



Investor Roadshow Presentation

January – March 2022



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The Experian team



Brian Cassin
Chief Executive Officer



Lloyd Pitchford
Chief Financial Officer



Nadia Ridout-Jamieson
Chief Communications
Officer



Evelyne Bull
VP Director,
Investor Relations

Snapshot of Experian

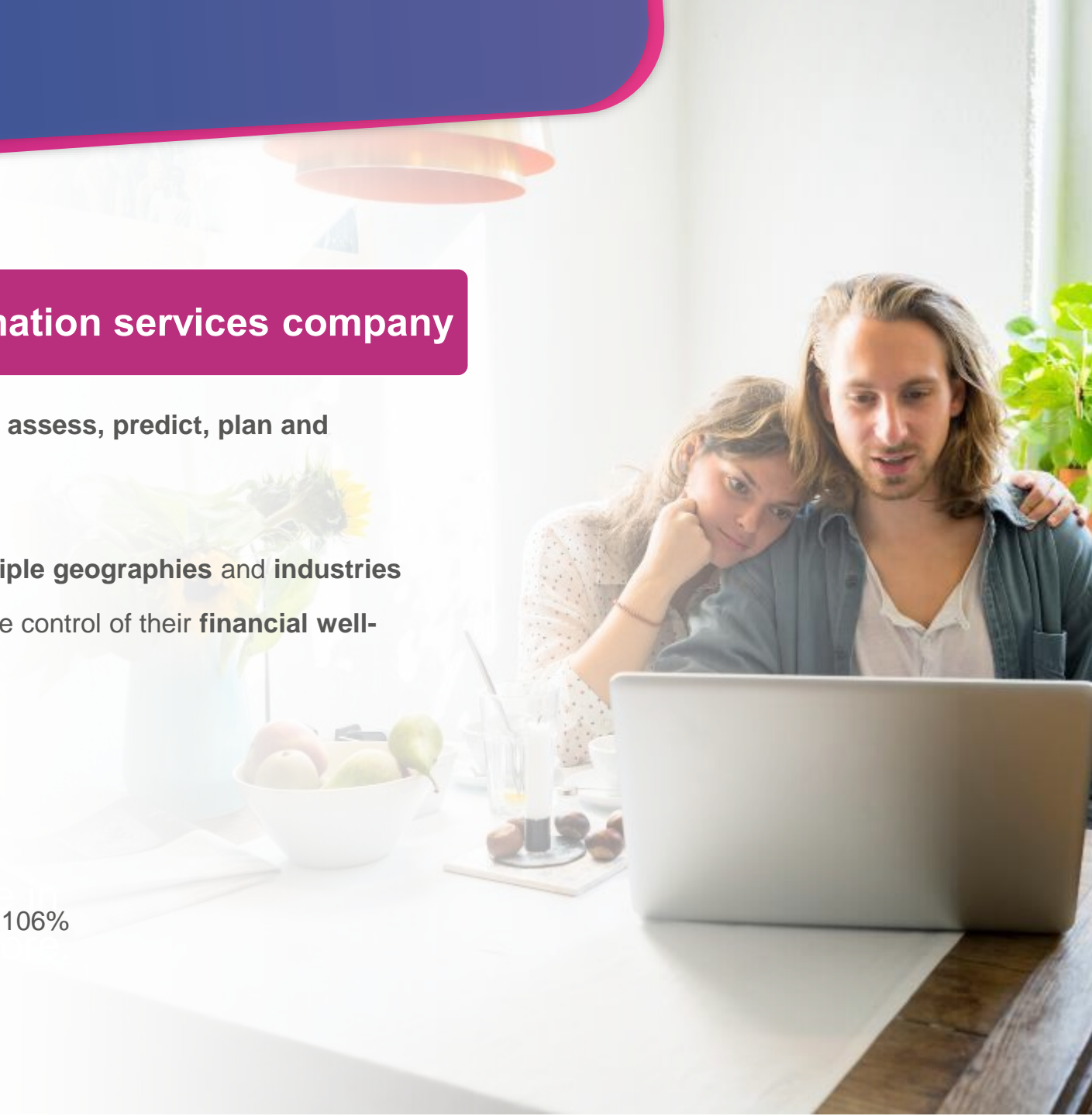
Experian is the world's leading global information services company

We use data and analytics to help people and organisations to assess, predict, plan and protect themselves

- We are custodians of data on over **1.3 billion** people globally
- We have a **diverse and growing range** of **clients** across **multiple geographies** and **industries**
- We constantly **innovate** to help consumers and businesses take control of their **financial well-being** and seize new **opportunities**

We are **large, stable** and **cash-generative**:

- £29.0bn market cap* / FTSE top 25*
- 20,000 employees / 44 countries
- FY21: US\$5.4bn revenue / US\$1.4bn Benchmark EBIT
- Highly cash generative with high cash conversion rate FY21: 106%
- 15% Return on Capital Employed (ROCE)



Our investment proposition

We are a leader in global information services with strong positions in growing markets

- We have a **diversified portfolio** of businesses across different sectors and regions
- Our business model is **scalable**, allowing us to grow revenues quickly at low incremental cost
- We achieve significant **synergies** across our operations by combining data sources, integrating analytics and using technology to offer differentiated propositions

Strong foundations support our growth potential

- We continually invest in **product innovation** and **new sources of data**
- We have **direct relationships** with **128m consumers** and growing strongly
- We have identified **significant addressable market** opportunities, estimated at US\$130bn and growing

We remain financially well positioned

- We are a highly **cash-generative**, low capital intensity business
- We balance **organic and strategic investments** with shareholder returns through dividends and share repurchases

ESG is core to how we run our business

- We transform financial lives by **improving access to credit** and empowering people to understand their finances
- This is enabled by treating **data** with respect, inspiring and supporting our **people**, working with **integrity** and protecting the **environment**

Experian business activities – our services

Business-to-Business (B2B)

Data
US\$2.9bn

- Large databases
- Credit history data on 1.3bn people and 166m businesses
- Automotive information
- 24 consumer credit bureaux
- 14 business credit bureaux
- Credit reports
- Ascend platform

Decisioning
US\$1.2bn

- Advanced software and analytics
- Credit scores
- Decisioning software
- Data quality
- Fraud software
- Analytical tools
- Health
- Expert consulting

Business-to-Consumer (B2C)

Consumer Services
US\$1.3bn

- Direct to consumer credit monitoring
- Credit matching services / lead generation
- Identity theft protection services
- Affinity (white label) credit and identity monitoring services

Revenue for year ended 31 March 2021.

Experian business activities – how we help

Business-to-Business

We help businesses to identify and understand their customers.

We can help them to:

- lend effectively, responsibly and appropriately;
- manage credit risk and minimise the risk of fraud;
- better understand and communicate with customers;
- enhance their customer's experience with them;
- better understand their markets and allocate resources.

They benefit from easier and faster access to more information, more accurate results, and more precise decisions.

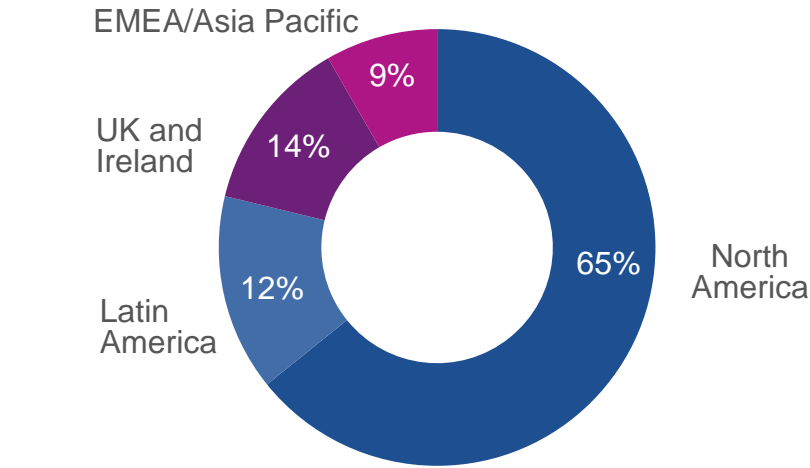
Consumer Services

We help people and families to:

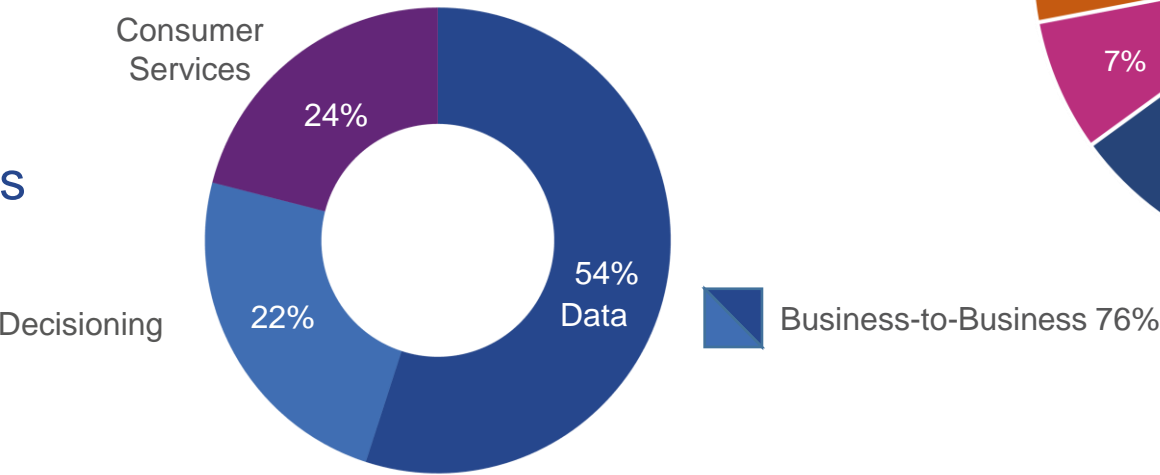
- better access financial services;
- understand and improve their financial position;
- better protect against fraud and identity theft;
- know that their data is correct, and
- learn more about credit.

Global revenue FY21

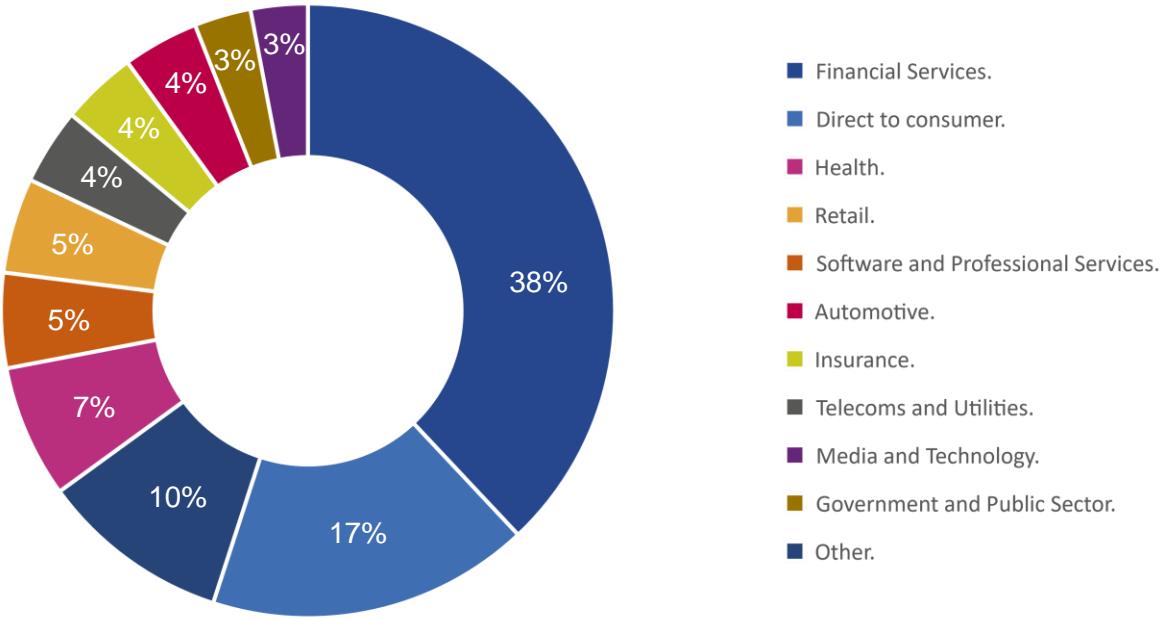
By region



By business activity

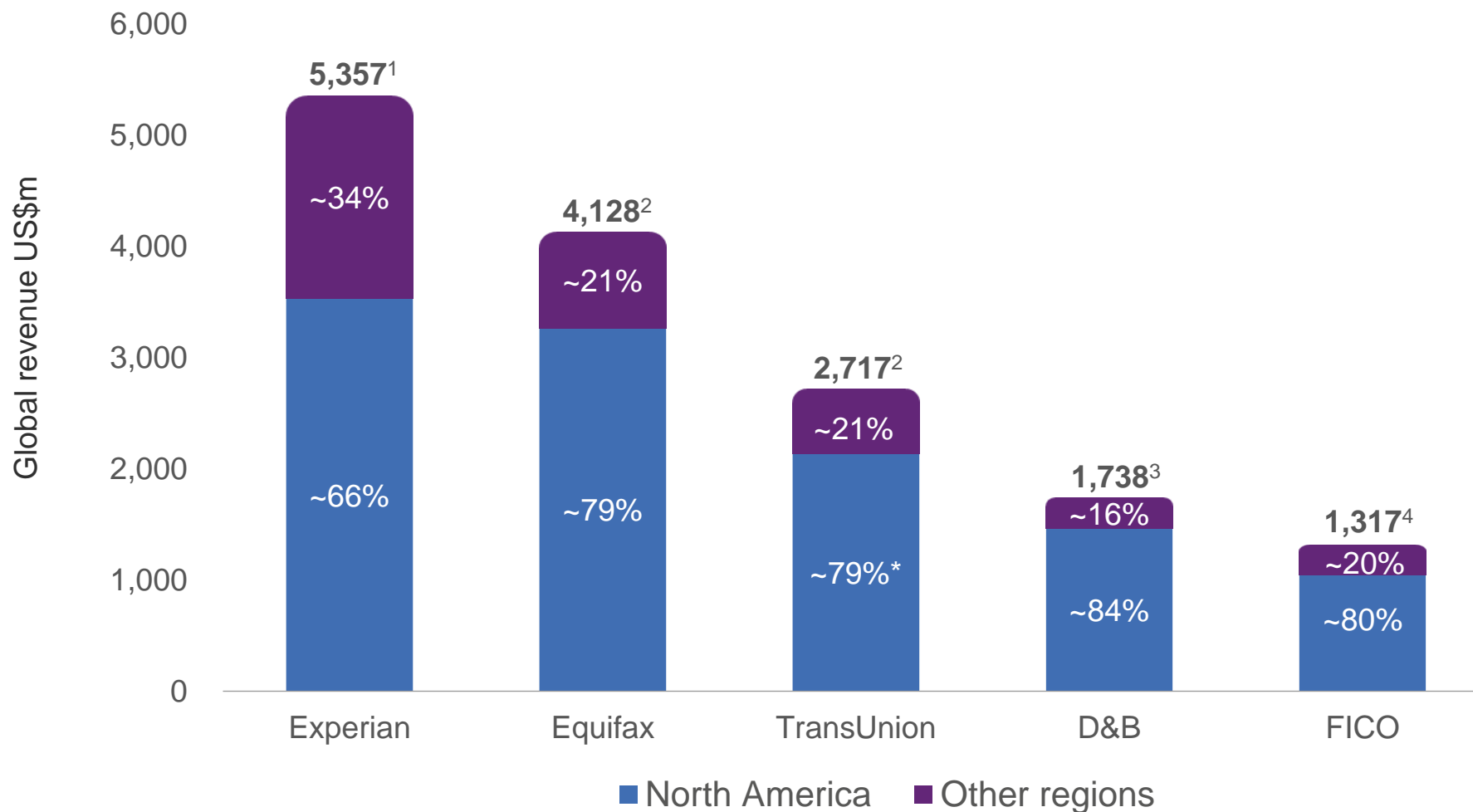


By customer



Diverse portfolio by region, business activity and customer

Market leader with unparalleled global reach and range



1 Year ended 31 March 2021

2 Year ended 31 December 2020

3 Adjusted revenue based on pro forma 12m ended 31/12/2020

4 Year ended 30 September 2021. FICO's North America includes Latin America, which is ~5% of total revenue

*US only.

Source: Annual results & latest SEC filings

Our addressable market opportunities are significant and growing

Growing US\$130bn+ market opportunity

COVID-19 has catalysed existing trends

Our strategic focus areas remain relevant

Big Data & Analytics

US\$50bn+

Identity authentication & Fraud

US\$20bn+

Consumer identity solutions
and marketplaces

US\$16bn

Consumer Information

US\$14bn

Business Information

US\$11bn

Health

US\$10bn

Decisioning

US\$9bn



Digital explosion



Digital journeys
and workflows



Automation and
productivity



Fraud

Make credit and lending simpler,
faster and safer

Empower consumers
to improve their financial lives

Help businesses verify identity
and combat fraud

Help organisations in specialised
verticals harness data and analytics

Enable businesses to find and
connect with audiences

Progressing well on our strategic priorities to deliver our growth ambitions

Progress update

Consumer Information

- Consumer consent and open data
- Ascend global expansion

Global platforms

Ascend Open Data
Experian One PowerCurve

- + Use cases
+ Verticals + Countries

Consumer

Global expansion Big three geographies
New transformational concepts

Verticals

- Focused expansion across:
- Health
 - Automotive
 - Mortgage
 - Verification and Employment Services

Smaller regions

One Experian Innovation	EMEA
Diversification	Asia Pacific
Scale	Spanish Latin America
Operating efficiency	

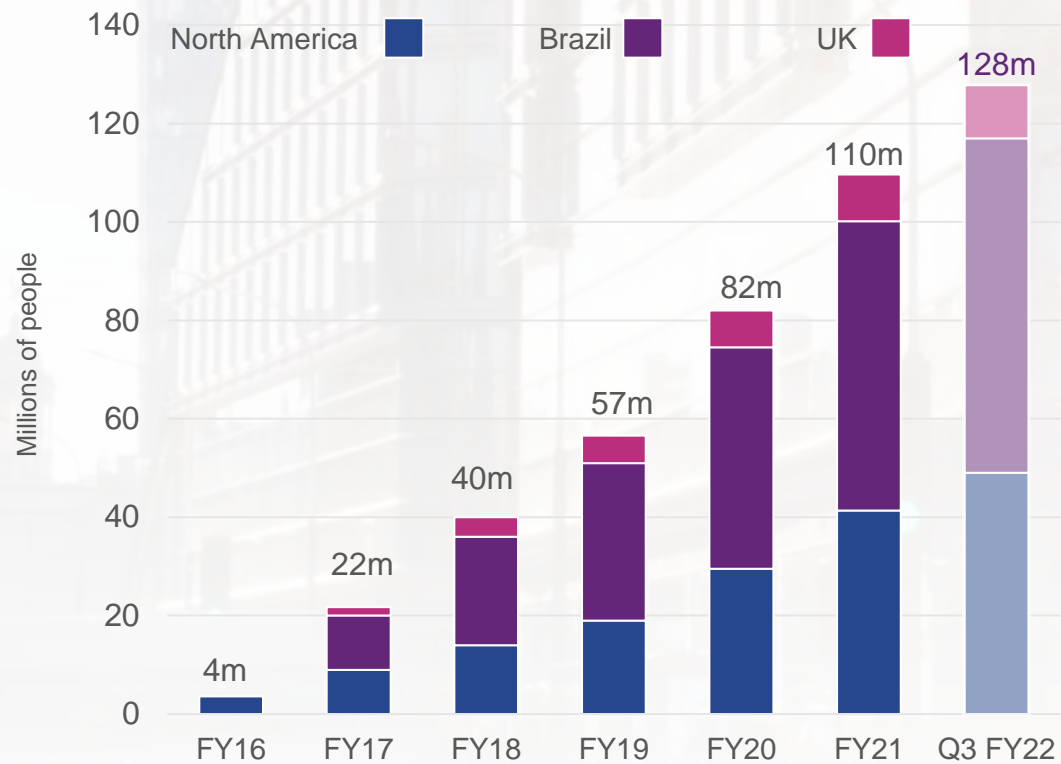
Brazil

- Positive data
- Business diversification into new verticals
- Decisioning, fraud and analytics
- Consumer Services

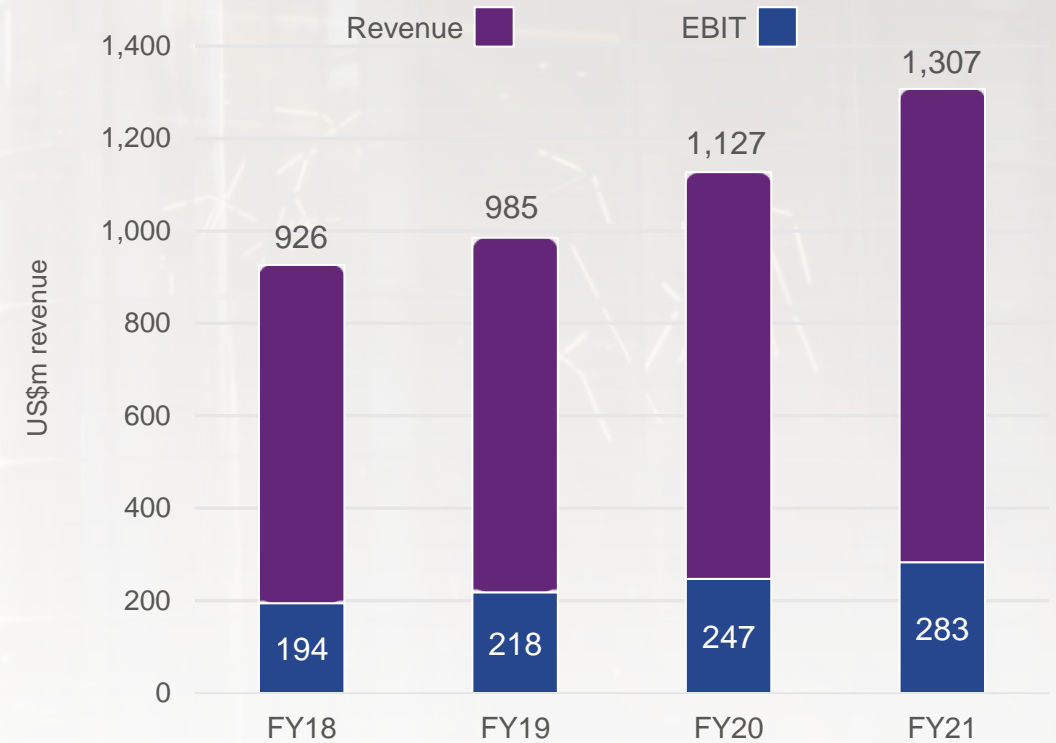
- Experian Boost and Experian Lift lead the way in consumer-permissioned data and we are expanding our data assets
- PowerCurve: 594 installations across 66 countries
- 113 Ascend contracts across 10 countries
- 104 clients for PowerCurve on Experian One
- 144 contracts signed for CrossCore 2.0
- Pipeline grows for integrated global platforms
- Unlocking new Consumer opportunities in North America in insurance and in Brazil in digital wallet and payments
- Experian Verify gaining traction; over 60 contracts signed in North America
- Over 100 new positive data products developed in Brazil

Growing Consumer Services business

Free consumer members



Consumer Revenue & EBIT



ESG – new gender diversity and climate-related targets

Our goals

Social targets:

- Reach 100m people through social innovation products by 2025 (from 2013)
- Reach 100 million people by 2024 through United for Financial Health (from 2020)

Diversity targets:

- Increase the proportion of women in our senior leaders to 40% by 2024
- We continue to meet Hampton-Alexander and Parker Reviews

Environmental targets:

- Carbon neutral in own operations by 2030
- Science-based target: by 2030 cut Scope 1 and 2 emissions by 50% and Scope 3 emissions¹ by 15%
- Carbon offset scope 1 and 2 emissions gradually over the five years to 2025

Our sustainable business strategic priority:
Improving Financial Health for all
through:

Core
products

Social
innovation

Community
investment

Contributing to the UN Sustainable Development Goals:



Enabled by **treating data with respect:**

Security

Privacy

Transparency

Accuracy

Supported by:

Inspiring and
supporting our
people

Working with
integrity

Protecting the
environment



H1 FY22 strategic progress



Delivering strong growth: successfully executing our innovation-led strategy

H1 FY22

Financial highlights

- Total revenue +23% at actual rates, +21% at constant FX and +16% organically²
- EBIT margin +70 basis points up at constant rates
- Benchmark earnings per share +30% at constant rates
- Cash flow conversion of 89%

B2B¹ + 12%²

Drivers of growth:

- Volume recovery
- New data sources
- Adoption of our global platforms
- Brazil expansion
- Vertical expansion

Consumer +27%²

Drivers of growth:

- Free membership growth, up 26m to 122m
- Enhancing our consumer propositions
- Driving a stickier membership base

Portfolio

- Inorganic investment in support of our strategic priorities
- UK and Ireland transformation programme delivering positive results
- Further measures to drive performance improvement in EMEA/Asia Pacific

¹ Business to business

² Organic revenue growth for the six months ended 30 September 2021

Market recovery coupled with favourable secular trends

- All major business units delivered good growth in H1
- Clients expand credit prospecting activity
- Securing new clients and expanding our position with existing clients

Innovation-led growth

- New agreements for Ascend modules and integrating Ascend with our decisioning capabilities
- Strong growth in cloud-enabled software solutions
- Large new contract awards for fraud and identity management solutions

Addressing new client segments

- Established clear lead in Buy Now Pay Later segment
- Records count in Verification Services grows to 34.2m, with new clients signed for Experian Verify, spanning a broad range of industries

Realising new opportunities in key verticals

- Strong new business bookings performance in Health, with an increased demand for new products
- Further broadening our Health product suite to encompass 'digital front door'

North America Consumer Services: innovating at scale to bring financial power to all consumers

H1 FY22

Audience

- Free members rise to 47m



Boooooost

Engagement

Today
25%
Monthly

Future
Daily

Data

- Consumer personalisation platform initiative launched
- Soft launch of Experian Go which uses Experian Boost to help credit invisibles

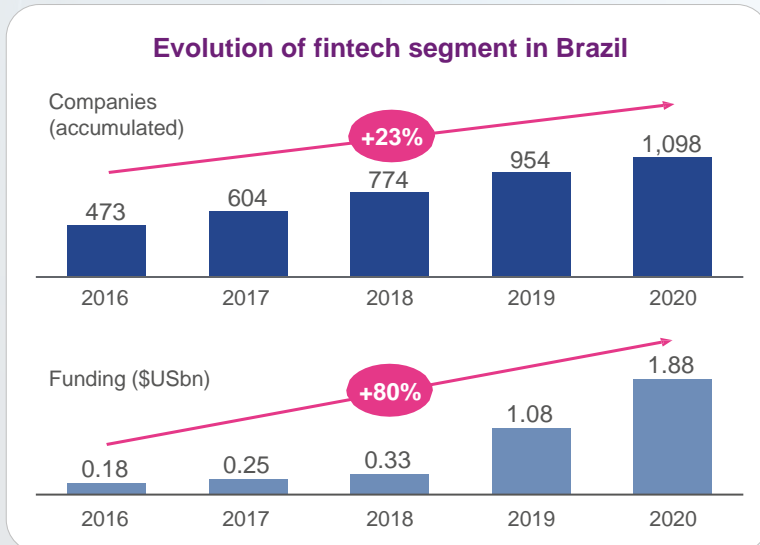
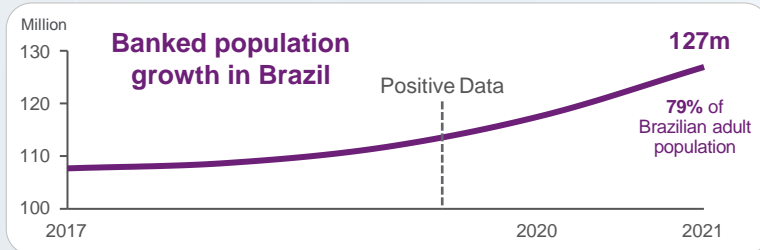
Monetisation

- Revenue growth through premium memberships and marketplace strength
- Product roll-outs through FY22 and beyond
- Gabi will help streamline insurance marketplace experience
- Gabi integrations with more than 40 of the top insurance carriers in the USA

Latin America: positive data, business diversification and consumer expansion underpin growth trajectory; +20%*

H1 FY22

The credit industry in Brazil is revolutionising



We are providing the tools to conduct better credit risk assessment

- Adoption of positive data scores and attributes accelerates; second wave of furnishers to come
- Serasa Score 2.0 leads the market for scoring; rapid adoption of global platforms
- Diversification into fraud and identity management creates new addressable opportunities

Our credit marketplace provides lenders with access to millions of consumers

- Consumer free membership of 65m
- eCred marketplace has become a meaningful revenue contributor
- Adding new premium features like Lock/Unlock to extend eco-system
- PagueVeloz adds a new way for Limpa Nome to facilitate real-time debt payments and instantly 'Boost' scores

UK and Ireland: transformation delivers positive results and much-improved margins; +15%*

H1 FY22

Setting the stage for sustained growth

- Economic recovery and increased lender activity support volumes
- Transformation progressing well
- Data quality and market-leading innovation driving increased win rates and new business signings
- Improved lending environment drives Consumer Services

Experian brand perception (since 2017)



'A brand I trust'
+33% improvement



'Offers something different to other brands'
+55% improvement



'For someone like me'
+45% improvement

EMEA/Asia Pacific – positioning to drive meaningful value for Experian; +6%*

H1 FY22

- Recovery across most markets, with only some countries still affected by COVID-19 restrictions
- Ambition to deliver performance improvement through:
 - enhanced revenue growth
 - simplifying our operating structure
 - efficiency measures





Recent performance

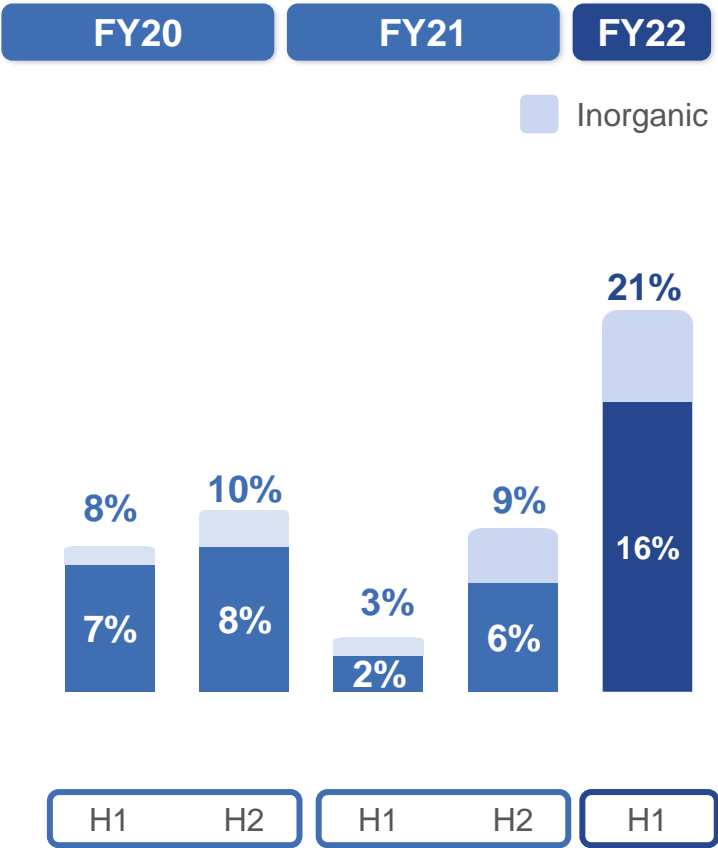
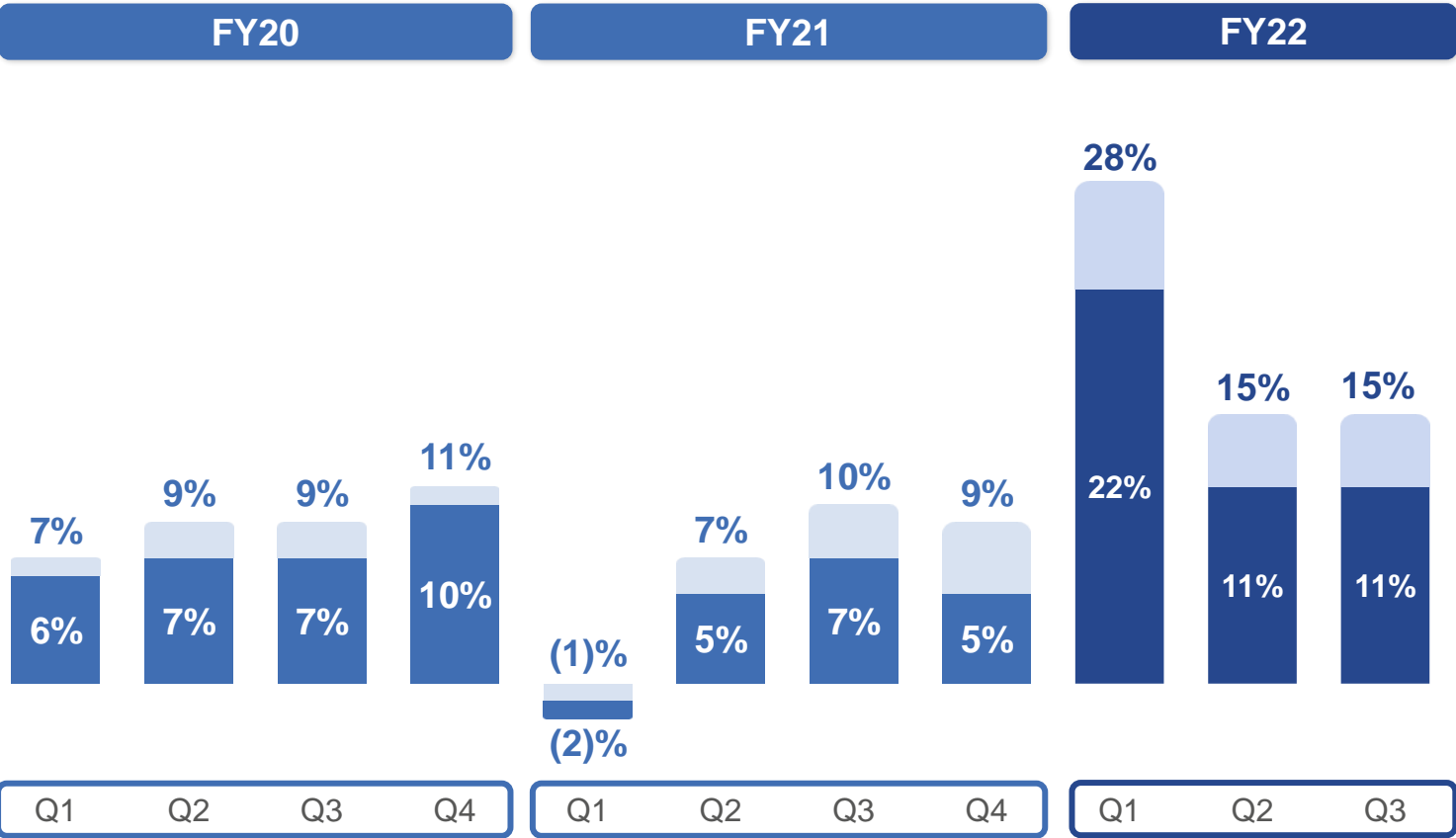


Recent performance highlights

		First-half FY22			Q3 FY22
		Growth		Results	Growth
		Constant FX rates	Actual FX rates		Constant FX rates
					Actual FX rates
Revenue	Total revenue	21%	23%	US\$3,060m	15%
	Organic revenue	16%			11%
EBIT	Benchmark EBIT growth	25%	25%	US\$806m	
	Benchmark EBIT Margin progression	70 bps	20 bps		
EPS	Benchmark earnings per share	30%	29%	USc 61.7	
Operating cash flow	Benchmark operating cash flow conversion		89%	US\$720m	
Dividend	First interim dividend per share		10%	USc 16.0	
Funding and liquidity	Net debt to Benchmark EBITDA			2.1x	

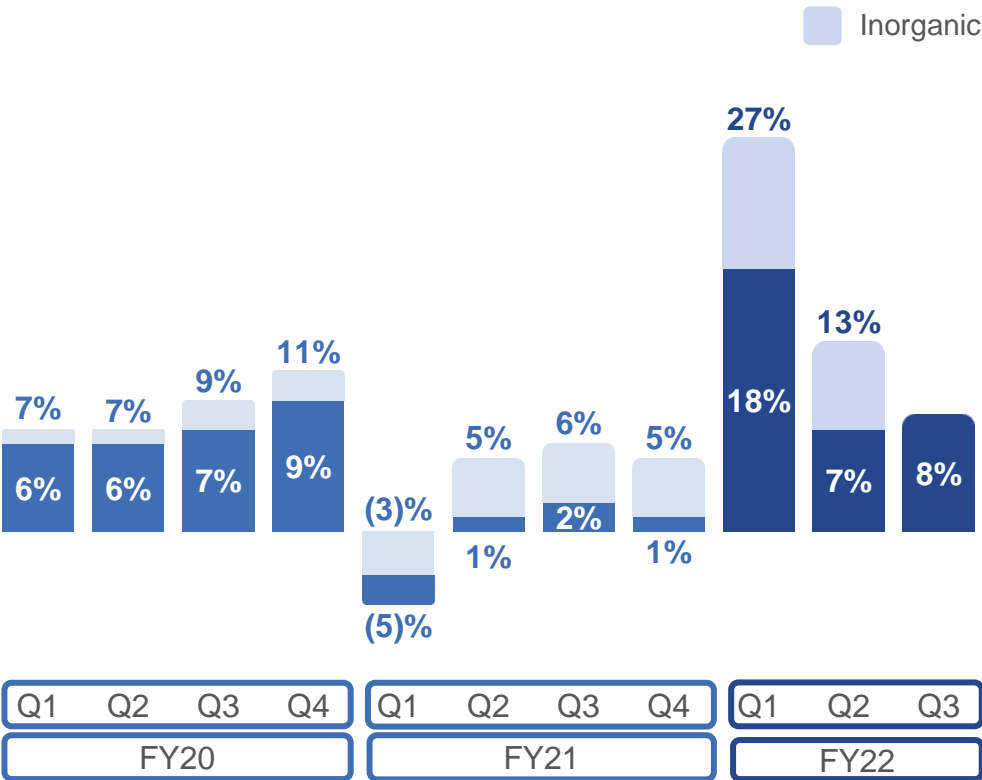
Certain financial data has been rounded within this presentation. As a result of this rounding, the totals of data presented may vary slightly from the arithmetic totals of such data.
 Revenue, Benchmark EBIT growth and Benchmark EBIT margin are on an ongoing activities basis.
 FX = foreign exchange.

Revenue growth trends

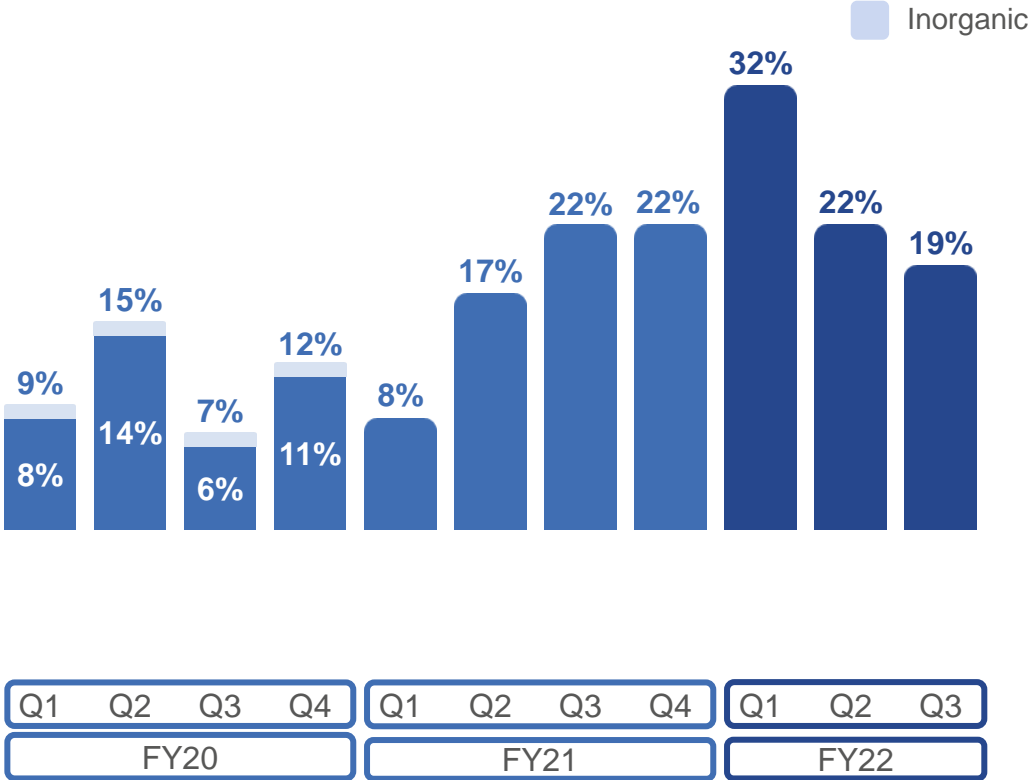


Segmental trends

B2B reflecting strong recovery in our core markets



Strong Consumer Services growth momentum



Quarterly organic growth trends

		% of Group revenue ¹	Q1	Q2	Q3
North America (NA)		67%	22%	11%	13%
Data	CI / BI bureaux	25%	20%	5%	8%
	CI / BI bureaux, excluding Mortgage	21%	26%	13%	15%
	Mortgage	4%	0%	(20)%	(21)%
	Automotive	4%	11%	6%	4%
	Targeting	4%	32%	16%	7%
Decisioning	Health	8%	19%	13%	17%
	DA / Other	5%	14%	7%	13%
Consumer	Consumer Services	21%	28%	21%	19%
Latin America (LA)		12%	25%	16%	11%
Data	CI / BI bureaux	8%	17%	11%	10%
	Other	0%	(6)%	(6)%	14%
Decisioning	DA / Other	2%	34%	28%	9%
Consumer	Consumer Services	2%	107%	41%	19%
Total NA and LA		79%	22%	12%	24%

Quarterly organic growth trends

		% of Group revenue ¹	Q1	Q2	Q3
UK and Ireland		13%	20%	11%	8%
Data	CI / BI bureaux	5%	19%	9%	6%
	Targeting / Auto	1%	21%	1%	4%
Decisioning	DA / Other	4%	8%	6%	7%
Consumer	Consumer Services	3%	37%	23%	13%
EMEA/Asia Pacific		8%	19%	(2)%	0%
EMEA		5%	26%	(6)%	(4)%
Asia Pacific		3%	10%	6%	10%
Total Global		100%	22%	11%	11%

Modelling considerations for FY22

	Prior guidance	Updated guidance
Organic growth	11 – 13%	12 – 13%*
Acquisitions ¹	4% contribution to growth	4% contribution to growth
EBIT margin ¹	Strong margin progression	Strong margin progression
Foreign exchange	Neutral to EBIT; (30)bps to margin	Neutral to EBIT; (30)bps to margin
Net interest	c.US\$115m	c.US\$115m
Benchmark tax rate	c.26%	c.26%
WANOS ²	c.915m	c.915m
Capital Expenditure	c.8% of revenue	c.8% of revenue
OCF ³ conversion	c.100%	c.100%
Share repurchases	US\$150m	US\$150m

Summary

- A good start to the year, positioning Experian for a strong year of growth
- Secular tailwinds and strong execution are opening up new addressable opportunities
- Strong progress across multiple segments including global platforms, Consumer Services, Brazil and new verticals
- Well-positioned to sustain strong growth

Powering opportunities and helping
to create a better tomorrow





Environmental, Social and Governance (ESG)



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 (from 2013)
- Reach 100 million 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 operations¹ by 2030
- By 2030 cut Scope 1 and 2 emissions by 50% and Scope 3 emissions² by 15%
- Carbon offset scope 1 and 2 emissions gradually over the 5 years to 2025

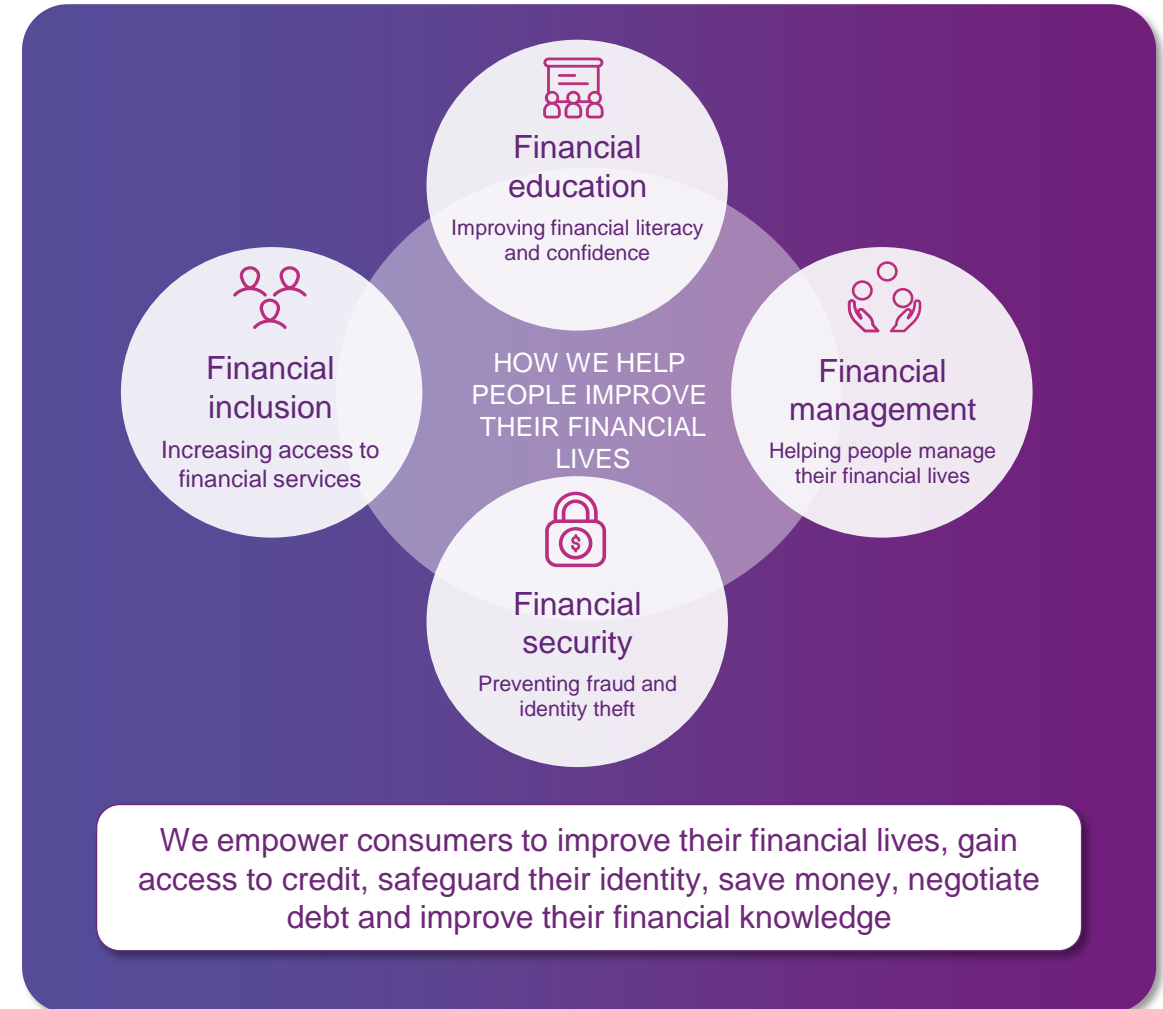
Improving Financial Health – at the heart of our purpose

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



Improving Financial Health – the three key ways we help

1

Core products

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

Experian Boost has helped 4.5m people² in USA instantly improve their credit scores by adding on-time payments of utility bills to their financial profiles

Priority is driving revenue at scale for the business, investments prioritised by returns

2

Social Innovation

This programme provides seed funding to explore innovative new solutions designed to offer societal benefits and new revenue streams.

GeleZAR app in South Africa - people can improve their financial education through fun courses on their mobile & build their credit score even without a bank account

Focus is on number of people reached with financial inclusion products, returns are secondary

3

Community Investment

We deliver financial education programmes and support communities where we operate.

United for Financial Health launched to re-build financial lives post COVID-19, reached 35 million people in FY21, beating 15 million target

Priority is educating people on finances to help drive financial inclusion

- Products
- Most focussed on returns
- Less financially excluded

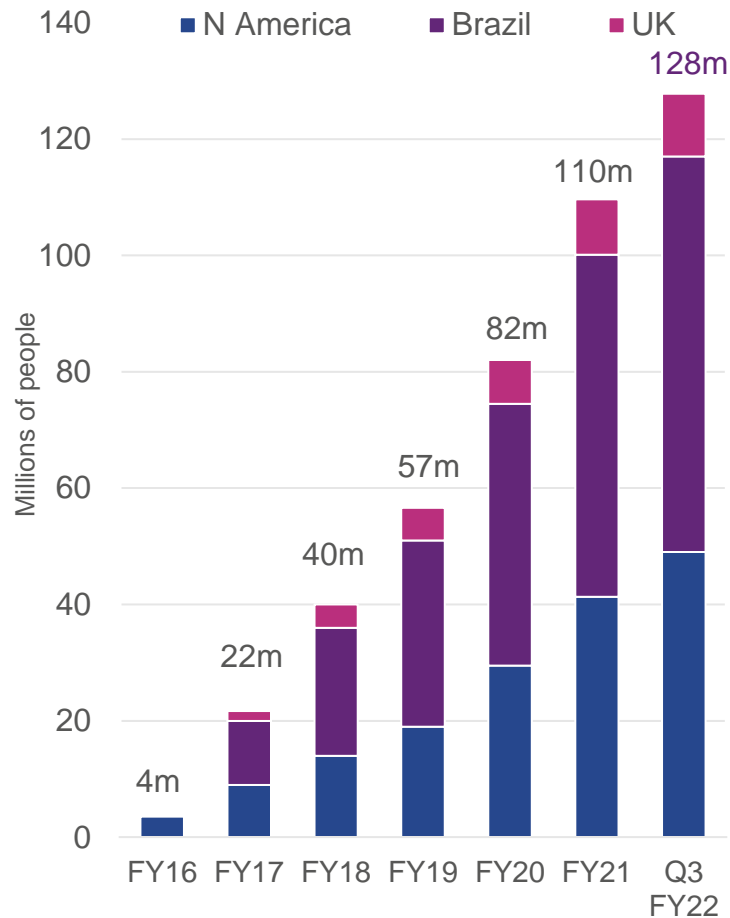
Sliding scale
(generalised characteristics, there are exceptions)

- Education
- Most focussed on helping people
- More financially excluded

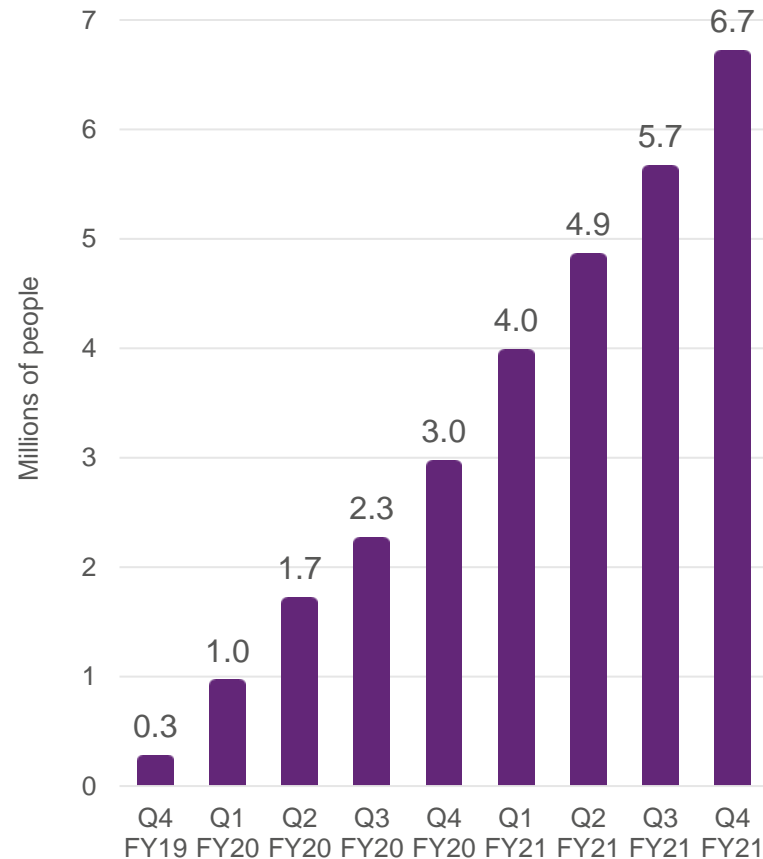
As we help people move up the ladder of financial inclusion, more people become potential consumers of our core products

Improving Financial Health – core product metrics

Free consumer members

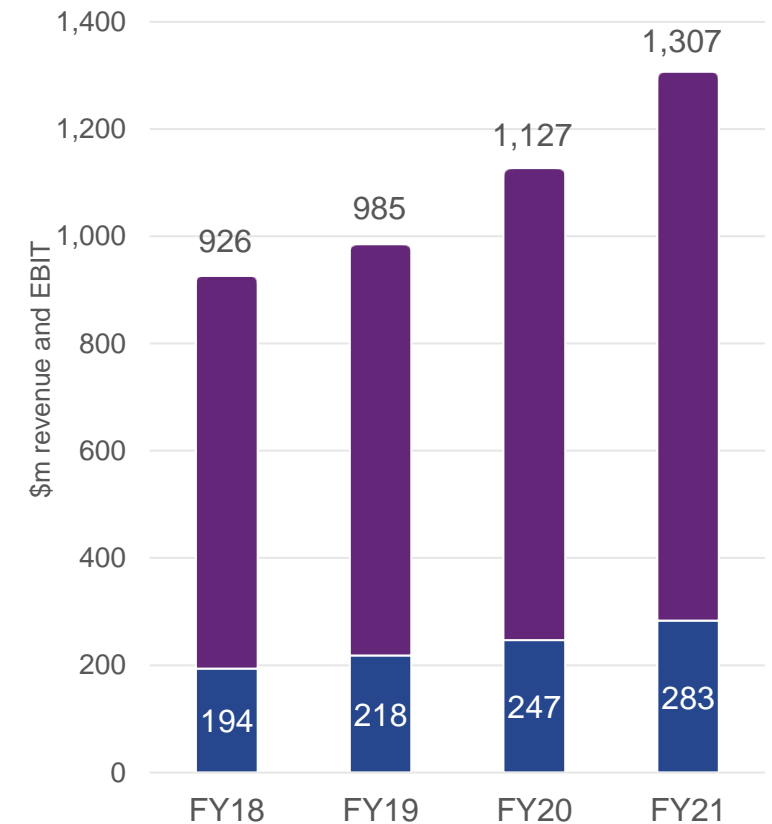


Experian Boost US customers



Figures as at the end of the quarter

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.

Improving Financial Health – UN Sustainable Development Goals



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:

1 NO POVERTY



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.**

8 DECENT WORK AND ECONOMIC GROWTH



Target 8.10

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

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



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

Social – Treating data with respect

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, we measure accuracy continuously, and we 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

+5%

I am proud to work
at Experian

30

Employee
diversity groups

40%

target for
women in
senior leaders

Social – Employer awards



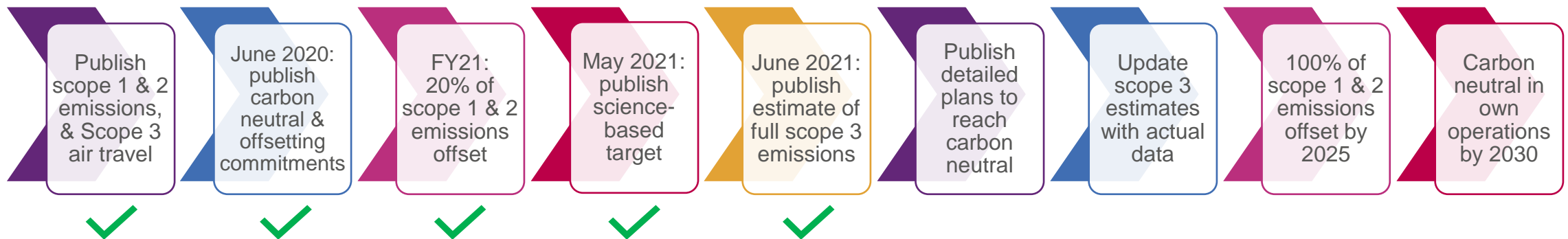
EMPLOYER RECOGNITION SCHEME

SILVER AWARD 2021
Proudly serving those who serve.



We've committed to become carbon neutral in our own operations¹ 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 emissions² 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.



We're committed to the highest standards of corporate governance

- We comply 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

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 B.
- 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



Supporting the UN Sustainable Development Goals



FTSE4Good

Member of FTSE4Good ESG index since 2012



Member of Fortune's Change the World 2021 list

Sustainability Yearbook
Member 2021

S&P Global

Featured as a leader in ESG - scored in the top 15% of the professional services industry

ESG highlights

Social

Supporting UN SDGs	1.4, 8.10, 9.3
People using our platforms for free education, access to products & services ²	128m
Consumers connected to Experian Boost in the US ³	6.7m
People reached by United for Financial Health	35m
Revenue from Social Innovation products	\$64m
Debt renegotiated via Limpa Nome	\$7.8bn
Unbanked people who could benefit through alternative data sources and Experian technology platforms	1.7bn
Data privacy and security is a top priority	
Robust security controls based on ISO 27001	
Founding member of the Slave-Free Alliance	
Suppliers must comply with Supply Chain Principles	
Mandatory annual training for all employees: Code of Conduct, Security & data, Anti-Corruption	

Employees

Employees proud to work at Experian	86%
Glassdoor rating (increased 5 years running) ⁴	4.3
Three-year gender diversity targets set	Yes
Voluntary employee attrition	10.1%
Diversity and inclusion employee groups	30

Environment

Committed to become carbon neutral in own operations by	2030
Science-based target approved by SBTi	Yes
CDP Climate Change score	B
CO ₂ e emissions in tonnes ⁵	-58%
% FY21 scope 1 & 2 emissions offset	20%
Electricity from renewable sources	34%

Governance

Independent Board members ^{6,7}	73%
Female Board members ⁶	36%
Ethnically diverse Board members ⁸	2
Independence of Audit and Remuneration ⁶ committees	100%
Clear division of responsibilities between the Chairman and CEO	Yes
Independent external evaluation of the Board's performance ⁹	Yes
Executive remuneration linked to Group performance	Yes
Voting rights for shareholders	Equal

A constituent member of
FTSE4Good index since 2012



FTSE4Good



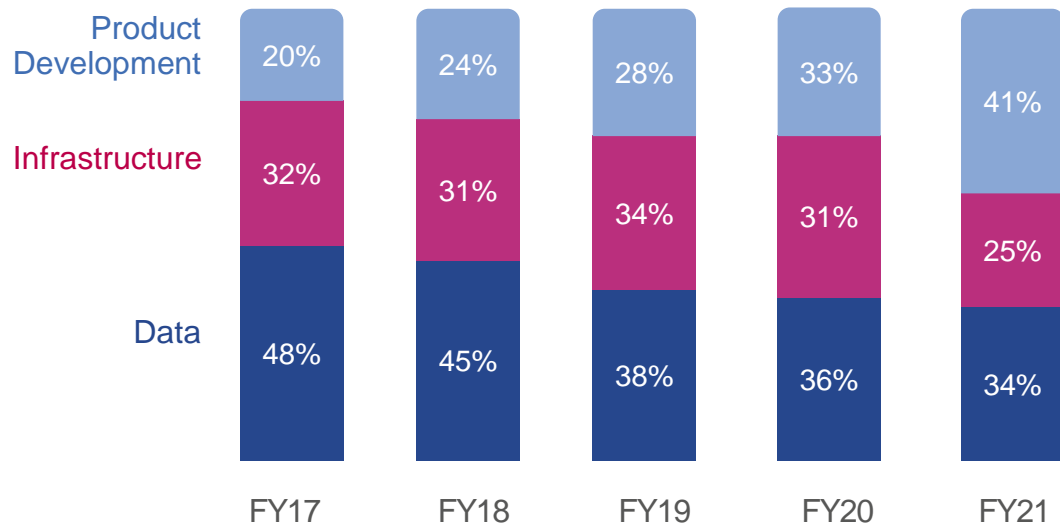
Appendix



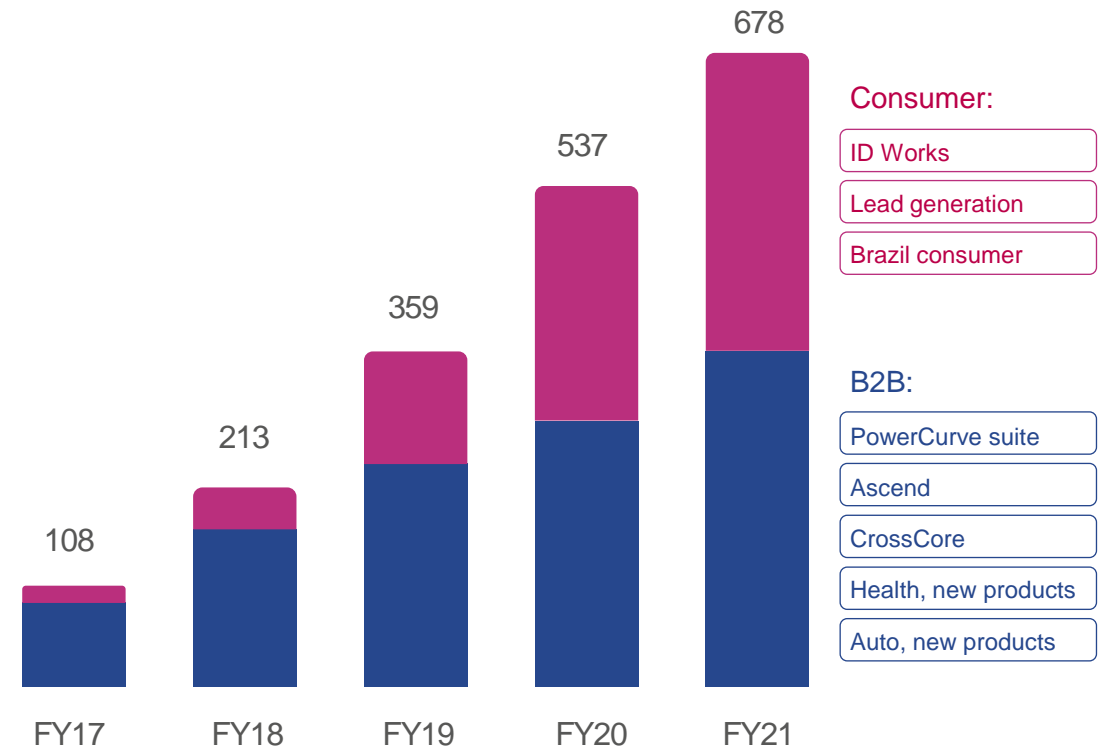
Investment in technology and innovation

	FY17	FY18	FY19	FY20	FY21
Capex US\$m	399	431	439	487	422
Capex % of revenue	9%	9%	9%	9%	8%

Capital investment breakdown (%)



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



North America

Six months ended 30 September
US\$m

Three months ended
31 December 2021
US\$m

	2021	2020	Total growth	Organic growth	Organic growth
Data	1,016	836	21%	12%	7%
Decisioning	376	331	14%	14%	16%
Business-to-Business	1,392	1,167	19%	13%	10%
Consumer Services	645	520	24%	24%	19%
Total revenue	2,037	1,687	21%	16%	13%
Benchmark EBIT – ongoing activities	737	610	21%		
Benchmark EBIT margin	36.2%	36.2%			

Latin America

Six months ended 30 September
US\$m

Three months ended
31 December 2021
US\$m

	2021	2020	Total growth	Organic growth	Organic growth
Data	249	213	15%	13%	10%
Decisioning	67	38	72%	31%	9%
Business-to-Business	316	251	23%	15%	10%
Consumer Services	46	27	64%	64%	19%
Total revenue	362	278	27%	20%	11%
Benchmark EBIT – ongoing activities	87	65	30%		
Benchmark EBIT margin	24.0%	23.4%			

UK and Ireland

Six months ended 30 September
US\$m

Three months ended
31 December 2021
US\$m

	2021	2020	Total growth	Organic growth	Organic growth
Data	194	157	13%	13%	6%
Decisioning	115	98	7%	7%	7%
Business-to-Business	309	255	11%	11%	6%
Consumer Services	99	70	30%	30%	13%
Total revenue	408	325	15%	15%	8%
Benchmark EBIT – ongoing activities	85	34	133%		
Benchmark EBIT margin	20.8%	10.5%			

EMEA/Asia Pacific

Six months ended 30 September
US\$m

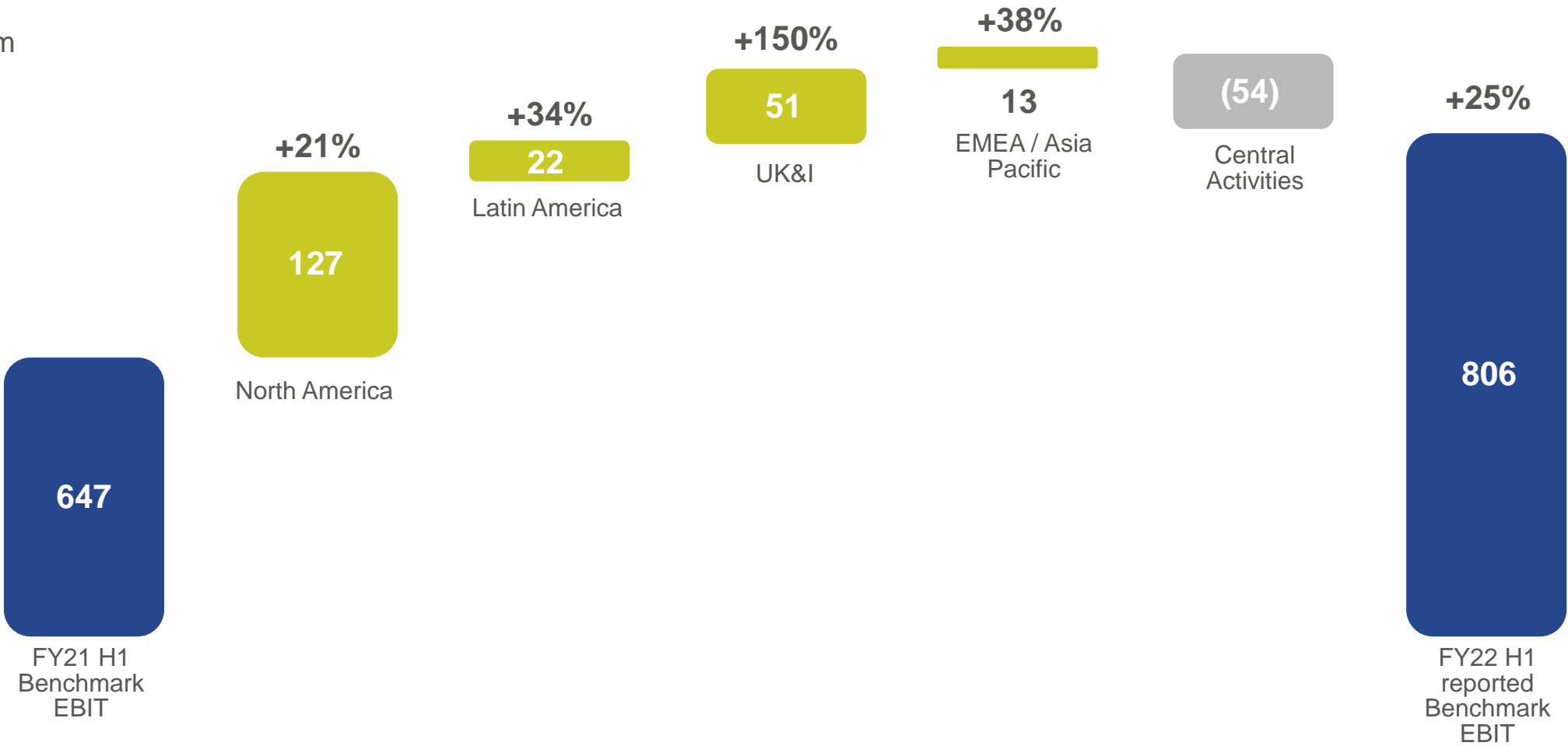
Three months ended
31 December 2021
US\$m

	2021	2020	Total growth	Organic growth	Organic growth
Data	175	121	37%	7%	3%
Decisioning	78	69	7%	5%	(6%)
Total revenue	253	190	26%	6%	0%
Benchmark EBIT – ongoing activities	(21)	(34)	46%		
Benchmark EBIT margin	(8.3)%	(17.9)%			

Benchmark EBIT

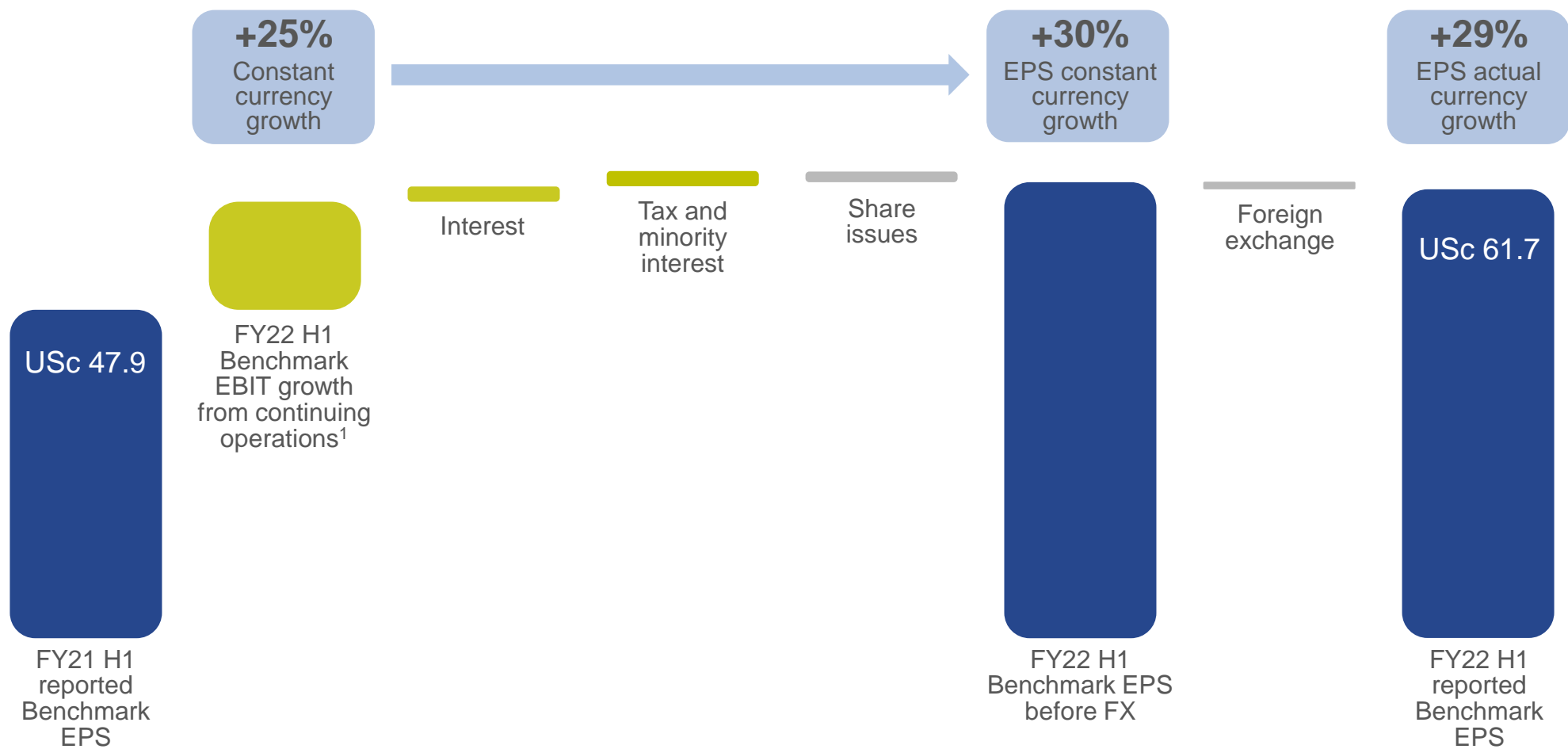
H1 FY22

US\$m



Benchmark earnings per share (EPS)

H1 FY22



1 Includes Exited Business Activities



Reconciliation of Benchmark to Statutory PBT

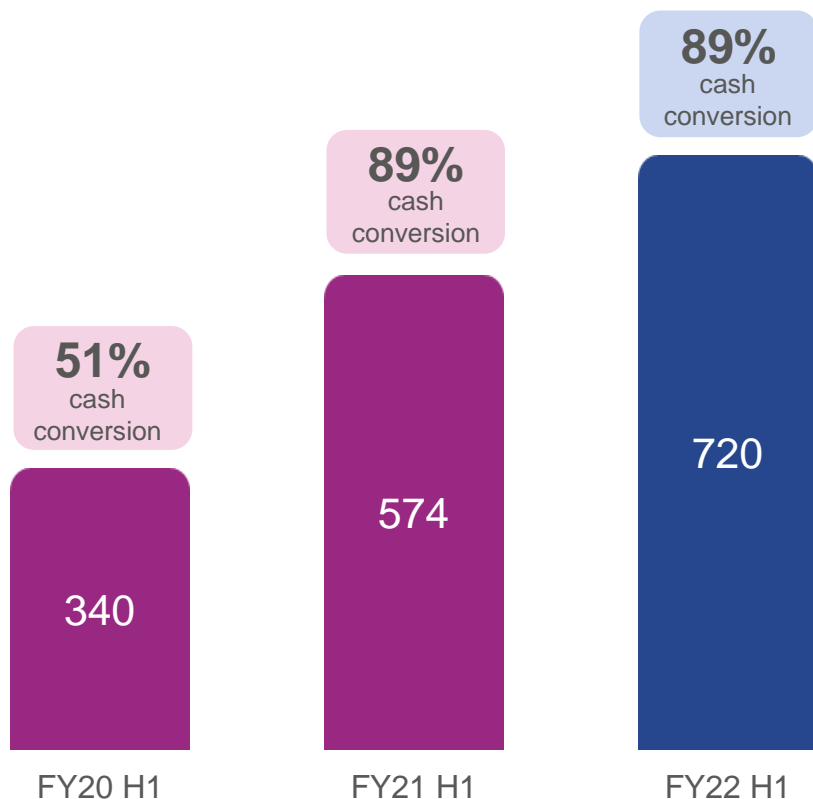
H1 FY22

Six months ended 30 September
US\$m

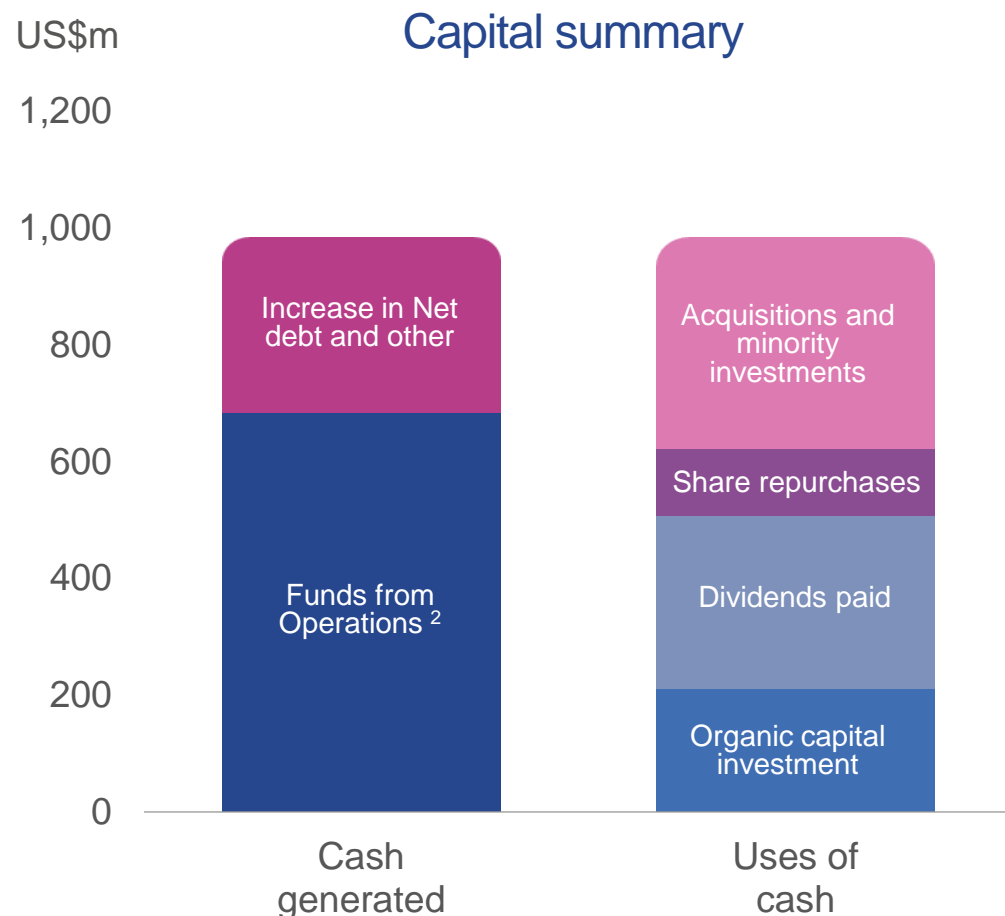
	2021	2020	Growth % (actual rates)	Growth % (constant rates)
Benchmark profit before tax	751	588	28	28
Amortisation of acquisition intangibles	(89)	(65)		
Exceptional items	5	(22)		
Other items ¹	(34)	(20)		
Statutory profit before tax before non-cash financing remeasurements	633	481	32	
Non-cash financing remeasurements	21	(23)		
Statutory profit before tax	654	458	43	

US\$m

Benchmark operating cash flow¹



- Strong cash flow generation and conversion
- Benchmark operating cash flow increased US\$146m at actual rates and 112% on a 2-year basis
- Positive mix impact from Consumer Services
- Net capital expenditure represents 7% of revenue



- US\$369m acquisitions in the half and US\$353m for post balance sheet acquisitions:
 - Gabi in North America
 - PagueVeloz in Brazil
- Shareholder returns of US\$412m:
 - US\$115m¹ Net share repurchases
 - Cash dividends of US\$297m
 - First interim dividend growth of 10%
- Leverage ratio 2.1x Net debt / EBITDA^{3,4}

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E: Shareowneronline

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
Depository	J.P. Morgan Chase Bank, N.A.

Event calendar

18 May 2022	Full year results, FY22
14 July 2022	Q1 trading update, FY23
20 July 2022	Annual General Meeting
16 November 2022	Half year results, FY23

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