Preliminary results for the year ended 31 March 2022

18 May 2022
Strategic and operational overview

Brian Cassin, Chief Executive Officer
## Financial highlights

<table>
<thead>
<tr>
<th>B2B¹</th>
<th>+9%²</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Total revenue +17% at actual rates, +17% at constant FX and +12% organically²</td>
<td></td>
</tr>
<tr>
<td>• Benchmark EBIT margin +60 basis points up at constant rates</td>
<td></td>
</tr>
<tr>
<td>• Benchmark earnings per share +21% at constant and actual rates</td>
<td></td>
</tr>
<tr>
<td>• Cash flow conversion of 109%; Net debt/Benchmark EBITDA 1.9x</td>
<td></td>
</tr>
<tr>
<td>• Second interim dividend raised by 10%</td>
<td></td>
</tr>
<tr>
<td>• US$175m net share repurchase</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Consumer +22%²</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Volume growth driven by rebound and alternative data assets</td>
</tr>
<tr>
<td>• Broadening Ascend and deploying cloud-enabled platforms</td>
</tr>
<tr>
<td>• Successful expansion into new client segments, e.g. BNPL</td>
</tr>
<tr>
<td>• Executing verifications entry strategy and expanding in priority verticals</td>
</tr>
<tr>
<td>• Accelerating positive data adoption in Brazil</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Double-digit organic revenue growth across our three large geographies, plus selective M&amp;A</td>
</tr>
<tr>
<td>• UK and Ireland transformation programme on track, 550 bps margin accretion</td>
</tr>
<tr>
<td>• Taking next step to enhance performance in EMEA/Asia Pacific, 600 bps margin accretion</td>
</tr>
</tbody>
</table>

---

¹ Business-to-Business.
² Organic revenue growth for the year ended 31 March 2022.
BNPL: Buy Now Pay Later.
BPS: Basis Points.
FY22 strategic highlights: significant contribution from organic investment; acquisitions supplement core strategies

**Organic**
- **Free member base (millions)**
  - FY18: 40
  - FY19: 57
  - FY20: 82
  - FY21: 110
  - FY22: 134

**Inorganic**
- **Redefining Consumer Services far beyond credit scores and monitoring**
- **Leading the next phase of credit decisioning development**
- **Expanding in new growth markets**
- **Driving to scale in our smaller regions**
- **Capitalising on a unique market opportunity in Brazil**

**New and key scaling products revenue (US$m)**
- FY16: 66
- FY17: 108
- FY18: 213
- FY19: 359
- FY20: 537
- FY21: 678
- FY22: 909

**Consumer:**
- Marketplace
- Auto insurance
- Brazil consumer

**B2B:**
- Ascend modules
- CrossCore
- Experian One
- Precise ID
Our strategy addresses high-growth markets through defined initiatives

We're oriented to higher-growth market spaces

Addressed through a defined set of strategic initiatives

Serving a broad range of clients

Addressing critical needs

- Redefining Consumer Services far beyond credit scores and monitoring
- Leading the next phase of credit decisioning development
- Expanding in new growth markets
- Driving to scale in our smaller regions
- Capitalising on a unique market opportunity in Brazil

People

- Mainstream finance
- FinTech
- BNPL
- Big Tech
- Hospitals
- Retail
- Media

Help me to manage my finances
Help us adapt and respond to digital lending
Help us to reduce losses
Help us serve underserved communities
Help us reduce technology infrastructure costs
Help us drive digital-centric journeys
Help us deliver a frictionless but compliant journey
Help us reduce fraud risk
Help us to find and keep the best customers
ESG strategy highlights – progressing towards our key targets

• Reached 82m people with Social Innovation and connected with 87m through United for Financial Health, making good progress towards our respective 100m targets

• Furthered our commitment on gender diversity; 33% of Senior Leaders are female and 36% of Board

• Continuing to progress on our carbon neutral commitment
  • reduced Scope 1 and 2 emissions by 44% since 2019 base year
  • commencing planning towards net zero in our own operations

Improving financial health for all

Treating data with respect

Inspiring and supporting our people | Working with integrity | Protecting the environment
North America: performing strongly, successful strategic execution; +13%*

Data and innovation-led growth

- Bureau volume growth reflecting:
  - Client loan book expansion; clients seeking to acquire new customers
  - Strength in short-term lending
  - New client mandates
  - Broadening of our data assets; e.g. investment to ensure more of the US population becomes scoreable
- Clients investing in digital capabilities:
  - Further progress with Ascend. Expanding the range of Ascend use cases and integrating Ascend with cloud-enabled decisioning
  - Extending cloud-enabled decisioning and analytics to new client segments, e.g. in mid-market

Realising new opportunities in key verticals

- Expanding our position in Buy Now Pay Later. Introducing new specialty bureau
- Verification Services exceeds expectations in first full year:
  - Over 100 clients signed
  - Record count reaches 42m
- Strong demand in Health for propositions which drive digital patient interactions, some COVID-19 one-off contribution
- Automotive traction with key innovations including Experian Audience Engine, despite external headwinds
- Tapad synergies drive new business momentum in Targeting

* North America organic revenue growth for the year ended 31 March 2022.
North America Consumer Services: moving ahead by bringing new value to our members, +21%*

Building our next growth horizons…
• Free members rise by 11m to 52m

Expanding the Experian marketplace
• Scaling our credit marketplace as lenders introduce more pre-approved offers
• Integration of Gabi enables us to provide a unique way to bring car insurance shopping to our member base

Establishing the next generation of premium services
• Expanding credit monitoring to financial health, starting with bill negotiation through Billfixers
• Expanding identity theft protection to include privacy features

More to come for our members
• New ways to Boost
• Next generation-propositions in development to drive daily utility

* North America Consumer Services organic revenue growth for the year ended 31 March 2022
Latin America: seizing the opportunity in Brazil; expanding regional footprint; +17%*

Extending in core credit and laying foundations in new verticals

- Extended our range of positive data attributes and scores. Enriching our data assets with alternative and consumer-permissioned sources
- More clients for Ascend, growing decisioning software, investing in Serasa Score and expanding our range of analytics
- BrScan acquisition has expanded our opportunity in fraud and identity management
- Developing new vertical opportunities, e.g. agribusiness where credit allocation methodologies have scope to improve in efficiency

Broadening our revenue streams in Consumer Services

- Free membership of 71m (45% of adult Brazilian population)
- Serasa eCred is becoming the go-to platform for millions of consumers to access credit, driving marketplace growth
- PagueVeloz integration underway. Adds opportunity in SME debt negotiation
- New premium features like ‘lock/unlock’ are extending our ecosystem into premium services

Regulatory reforms are unlocking new sources of data

- Before
- Now
- Next
- Negative
- Positive
- Alternative
- Open Finance

* Organic revenue growth for the year ended 31 March 2022.
UK and Ireland: on a stronger trajectory, with improved margins; laying foundations for sustained growth, +11%*

B2B drivers

- Very strong year for new business performance, which underpins FY23 growth prospects
  - Wins across a broad spectrum of clients, including FinTech and BNPL
  - Driven by our data superiority, strength in analytics, and fraud and identity management
- Clients focusing on new credit acquisitions, with greater appetite to understand disposable income

Consumer Services

- Further free membership growth, +1.5m to 11m
- Credit marketplace continues to scale, providing consumers with choice, transparency and more ways to save money

* Organic revenue growth for the year ended 31 March 2022.
• Focusing on our scale markets

• Further streamlining our operational and geographic footprint

• Ambition to increase proportion of recurring revenue and deliver more profitable growth
Financial Review

Lloyd Pitchford, Chief Financial Officer
## FY22 Highlights

### Revenue (Ongoing activities)
- **Total revenue growth**: 17% (Constant FX rates), 17% (Actual FX rates) - **US$6,267m**
- **Organic revenue growth**: 12%

### EBIT (Ongoing activities)
- **Benchmark EBIT growth**: 19% (Constant FX rates), 19% (Actual FX rates) - **US$1,640m**
- **Benchmark EBIT margin progression**: 60 bps (Constant FX rates), 40 bps (Actual FX rates)

### EPS
- **Benchmark earnings per share growth**: 21% (Constant FX rates), 21% (Actual FX rates) - **USc 124.5**

### Operating cash flow
- **Benchmark operating cash flow conversion**: 109% - **US$1,800m**
- **Benchmark operating cash flow growth**: 22%

### Dividend
- **Total dividend per share growth**: 10% - **USc 51.75**

### Funding and liquidity
- **Net debt to Benchmark EBITDA**: 1.9x

---

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

Growth rates at constant currency and for ongoing activities only.

Inorganic revenue growth
Organic revenue growth
Segmental trends

B2B reflecting strong recovery in our core markets

Strong growth momentum in Consumer Services

Growth rates at constant currency and for ongoing activities only.
B2B = Business to Business
Regional organic revenue trends

North America (65%*)

- FY18: 6%
- FY19: 10%
- FY20: 11%
- FY21: 7%
- FY22: 13%

Latin America (13%*)

- FY18: 6%
- FY19: 6%
- FY20: 13%
- FY21: 9%
- FY22: 17%

UK and Ireland (14%*)

- FY18: 0%
- FY19: 4%
- FY20: (2)%
- FY21: (6)%
- FY22: 11%

EMEA/Asia Pacific (8%*)

- FY18: 11%
- FY19: 14%
- FY20: (3)%
- FY21: (14)%
- FY22: 3%

Organic growth rates at constant currency and for ongoing activities only.

* % of FY22 Group revenue from ongoing activities at actual exchange rates.
Benchmark EBIT margin

+60bps margin expansion

<table>
<thead>
<tr>
<th>Category</th>
<th>Margin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Services</td>
<td>0.4%</td>
</tr>
<tr>
<td>Central Activities and mix</td>
<td>(0.8%)</td>
</tr>
<tr>
<td>Foreign exchange</td>
<td>(0.2%)</td>
</tr>
<tr>
<td>Exited activities</td>
<td>(0.1%)</td>
</tr>
<tr>
<td>B2B</td>
<td>1.0%</td>
</tr>
<tr>
<td>Total</td>
<td>26.2%</td>
</tr>
</tbody>
</table>

FY21 reported: 25.9%
FY21 restated: 25.8%
FY22 reported: 26.2%

Benchmark EBIT margin on an ongoing activities basis at actual exchange rates.
Benchmark earnings per share (EPS)

+19% Constant currency growth

USc 103.1

FY21 reported Benchmark EPS

FY22 Benchmark EBIT growth from continuing operations¹

USc 124.5

FY22 reported Benchmark EPS

+21% EPS actual currency growth

+21% EPS constant currency growth

Interest

Tax and minority interest

Share issues

Foreign exchange

FY22 Benchmark EPS before FX

¹ Includes exited business activities.
Cash flow generation

- Strong cash flow generation and conversion
- One-off cash receipt and positive mix impact from Consumer Services
- Benchmark operating cash flow increased US$324m, 22% up on the previous year
- Net capital expenditure represents 8% of revenue

<table>
<thead>
<tr>
<th>Year</th>
<th>Benchmark Operating Cash Flow (US$m)</th>
<th>Cash Conversion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY20</td>
<td>1,214</td>
<td>88%</td>
</tr>
<tr>
<td>FY21</td>
<td>1,476</td>
<td>106%</td>
</tr>
<tr>
<td>FY22</td>
<td>1,800</td>
<td>109%</td>
</tr>
</tbody>
</table>

1 Benchmark operating cash flow is defined as Benchmark EBIT plus amortisation, depreciation and charges for share-based incentive plans, less net capital expenditure and adjusted for changes in working capital, principal lease payments and the Group’s share of the Benchmark profit or loss retained in continuing associates.
US$813m acquisitions and minority investments in the year

Shareholder returns of US$593m:
- US$149m Net share repurchases
- Cash dividends of US$444m
- Full-year dividend growth of 10%

Leverage ratio 1.9x Net debt / Benchmark EBITDA
# Reconciliation of Benchmark to Statutory PBT

**Year ended 31 March**

US$m

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>Growth % (actual rates)</th>
<th>Growth % (constant rates)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benchmark profit before tax</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amortisation of acquisition intangibles</td>
<td>(174)</td>
<td>(138)</td>
<td>21</td>
<td>22</td>
</tr>
<tr>
<td>Acquisition and disposal expenses</td>
<td>(47)</td>
<td>(41)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contingent consideration</td>
<td>(26)</td>
<td>(1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gains and losses on disposals¹</td>
<td>16</td>
<td>83</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other items</td>
<td>(25)</td>
<td>(96)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Statutory profit before tax before non-cash financing remeasurements</strong></td>
<td>1,279</td>
<td>1,072</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Non-cash financing remeasurements</td>
<td>168</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Statutory profit before tax</strong></td>
<td>1,447</td>
<td>1,077</td>
<td>34</td>
<td></td>
</tr>
</tbody>
</table>

¹ Includes businesses and associates, the share of non-benchmark losses on associates.
PBT = profit before tax.
Modelling considerations for FY23

<table>
<thead>
<tr>
<th>Factor</th>
<th>Consideration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organic revenue growth</td>
<td>7–9%</td>
</tr>
<tr>
<td>Acquisitions(^1)</td>
<td>1% contribution to growth</td>
</tr>
<tr>
<td>Benchmark EBIT margin(^1)</td>
<td>Modest margin improvement at constant exchange rates</td>
</tr>
<tr>
<td>Foreign exchange</td>
<td>c. -1% on revenue, flat on Benchmark EBIT,</td>
</tr>
<tr>
<td></td>
<td>c. +40 basis points on benchmark EBIT margin</td>
</tr>
<tr>
<td>Net interest</td>
<td>c.US$120–125m</td>
</tr>
<tr>
<td>Benchmark tax rate</td>
<td>c.26%</td>
</tr>
<tr>
<td>WANOS(^2)</td>
<td>c.914m</td>
</tr>
<tr>
<td>Capital Expenditure</td>
<td>c.9% of revenue</td>
</tr>
<tr>
<td>Benchmark OCF(^3) conversion</td>
<td>&gt;90%</td>
</tr>
<tr>
<td>Share repurchases</td>
<td>US$175m</td>
</tr>
</tbody>
</table>

\(^1\) At constant exchange rates.
\(^2\) Weighted average number of shares.
\(^3\) Operating cash flow.
Summary

Brian Cassin, Chief Executive Officer
Summary

- FY22 continued our track record of growth
- Starting to realise the opportunities in Consumer Services
- Executing on our strategic initiatives in B2B
- We expect another year of good growth in FY23

Powering opportunities and helping to create a better tomorrow
Preliminary results for the year ended 31 March 2022

18 May 2022
## North America

### Year ended 31 March

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>2,033</td>
<td>1,761</td>
<td>15%</td>
<td>9%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>784</td>
<td>694</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>Business-to-Business</td>
<td>2,817</td>
<td>2,455</td>
<td>15%</td>
<td>10%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>1,305</td>
<td>1,075</td>
<td>21%</td>
<td>21%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>4,122</td>
<td>3,530</td>
<td>17%</td>
<td>13%</td>
</tr>
<tr>
<td>Benchmark EBIT – ongoing activities</td>
<td>1,381</td>
<td>1,201</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>33.5%</td>
<td>34.0%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All results are Benchmark figures and are on an ongoing activities basis. Growth at constant exchange rates.
### Year ended 31 March

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Data</strong></td>
<td>528</td>
<td>457</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td><strong>Decisioning</strong></td>
<td>149</td>
<td>92</td>
<td>60%</td>
<td>21%</td>
</tr>
<tr>
<td><strong>Business-to-Business</strong></td>
<td>677</td>
<td>549</td>
<td>22%</td>
<td>14%</td>
</tr>
<tr>
<td><strong>Consumer Services</strong></td>
<td>114</td>
<td>76</td>
<td>49%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>791</td>
<td>625</td>
<td>25%</td>
<td>17%</td>
</tr>
<tr>
<td><strong>Benchmark EBIT – ongoing activities</strong></td>
<td>223</td>
<td>172</td>
<td>27%</td>
<td></td>
</tr>
<tr>
<td><strong>Benchmark EBIT margin</strong></td>
<td>28.2%</td>
<td>27.5%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## UK and Ireland

All results are Benchmark figures and are on an ongoing activities basis. Growth at constant exchange rates. Revenue and Benchmark EBIT have been re-presented for the reclassification to exited business activities of certain B2C businesses.

### Year ended 31 March

<table>
<thead>
<tr>
<th>US$m</th>
<th>2022</th>
<th>2021</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>409</td>
<td>361</td>
<td>9%</td>
<td>9%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>244</td>
<td>220</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Business-to-Business</td>
<td>653</td>
<td>581</td>
<td>9%</td>
<td>8%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>194</td>
<td>156</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>Total revenue</td>
<td>847</td>
<td>737</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>Benchmark EBIT – ongoing activities</td>
<td>188</td>
<td>123</td>
<td>51%</td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>22.2%</td>
<td>16.7%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Year ended 31 March

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Data</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>343</td>
<td>284</td>
<td>20%</td>
<td>4%</td>
</tr>
<tr>
<td><strong>Decisioning</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>164</td>
<td>166</td>
<td>2%</td>
<td>1%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>507</td>
<td>450</td>
<td>13%</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Benchmark EBIT – ongoing activities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>(27)</td>
<td>122%</td>
<td></td>
</tr>
<tr>
<td><strong>Benchmark EBIT margin</strong></td>
<td>0.0%</td>
<td>(6.0)%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All results are Benchmark figures and are on an ongoing activities basis. Growth at constant exchange rates. Revenue and Benchmark EBIT have been re-presented for the reclassification to exited business activities of certain B2B businesses.
## Quarterly organic growth trends

<table>
<thead>
<tr>
<th></th>
<th>% of Group revenue</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>FY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>North America (NA)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>65%</td>
<td>22%</td>
<td>11%</td>
<td>13%</td>
<td>8%</td>
<td>13%</td>
</tr>
<tr>
<td>CI / BI bureaux, excluding Mortgage</td>
<td>24%</td>
<td>20%</td>
<td>5%</td>
<td>8%</td>
<td>3%</td>
<td>9%</td>
</tr>
<tr>
<td>Mortgage</td>
<td>20%</td>
<td>26%</td>
<td>13%</td>
<td>15%</td>
<td>10%</td>
<td>16%</td>
</tr>
<tr>
<td>Automotive</td>
<td>4%</td>
<td>0%</td>
<td>(20)%</td>
<td>(21)%</td>
<td>(24)%</td>
<td>(16)%</td>
</tr>
<tr>
<td>Targeting</td>
<td>4%</td>
<td>11%</td>
<td>6%</td>
<td>4%</td>
<td>4%</td>
<td>6%</td>
</tr>
<tr>
<td><strong>Total NA and LA</strong></td>
<td></td>
<td>78%</td>
<td>22%</td>
<td>12%</td>
<td>12%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Latin America (LA)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>13%</td>
<td>25%</td>
<td>16%</td>
<td>11%</td>
<td>17%</td>
<td>17%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
<td>(6)%</td>
<td>(6)%</td>
<td>(6)%</td>
<td>(1)%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total NA and LA</strong></td>
<td></td>
<td>78%</td>
<td>22%</td>
<td>12%</td>
<td>12%</td>
<td>10%</td>
</tr>
</tbody>
</table>

1 Percentage of group revenue from ongoing activities calculated based on FY22 revenue at actual rates.

Organic growth rates at constant currency.

CI – Consumer Information. BI – Business Information. DA – Decision Analytics. Ascend revenue is largely recognised in CI bureaux. Mortgage Profiles is in CI bureaux.
## Quarterly organic growth trends

<table>
<thead>
<tr>
<th>Region</th>
<th>% of Group revenue(^1)</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>FY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Data</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>6%</td>
<td>19%</td>
<td>9%</td>
<td>6%</td>
<td>5%</td>
<td>9%</td>
</tr>
<tr>
<td>Targeting / Auto</td>
<td>1%</td>
<td>21%</td>
<td>1%</td>
<td>4%</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>4%</td>
<td>8%</td>
<td>6%</td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Consumer</td>
<td>3%</td>
<td>37%</td>
<td>23%</td>
<td>13%</td>
<td>6%</td>
<td>19%</td>
</tr>
<tr>
<td><strong>EMEA/Asia Pacific</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EMEA</td>
<td>5%</td>
<td>26%</td>
<td>(6)%</td>
<td>(4)%</td>
<td>0%</td>
<td>(1)%</td>
</tr>
<tr>
<td>Asia Pacific</td>
<td>3%</td>
<td>10%</td>
<td>6%</td>
<td>10%</td>
<td>15%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Total Global</strong></td>
<td>100%</td>
<td>22%</td>
<td>11%</td>
<td>11%</td>
<td>9%</td>
<td>12%</td>
</tr>
</tbody>
</table>

\(^1\) Percentage of group revenue from ongoing activities calculated based on FY22 revenue at actual rates. Organic growth rates at constant currency.
A track record of sustained organic revenue growth supported by structural growth drivers, sustained investment and defensive characteristics.
Bond maturity profile

US$m

FY23  FY24  FY25  FY26  FY27  FY28  FY29  FY30  FY31  FY32  FY33
  527   515   559   500   750   555   525
Historic leverage trends

Net debt / EBITDA leverage is calculated on a constant GAAP basis and excludes IFRS16 related operating lease liabilities, Depreciation and Amortisation, and finance charge adjustments.

Net debt includes adjustment for the Serasa put option FY08–FY12. Unless otherwise stated all references to EBITDA are to Benchmark EBITDA.


Leverage policy target: Net debt in the range of 2.0–2.5x of EBITDA
Experian American Depositary Receipt (ADR) programme

**Experian ADR shareholder enquiries:**
Shareowner Services  
J.P. Morgan Chase Bank, N.A.  
PO Box 64504  
St Paul, MN55164-0504  
United States  
T: +1 651 453 2128 (From the US: 1-800-990-1135, toll free)  
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  
Depositary: J.P. Morgan Chase Bank, N.A.

**Contacts**

Experian  
+44 (0)203 042 4200  
www.experianplc.com/investors  
investors@experian.com

Nadia Ridout-Jamieson  
Chief Communications Officer  
Nadia.RJamieson@experian.com

Evelyne Bull  
VP Director, Investor Relations  
Evelyne.Bull@experian.com

Sarah Schibli  
Investor Relations and Communications Manager  
Sarah.schibli@experian.com

Alex Sanderson  
Financial Reporting Manager  
Alex.Sanderson@experian.com
This presentation is being made only to, and is only directed at, persons to whom this presentation may lawfully be communicated ("relevant persons"). Any person who is not a relevant person should not act or rely on this presentation or any of its contents.

Information in this presentation relating to the price at which relevant investments have been bought or sold in the past or the yield on such investments cannot be relied upon as a guide to the future performance of such investments.

This presentation does not constitute or form part of, and should not be construed as, an offering of securities or otherwise constitute an invitation, inducement or recommendation to any person to underwrite, subscribe for or otherwise acquire securities in any company within the Experian group (the "Group").

Certain statements made in this presentation are forward looking statements. Such statements are based on current expectations and are subject to a number of risks and uncertainties that could cause actual events or results to differ materially from any expected future events or results expressed or implied in these forward-looking statements. Forward-looking statements speak only as of the date of this presentation.

This presentation contains certain non-GAAP financial information. The Group’s management believes that these measures provide valuable additional information in understanding the performance of the Group or the Group’s businesses because they provide measures used by the Group to assess performance. Although these measures are important in the management of the business, they should not be viewed as replacements for, but rather as complementary to, the GAAP measures.

© Experian, 2022. All rights reserved.

The word “EXPERIAN” and the graphical device are trade marks of Experian and/or its associated companies and may be registered in the EU, USA and other countries. The graphical device is a registered Community design in the EU. Other product and company names mentioned herein are the trade marks of their respective owners. No part of this copyrighted work may be reproduced, modified, or distributed in any form or manner without the prior written permission of Experian.