-61%</td>
<td>-8%</td>
<td>-11%</td>
<td>-13%</td>
<td>-9%</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

1 Calculated with Scope 2 market-based carbon emissions. We have calculated market-based Scope 2 emissions using electricity supplier emission factors where available. Where supplier factors are not available, we use residual emission factors where available. If residual emission factors are not available, we use location-based emission factors.

2 Scope 3 includes emissions from global air travel. In FY21 air travel emissions have been calculated using Radiative Forcing (RF) emission factors for the first time and we intend to continue to report on this basis in the future. For comparison, the non-RF reported figure would be 0.1. In previous years, we have only tracked and reported Scope 3 emissions related to air travel. In FY21, we engaged external experts to undertake a full assessment of our Scope 3 emissions, using best practice models and a combination of procurement and financial data available for FY19, the last full year before the exceptional circumstances of COVID-19. This initial analysis estimated our baseline Scope 3 emissions in FY19 as 495.3 thousand tonnes.
Carbon emissions – overview – location-based

For completeness and transparency we have also reported our location-based emissions below

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<tr>
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</thead>
<tbody>
<tr>
<td>Scope 1</td>
<td>000's tonnes CO₂e</td>
<td>2.2</td>
<td>3.0</td>
<td>3.6</td>
<td>3.9</td>
<td>4.4</td>
<td>4.4</td>
<td>4.8</td>
</tr>
<tr>
<td>Scope 2 (location-based)</td>
<td>000's tonnes CO₂e</td>
<td>22.2</td>
<td>25.5</td>
<td>29.8</td>
<td>33.0</td>
<td>37.0</td>
<td>38.0</td>
<td>40.9</td>
</tr>
<tr>
<td>Scope 1 and 2 (location-based) total</td>
<td>000's tonnes CO₂e</td>
<td>24.4</td>
<td>28.5</td>
<td>33.4</td>
<td>36.9</td>
<td>41.4</td>
<td>42.4</td>
<td>45.7</td>
</tr>
<tr>
<td>Scope 3 (air travel only)</td>
<td>000's tonnes CO₂e</td>
<td>0.3</td>
<td>15.2</td>
<td>14.3</td>
<td>14.1</td>
<td>12.8</td>
<td>12.1</td>
<td>n/a</td>
</tr>
<tr>
<td>Total emissions - Scope 1, 2 and 3 (location-based)</td>
<td>000's tonnes CO₂e</td>
<td>24.7</td>
<td>43.7</td>
<td>47.7</td>
<td>51.0</td>
<td>54.2</td>
<td>54.5</td>
<td>57.9</td>
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</table>

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</tr>
</thead>
<tbody>
<tr>
<td>Scope 1 and 2 (location-based) normalised by revenue¹ – per $1m revenue</td>
<td>Tonnes CO₂e</td>
<td>4.5</td>
<td>5.5</td>
<td>6.9</td>
<td>8.0¹</td>
<td>8.9</td>
<td>9.3</td>
<td>9.5</td>
</tr>
<tr>
<td>Scope 1, 2 and 3 emissions (location-based) normalised by revenue – per $1m revenue</td>
<td>Tonnes CO₂e</td>
<td>4.6</td>
<td>8.4</td>
<td>9.8</td>
<td>11.0²</td>
<td>11.7</td>
<td>12.0</td>
<td>12.0</td>
</tr>
<tr>
<td>Scope 1, 2 and 3 emissions (location-based) normalised by headcount – per FTE</td>
<td>Tonnes CO₂e</td>
<td>1.4</td>
<td>2.5</td>
<td>2.8</td>
<td>3.1</td>
<td>3.0</td>
<td>3.3</td>
<td>3.5</td>
</tr>
</tbody>
</table>

Location-based carbon emissions. We have calculated location-based Scope 2 emissions using the International Energy Agency (IEA) carbon emission factors for electricity.

¹ The 2018 intensity metric based on revenue has been restated following the adoption of IFRS 15. See note 3 to the Group financial statements on page 118 of the Annual Report 2019 for further detail. Metric reported in our 2018 Annual Report: 7.8 Kilograms of CO₂ per US$1,000.

² The 2018 intensity metric based on revenue has been restated following the adoption of IFRS 15. See note 3 to the Group financial statements on page 118 of the Annual Report 2019 for further detail. Metric reported in our 2018 Annual Report: 10.8 Kilograms of CO₂ per US$1,000.
For completeness and transparency, we have also reported our location-based emissions below:

<table>
<thead>
<tr>
<th>CO₂ emissions breakdown (Location based)</th>
<th>Unit</th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buildings (office buildings + data centres)</td>
<td>000's tonnes CO₂e</td>
<td>23.3</td>
<td>26.5</td>
<td>31.3</td>
<td>34.7</td>
<td>38.9</td>
<td>39.8</td>
</tr>
<tr>
<td>Travel (air travel + owned and leased vehicles)</td>
<td>000's tonnes CO₂e</td>
<td>1.4</td>
<td>17.2</td>
<td>16.4</td>
<td>16.3</td>
<td>15.3</td>
<td>14.7</td>
</tr>
<tr>
<td>Total CO₂ emissions</td>
<td>000's tonnes CO₂e</td>
<td>24.7</td>
<td>43.7</td>
<td>47.7</td>
<td>51.0</td>
<td>54.2</td>
<td>54.5</td>
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</tbody>
</table>
## Energy use

### Total energy use

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</tr>
</thead>
<tbody>
<tr>
<td>Energy consumption</td>
<td>GWh</td>
<td>76</td>
<td>80</td>
<td>95</td>
<td>89</td>
<td>99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Energy consumption normalised by revenue – per $1m revenue</td>
<td>MWh</td>
<td>14.1</td>
<td>15.4</td>
<td>19.5</td>
<td>19.1</td>
<td>22.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Energy consumption normalised by headcount – per FTE</td>
<td>MWh</td>
<td>4.3</td>
<td>4.5</td>
<td>5.5</td>
<td>5.4</td>
<td>6.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Energy consumption normalised by floor area – per square foot</td>
<td>kWh</td>
<td>24.6</td>
<td>29.1</td>
<td>32.7</td>
<td>29.8</td>
<td>34.6</td>
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</tbody>
</table>

### Office building energy use

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<tbody>
<tr>
<td>Energy consumption</td>
<td>GWh</td>
<td>40</td>
<td>44</td>
<td>55</td>
<td>51</td>
<td>63</td>
<td>74</td>
<td>79</td>
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<tr>
<td>Energy consumption normalised by revenue – per $1m revenue</td>
<td>MWh</td>
<td>7</td>
<td>9</td>
<td>11</td>
<td>11¹</td>
<td>21</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td>Energy consumption normalised by headcount – per FTE</td>
<td>MWh</td>
<td>2.2</td>
<td>2.5</td>
<td>3.2</td>
<td>3.1</td>
<td>3.5</td>
<td>3.8</td>
<td>4.0</td>
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Office building energy used is predominantly electricity

### Data centre electricity use

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<tbody>
<tr>
<td>Energy consumption</td>
<td>GWh</td>
<td>36</td>
<td>36</td>
<td>40</td>
<td>38</td>
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<tr>
<td>Energy consumption normalised by revenue – per $1m revenue</td>
<td>MWh</td>
<td>6.7</td>
<td>7.0</td>
<td>8.2</td>
<td>8.2</td>
<td>8.3</td>
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<tr>
<td>Energy consumption normalised by headcount – per FTE</td>
<td>MWh</td>
<td>2.0</td>
<td>2.0</td>
<td>2.3</td>
<td>2.3</td>
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Data centre energy used is 100% electricity

### Renewable energy

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</thead>
<tbody>
<tr>
<td>Proportion of energy from renewable sources</td>
<td>%</td>
<td>34%</td>
<td>29%</td>
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<td></td>
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<tr>
<td>Proportion of energy from renewable or low carbon sources</td>
<td>%</td>
<td>26%</td>
<td>27%</td>
<td>26%</td>
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</tbody>
</table>

¹ The 2018 intensity metric based on revenue has been restated following the adoption of IFRS 15. See note 3 of the Group financial statements (on page 118 of the Annual Report 2019) for further detail.

Experian American Depositary Receipt (ADR) programme

**ADR shareholder enquiries:**

Shareowner Services  
J.P. Morgan Chase Bank, N.A.  
PO Box 64504  
St Paul   MN5164-0504  
United States  

T: +1 651 453 2128  (From the US: 1 800 990 1135)  
E: www.shareowneronline.com/informational/contact-us/  
W: www.adr.com

**Experian ADR shares trade on the OTCQX:**

- Symbol: EXPGY  
- CUSIP: 30215C101  
- Ratio: 1 ADR : 1 ORD  
- Country: United Kingdom  
- Effective Date: October 11, 2006  
- Underlying SEDOL: B19NLV4  
- Underlying ISIN: GB00B19NLV48  
- U.S. ISIN: US30215C1018  
- Depositary: J.P. Morgan Chase Bank (Sponsored)
14 January 2022  Q3 results, FY22
18 May 2022    Full year results, FY22
14 July 2022   Q1 results, FY23

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