

C0. Introduction

C0.1

(C0.1) Give a general description and introduction to your organization.

Experian is the world's leading global information services company. During life's big moments – from buying a home or a car, to sending a child to college, to growing a business by connecting with new customers – we empower consumers and our clients to manage their data with confidence. We help individuals to take financial control and access financial services, businesses to make smarter decisions and thrive, lenders to lend more responsibly, and organisations to prevent identity fraud and crime.

We have 17,800 people operating across 44 countries and every day we're investing in new technologies, talented people and innovation to help all our clients maximise every opportunity. We are listed on the London Stock Exchange (EXPN) and are a constituent of the FTSE 100 Index.

C0.2

(C0.2) State the start and end date of the year for which you are reporting data.

	Start date	End date	Indicate if you are providing emissions data for past reporting years	Select the number of past reporting years you will be providing emissions data for
Reporting year	April 1 2020	March 31 2021	No	<Not Applicable>

C0.3

(C0.3) Select the countries/areas for which you will be supplying data.

Argentina
Australia
Austria
Botswana
Brazil
Bulgaria
Canada
Chile
China
China, Hong Kong Special Administrative Region
Colombia
Costa Rica
Czechia
Denmark
France
Germany
Greece
India
Indonesia
Ireland
Italy
Japan
Lesotho
Malaysia
Mexico
Monaco
Mozambique
Namibia
Netherlands
New Zealand
Norway
Peru
Poland
Republic of Korea
Romania
Russian Federation
Singapore
South Africa
Spain
Switzerland
Taiwan, Greater China
Thailand
Turkey
Uganda
United Arab Emirates
United Kingdom of Great Britain and Northern Ireland
United States of America
Viet Nam

C0.4

(C0.4) Select the currency used for all financial information disclosed throughout your response.

USD

C0.5

(C0.5) Select the option that describes the reporting boundary for which climate-related impacts on your business are being reported. Note that this option should align with your chosen approach for consolidating your GHG inventory.

Operational control

C1. Governance

C1.1

(C1.1) Is there board-level oversight of climate-related issues within your organization?

Yes

C1.1a

(C1.1a) Identify the position(s) (do not include any names) of the individual(s) on the board with responsibility for climate-related issues.

Position of individual(s)	Please explain
Board-level committee	Climate-related issues are identified, addressed and managed as part of our global risk management process. The Board has oversight of climate-related issues along with the Audit Committee, which oversees mitigation strategies for global risks, including climate change. The 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. Our Executive Risk Management Committee (ERMC) reports to the Audit Committee and comprises senior Group executives, including the executive directors and the Company Secretary. The ERMC oversees the management of global risks, including climate-related risks. Climate-related issues are 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). Where necessary, the ERMC reports climate-related issues to the Board Audit Committee. Example of a climate-related decision made by the ERMC: In April 2021, ERMC (as part of an Experian's climate-related risks management meeting) reviewed, discussed and approved our Science-Based Target (For Scopes 1 and 2, and Scope 3). In the same meeting they reviewed, discussed and confirmed the TCFD statement that was later published in the Annual Report 2021 (pages 53-56).

C1.1b

(C1.1b) Provide further details on the board's oversight of climate-related issues.

Frequency with which climate-related issues are a scheduled agenda item	Governance mechanisms into which climate-related issues are integrated	Scope of board-level oversight	Please explain
Scheduled – some meetings	<ul style="list-style-type: none"> Reviewing and guiding risk management policies Reviewing and guiding annual budgets Setting performance objectives Monitoring implementation and performance of objectives Monitoring and overseeing progress against goals and targets for addressing climate-related issues 	<Not Applicable>	The Board periodically reviews climate-related KPI setting, performance progress and policy updates, which form part of risk management and budget setting processes.

C1.2

(C1.2) Provide the highest management-level position(s) or committee(s) with responsibility for climate-related issues.

Name of the position(s) and/or committee(s)	Reporting line	Responsibility	Coverage of responsibility	Frequency of reporting to the board on climate-related issues
Chief Financial Officer (CFO)	<Not Applicable>	Both assessing and managing climate-related risks and opportunities	<Not Applicable>	More frequently than quarterly

C1.2a

(C1.2a) Describe where in the organizational structure this/these position(s) and/or committees lie, what their associated responsibilities are, and how climate-related issues are monitored (do not include the names of individuals).

During the reporting year, Experian establish an ESG Steering Committee, chaired and sponsored by Experian's Chief Financial Officer (CFO) who consults with the CEO and the Experian Group Operating Committee. The ESG steering committee is an Executive Committee represented by functional leaders covering areas around ESG – Environment, Social and Governance. Members of the committee include Experian's CFO, Company Secretary, Chief Communications Officer, VP Director Investor Relations, SVP Global CSR, Global Head of Risk Management and Compliance, Global Talent and Engagement Director amongst others. The ESG steering committee was established to drive collaboration between different areas to progress ESG work across the business, and meets monthly. Committee responsibilities include, assessing and monitoring potential climate-related risks, providing direction in the development of carbon reduction projects such as Experian's Carbon Neutral Investment Plan and Green Supply Chain.

As committee chair, Experian's Chief Financial Officer (CFO) has overall responsibility for the assessment and monitoring of the management and performance of all ESG related areas – including climate-related issues. On the latter, most of Experian's carbon footprint and climate-related risk resides in our operations and supply chain in functions that roll up to the finance structure in the organization. Therefore, adapting and mitigating climate-related financial issues directly involves our Finance teams.

C1.3

(C1.3) Do you provide incentives for the management of climate-related issues, including the attainment of targets?

	Provide incentives for the management of climate-related issues	Comment
Row 1	Yes	Experian operates employee recognition programmes for employees, including our Elite programme, for employees that have made a measurable contribution to business success including mitigation of climate change.

C1.3a

(C1.3a) Provide further details on the incentives provided for the management of climate-related issues (do not include the names of individuals).

Entitled to incentive	Type of incentive	Activity incentivized	Comment
All employees	Monetary reward	Emissions reduction target	Bonus plans in some cases (e.g. energy manager, facilities manager, HSE manager, procurement manager) are proportionally awarded against the attainment of targets that contribute to Experian's emissions reduction. Additionally, we have award schemes in place that enable recognition for individuals who are going above and beyond in their day to day jobs and supporting our behaviours and strategy. These awards can be in the form of recognition or a monetary reward.
All employees	Non-monetary reward	Behavior change related indicator	Incentives are provided across each of Experian's regions. Examples of employee incentives include, Green travel incentives such as Bike4Work scheme, interest free season ticket loans, free charging of electric vehicles, designated parking for car sharers. Employees are also offered incentives to reduce waste by using reusable mugs and bottles instead of disposable ones, in return they receive a discount on the purchase of drinks. Our employees can also help us reduce environmental impacts by taking simple steps such as switching off lights and monitors when not in use, and by using video or teleconferencing rather than travelling to meetings. In Autumn 2020 we ran an employee programme called 'Little Green Steps'. The interactive programme ran in the APAC region and involved over 200 employees participated in a variety of environmental themed activities to reduce their carbon footprint. A total of 400kg of CO2e was saved from small, individual actions that can be scaled up and replicated in other regions.

C2. Risks and opportunities

C2.1

(C2.1) Does your organization have a process for identifying, assessing, and responding to climate-related risks and opportunities?

Yes

C2.1a

(C2.1a) How does your organization define short-, medium- and long-term time horizons?

	From (years)	To (years)	Comment
Short-term	1	2	
Medium-term	2	5	
Long-term	5		5+ years

C2.1b

(C2.1b) How does your organization define substantive financial or strategic impact on your business?

Experian assesses risks using a likelihood versus impact matrix. Risks, including climate-related risks, are identified as having a substantive impact when the likelihood of impacting the business is more than 50% and their impacts are understood to have a significant unfavourable economic impact or reputational effect over the medium to long-term. Climate-related risks are identified, by the Audit Committee, as having a substantive financial impact when they cause a 10%+ loss in revenue. Risks that meet the criteria of substantive financial impact are also identified as having the potential to significantly impact the ability of business areas, countries or other organisation units to achieve their strategic objectives. These risks will also likely require significant senior and executive management involvement to address.

C2.2

(C2.2) Describe your process(es) for identifying, assessing and responding to climate-related risks and opportunities.

Value chain stage(s) covered

Direct operations

Risk management process

Integrated into multi-disciplinary company-wide risk management process

Frequency of assessment

More than once a year

Time horizon(s) covered

Short-term

Medium-term

Description of process

Climate change presents regulatory, physical and reputational risks to our business. Climate-related risks are identified, addressed and managed as part of our global risk management processes by the Group's Executive Risk Management Committee (ERMC) and the Board receives regular reporting on climate-related issues. We follow the recommendations of the Task Force on Climate-Related Financial Disclosure and have aligned our reporting with these. Our risk identification processes follow a dual approach: A bottom-up approach at a business unit or country level. This identifies the risks that threaten an individual business unit activity. Risks are assessed at project and regional level, overseen by the Strategic Project Committees and Regional Risk Management Committees that report to the ERMC. A team of Corporate Responsibility specialists, including the Head of Global Sustainability and a Global Sustainability Reporting Manager, drive and coordinate the environmental programme across the Group's regions and feed climate-related information up to the SVP for Global Corporate Responsibility. The SVP then feeds this information to the CFO and Company Secretary who sit on ERMC. A top-down approach at the global level. This identifies the principal risks that threaten the delivery of our strategy. We assess the level of risk and our associated risk appetite to ensure we focus appropriately on those risks we face. We target risks for assessment based on gross risk and measure them based on net risk using a risk and control assessment methodology. We then prioritise them for mitigation. The Board and Audit Committee review the principal risks on an ongoing basis as does the ERMC. The Board has defined risk appetites for certain principal risks that we face during the normal course of business. We use a variety of information sources to show if we are working within our tolerance for these risks and whether any of them require additional executive attention. Our risk landscape continues to change as both business and regulatory environments evolve. The pace of change and need for greater visibility across Experian is growing and we adapt our risk practices accordingly. All risks are assessed for materiality against the Global Risk Management framework. Materiality is assessed by taking into account controls in place, understanding the likelihood, impact and velocity of the risk; and considering the legal, reputational and conduct exposure. This is illustrated in a diagram on page 55 of our 2020 annual report. The risk assessment framework is universal, so bottom up and top down risks are assessed using the same methodology. The risk response process is identical albeit, the nine principal risks are reviewed at a Board level on an ongoing basis, and by ERMC. Examples: Physical risk: Through our risk management process, we have identified that some of our data centres are at risk from chronic and acute physical climate-related impacts. For example, three of our data centres are in Texas (US). Texas is expected to experience an increasing frequency and intensity of heatwaves, floods, hurricanes and cold weather periods. We experienced a cold weather period in Texas during the most recent winter, resulting in increased reliance on diesel generators to power our data centres. This required additional fuel purchases of 34,000 gallons of diesel at a financial cost of \$75,000. Events such as these can cause direct or indirect disruption to our business; from rising temperatures forcing us to increase our energy consumption and costs, through to hurricanes and floods causing blackouts, to other types of disruption that could prevent our workforce to come to the office or our local suppliers/clients to operate as well. The physical risks faced by our Texas data centres are recognised as having a similar potential to affect data centres in other regions too. Therefore, Experian have been developing their global data centre management strategy to improve energy efficiency, install new cooling systems, and transfer a significant amount of data to the cloud. Transition risk: We operate in an increasingly complex environment, in which many of our activities and services are subject to legal and regulatory influences. New laws, new interpretations of existing laws, changes to existing regulations and/or heightened regulatory scrutiny could affect how we operate. We use internal and external resources to monitor planned and realized changes in legislation. Our global compliance team has region-specific regulatory expertise and works with our businesses to identify and adopt balanced compliance strategies. For example, in 2021 the UK Financial Conduct Authority (FCA) announced that by 2022, it will be mandatory for UK-listed companies to align their financial risk disclosures to the recommendations of the Taskforce on Climate-related Financial Disclosures (TCFD) on a comply or explain basis. If we do not prepare adequately, we are at risk of both non-compliance, and any potential associated financial penalties, as well as damage to our reputation for not aligning to best practice. This could impact our customer and investor relationships. Therefore, we are ensuring we follow the recommendations of the Task Force on Climate-Related Financial Disclosure and have aligned our reporting with them. We will work to complete our alignment to the recommendations in the coming year.

C2.2a

(C2.2a) Which risk types are considered in your organization's climate-related risk assessments?

	Relevance & inclusion	Please explain
Current regulation	Relevant, always included	We operate in an increasingly complex environment, in which many of our activities and services are subject to legal and regulatory influences. New laws, new interpretations of existing laws, changes to existing regulations and/or heightened regulatory scrutiny could affect how we operate, and we could be subject to penalties for non-compliance. For example, in April 2019 the Carbon Reduction Commitment (CRC) was replaced by Streamlined Energy and Carbon Reporting (SECR) which Experian is required to comply with. The exact penalties for non-compliance have not yet been published, but are likely to be similar to CRC penalties where fines of £40,000+ have been issued. Therefore, it is important that Experian stays abreast of current regulation and ensure that it is always compliant. We use internal and external resources to monitor planned and realised changes in legislation. Our global compliance team has region-specific regulatory expertise and works with our businesses to identify and adopt balanced compliance strategies.
Emerging regulation	Relevant, always included	We use internal and external resources to monitor planned and realised changes in legislation. Our global compliance team has region-specific regulatory expertise and works with our businesses to identify and adopt balanced compliance strategies. When our global compliance team identifies emerging regulations, this is considered within our risk assessment. For example, in 2021 the UK Financial Conduct Authority (FCA) announced that by 2022, it will be mandatory for UK-listed companies to align their financial risk disclosures to the recommendations of the Taskforce on Climate-related Financial Disclosures (TCFD) on a comply or explain basis. If we do not prepare adequately, we are at risk of both non-compliance, and any potential associated financial penalties, as well as damage to our reputation for not aligning to best practice. Following this announcement, we included TCFD within our risk assessment to address the risk of non-compliance. The exact penalties for non-compliance have not yet been published, but are likely to be similar to SECR penalties where fines of £40,000+ have been issued. By including emerging legislation within our risk assessment, we are able to mitigate risks from non-compliance by preparing our responses ahead of time.
Technology	Relevant, always included	Technology transformation and advancement is one of Experian's biggest enablers when it comes to creating new products and services, reaching new markets, and scaling our consumer base. Data/cyber security is one of Experian's biggest risks. Experian has developed and operates on the basis that the data we use is secure, used for rightful purposes and it's accurate. Therefore, technology is always considered within our climate-related risk assessment as it is a vital for both our daily operations, and as a tool to help mitigate and manage environmental impacts from climate change. For example, Our Agri X automated platform will give lenders and insurers the information they need to offer their services to smallholder farmers who are already experiencing the impacts of climate change as increasingly unpredictable and extreme weather frequently destroy their crops. Currently, smallholders are often forced to borrow from unregulated lenders at exorbitant interest rates or sell their future harvest cheaply ahead of time – losing up to half their potential annual income as a result. If Experian does not develop the technology to access these opportunities then it faces the risk of losing out to its competitors. To remain a leader in information services, it is important that we always consider technology risks.
Legal	Not relevant, explanation provided	As a leading global information services company, risks associated with climate-related litigation claims are not deemed a significant risk currently.
Market	Relevant, sometimes included	As a leading global information services company, market-related risks feature in the development of some new products and services. Therefore, Experian has always considered these risks within its assessment. More recently, Experian has identified a new market-related risk which is now included within its assessment. Experian is committed to achieving our target of being Carbon Neutral in our own operations by 2030. To achieve this target we will need to offset our residual emissions that cannot be avoided through emissions reduction activities. The credits required to offset these emissions are purchased from the carbon market. We are reliant on a strong and active carbon market, so market volatility and uncertainty are always considered within our risk assessment. If there are insufficient carbon credits available on the market then we are at risk of not achieving our target, and also at risk of a higher financial impact than budgeted for.
Reputation	Relevant, always included	Experian is exposed to reputational risk if the company is judged as not engaging effectively with sustainability and climate change. Failure to comply with stakeholder expectations could result in damage to the company's reputation with our customers, employees and wider stakeholders. For example, our clients are gradually increasing their requests for information on our climate change programme and expecting us to be actively managing it. They are also aiming to work with greener suppliers. Failing to respond to these requests and/or disregarding our responsibility on managing climate change, could lead not only to a reputational risk but lost of business too. Also, failing to reasonably progress on our current environment commitments could lead to lack of trust and loss of business. Additionally, our investors are currently demanding more disclosure on climate management, and also have a set level of expectations in terms of our climate change commitments, failing to respond to these or disregarding their concerns will lead to lack of business trust, which would be reflected on the investment decisions.
Acute physical	Relevant, always included	Climate-related risks associated with the geographic location of our data centres are considered within our assessments. In 2018, weather and climate-related events cost the US economy \$80 billion, as the country was battered by cyclones, severe storms, drought and wildfires. Experian has 2 data centres in Texas, US, which is expected to experience more heat waves, droughts, floods, sea level rise, increased precipitation and intensified hurricanes over the coming years. All of these events could cause direct or indirect disruption to our business; from rising temperatures forcing us to increase our energy consumption and costs, through to hurricanes and floods causing blackouts, to other types of disruption that could prevent our workforce to come to the office or our local suppliers/clients to operate as well. Therefore, acute physical risks are always included in our risk assessment.
Chronic physical	Relevant, always included	Our most significant environmental impact comes from our energy use, which largely relates to the power we need to run our global data centres. Chronic physical climate-related risks associated with the geographic location of our data centres are considered within our assessments. For example, global mean temperatures are expected to increase which will require greater energy consumption at our data centres to keep them cool. Already, we have seen increased energy consumption at some of our key data centres due to warmer summers in the US in recent years. It is crucial that we consider long-term, chronic temperature rises within our risk assessment to adapt our business strategy accordingly.

C2.3

(C2.3) Have you identified any inherent climate-related risks with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.3a

(C2.3a) Provide details of risks identified with the potential to have a substantive financial or strategic impact on your business.

Identifier

Risk 1

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Emerging regulation	Carbon pricing mechanisms
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Primary potential financial impact

Increased indirect (operating) costs

Climate risk type mapped to traditional financial services industry risk classification

<Not Applicable>

Company-specific description

As the leading global information services company, our most significant environmental impact comes from our energy use, which largely relates to the power we need to run our global data centres. These are critical to our business and must be available for our clients and consumers 24 hours a day, seven days a week. Our three main data centres in the UK and the USA account for 46.5% of our total energy use. Experian is at risk of paying additional taxes for carbon emissions from own operations. For example, in the UK we pay to comply with the Climate Change Levy (CCL), which was increased to compensate for the abolishment of the CRC EES scheme in April 2019.

This fee is added onto our energy tariffs, applied directly by our suppliers. This risk is exacerbated by the predicted increase in energy demand at data centres to keep servers cool as global mean temperatures rise and the frequency and severity of heatwaves increase.

Time horizon

Short-term

Likelihood

Virtually certain

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

80000

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

The Climate Change Levy (CCL) was increased as the CRC Energy Efficiency Scheme was abolished. As a result the Climate Change Levy (CCL) on electricity consumption increased to 0.8115p/kWh, and the CCL on natural gas to 0.406p/kWh in 2020/21. Therefore, in 2021, in the UK, our climate levy liability was circa \$250,000 pa. This is an increase of \$80,000 since FY2019. To prevent a higher financial impact, Experian are working to reduce our electricity and gas consumption.

Cost of response to risk

0

Description of response and explanation of cost calculation

By reducing our overall energy consumption we can mitigate the impact from current and emerging carbon taxes and higher tax rates. The most significant effort to reduce energy consumption from our operations have been conducted as part of our overall organisational strategy and has not required any significant investment for the specific purpose of energy reduction. For example, we have consolidated a number of data centres and offices. In FY21 we closed a number buildings in the UK that account for a total of over 500,000 kWh of electricity consumption, resulting in a cost saving in excess of \$1.5m per annum, when including lease spaces. Similarly, in the USA, we have reduced our sq ft of office space by 37,000sq ft reducing operational costs associated with operational costs such as lease costs and energy consumption.

Comment

Identifier

Risk 2

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Acute physical	Increased severity and frequency of extreme weather events such as cyclones and floods
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Primary potential financial impact

Increased indirect (operating) costs

Climate risk type mapped to traditional financial services industry risk classification

<Not Applicable>

Company-specific description

As the leading global information services company, our most significant environmental impact comes from our energy use, which largely relates to the power we need to run our global data centres. These are critical to our business and must be available for our clients and consumers 24 hours a day, seven days a week We recognise that many of our core business activities, and the resources required to support them can be easily disrupted by severe weather. In fact, severe weather events appear to be on the increase, and while we have improved the efficiency of operations in our data centres, we still see an increased energy consumption and associated cost at our data centres across the year.

Time horizon

Short-term

Likelihood

Likely

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

375000

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

Each year we see higher energy consumption at our data centres in summer months due to higher temperatures. At a unit price of \$0.10 our global data centres consume \$3,700,000 of electricity per annum. A 10% increase in consumption would cost an additional \$370,000 per annum. In January/February 2021 the USA suffered a

prolonged cold period and our data centre at Allen, Texas was dependent on standby generators when the electricity grid was disrupted. To operate the standby generators we had to purchase additional diesel to ensure our services continued to operate. The total fuel purchase for the generators was 34,090 gallons of diesel, at a cost of \$2.20 per gallon, meaning a total of \$75,000 was spent associated with a severe weather event.

Cost of response to risk

0

Description of response and explanation of cost calculation

As part of our science-based target to reduce our emissions from Scope 1 & 2 by 50% by 2030 versus our 2019 baseline, we have consolidated a number of our data centres and outsource server hosting to third-parties with cloud-based services. This strategy does not require any specific energy reduction investment but will return significant energy improvements as AWS data centres produce 88% lower carbon emissions than other servers. Therefore, we are able to reduce our risk from increasing energy consumption by strategically opting to move our data to a third-party provider with state-of-the-art, highly energy efficient facilities. We have selected providers who have strong environmental commitments and are already using a significant proportion of renewable energy to run their services to help us maximise the environmental benefits of this strategy.

Comment

Identifier

Risk 3

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Reputation	Increased stakeholder concern or negative stakeholder feedback
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Primary potential financial impact

Decreased revenues due to reduced demand for products and services

Climate risk type mapped to traditional financial services industry risk classification

<Not Applicable>

Company-specific description

Experian has a clearly stated purpose to create a better tomorrow for consumers, our clients, our people and communities. As an information services company we add value by helping people and organisations meet challenges and achieve their ambitions. We are aware that our clients and consumers have their own personal and business ambitions regarding sustainability and the shared fight against climate change. Consequently, our clients are gradually increasing their requests for information on our climate change programme and expecting us to be actively managing it. They are also aiming to work with greener suppliers. Failing to respond to these requests and/or disregarding our responsibility on managing climate change, could lead not only to a reputational risk but lost of business too. Also, failing to reasonably progress on our current environment commitments could lead to lack of trust and loss of business. Equally, our consumer-base is evolving and targeting younger generations (i.e. Millennials/Gen Z) which tend to have a strong stance on a company's environmental performance and might choose to go elsewhere if we are not seen to be proactive in this space.

Time horizon

Short-term

Likelihood

About as likely as not

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

53700000

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

The financial implication from reputational risks would be lost sales. These are estimated to be less than 1% of annual revenue. Using FY21 revenue (\$5,372 million) as an example of short-term annual revenue, 1% is \$53.7 million.

Cost of response to risk

0

Description of response and explanation of cost calculation

To ensure that we maintain our strong reputation with our current and future customers, we are dedicated to reducing our environmental impact and reporting our progress as we work towards this commitment. Our response to this risk has, so far, focussed on behaviour change which does not have any associated costs. We focussed on internal initiatives to reduce our impact. For example, an environmental programme called 'Little Green Steps' was introduced in late 2020 to engage employees in the APAC region with activities to reduce their employee footprint. The programme engaged 200 employees and resulting activity reduced the carbon footprint by over 400kgs. The delivery of this programme was introduced as a local response to Experian's commitment to become carbon neutral across our direct operations by 2030.

Comment

(C2.4) Have you identified any climate-related opportunities with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.4a

(C2.4a) Provide details of opportunities identified with the potential to have a substantive financial or strategic impact on your business.

Identifier

Opp1

Where in the value chain does the opportunity occur?

Downstream

Opportunity type

Products and services

Primary climate-related opportunity driver

Development and/or expansion of low emission goods and services

Primary potential financial impact

Increased revenues resulting from increased demand for products and services

Company-specific description

As an information services business, we have identified an opportunity to use our data and expertise to help others mitigate and adapt to emerging climate-related risks. In particular, financial risk associated with non-compliance with current and emerging environmental legislation. In 2014, Experian's Social Innovation programme funded a product in Brazil that uses company data to develop scoring mechanisms that demonstrates the level of commitment each business has to legal obligations relating to labour, social, fiscal and environmental aspects. This included the classification of the Company's environmental conformity as defined by the World Bank. Serasa Experian's Social and Fiscal Compliance and Classification of Environmental Conformity gives transparency in the compliance of the environmental legislation by the companies and individuals (farmers), in practical and understandable terms, contributing to better decision making. This product aims to encourage small and medium companies to adopt responsible behaviour in legal compliance and acts as an important indicator of responsible behaviour of business management. Experian will benefit from this opportunity through increased revenue from the uptake of this product by companies in Brazil. To date this product has seen 52,552 company enquiries, with a further 25,000 forecast by 31 March 2022.

Time horizon

Short-term

Likelihood

Very likely

Magnitude of impact

Medium-low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

74814

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

This product was funded in 2014 and has been live since 2015. To date, this product has seen 52,552 company enquiries, with a further 25,000 forecast by 31 March 2022. This has yielded \$73,314 in revenue, with a further \$1,500 forecast for the next 12 months (based on the companies that have made enquiries). These revenue figures are more modest than initially expected and reflect the need to pivot our product within a changing marketplace. As such, development is currently underway to produce a new version of our product which will be better aligned to the market in Brazil. We estimate the returns to be significantly greater in the medium to longer-term with the introduction of the new version of this product.

Cost to realize opportunity

140000

Strategy to realize opportunity and explanation of cost calculation

Experian has a Social Innovation Programme which invests in the development of new products specifically designed to offer additional societal benefits, while generating new revenue streams for our business. Initial investment from the Social Innovation programme for this product was \$140,000, primarily used for product/IT development (\$127,000) with a small amount (\$13k) for product launch/go to market activities. With this investment, Serasa Experian has created an important information database which provides transparency of all Brazilian environmental legislation and explains how this might affect/apply to companies and individuals in practical and understandable terms. This solution is inserted in the construction of business strategies aimed to support the sustainability management process seeking to promote best practices in production chains, induction of socio and environmental analysis in credit concession. This provides an important parameter that reflects compliance with legislation, as well as ensuring efficiency in the consultations and monitoring. This product aims to encourage small and medium companies to adopt responsible behaviour in legal compliance and acts as an important indicator of responsible behaviour of business management. An initial version of this product was funded in 2014 and has been live since 2015. Development is currently underway to build a new version of the product which will help Experian maximise this opportunity.

Comment

Identifier

Opp2

Where in the value chain does the opportunity occur?

Downstream

Opportunity type

Resilience

Primary climate-related opportunity driver

Other, please specify (build resilience as a business by strengthening our reputation and expertise on climate-related data.)

Primary potential financial impact

Other, please specify (Financial impact perceived from (non-quantifiable) spontaneous media generated from the project, which ultimately enhances our reputation. Also financial impact from the knowledge and expertise acquired by our teams by working on this project.)

Company-specific description

Experian is a market leader in data and analytics and frequently seizes opportunities through the innovations we deliver in data, analytics and software. Experian's expertise in data, analytics and technologies, enables us to create coherence and clarity from complexity. Therefore, we have identified an opportunity to apply our knowledge and skills to aid the collection and analysis of climate-related data. For example, we have partnered with UNDP in a pro-bono collaboration, to help collect and analyse data on changing weather patterns and the impact of these on communities in Brazil. Experian will benefit from the spontaneous media and reputational benefits associated with supporting this project which could lead to increased revenue through higher demand for our products and services. Additionally, Experian will benefit from the additional knowledge and expertise that our analysts gain from working on this project.

Time horizon

Long-term

Likelihood

Very likely

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

312000

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

During this project, four of our current data analysts will develop new skills and expertise in managing and analysing data on extreme weather events. By developing this expertise in-house rather than hiring specialised analysts externally, Experian benefits from recruitment savings. Therefore, the potential financial impact figure has been estimated based on what the average cost to the business would be if Experian had to hire four (4) data analysts specialized in climate data. This is based on current market job offers and the number of analysts who have participated in this project.

Cost to realize opportunity

178738

Strategy to realize opportunity and explanation of cost calculation

Experian's expertise in data, analytics and technologies, enables us to create coherence and clarity from complexity. Experian has joined forces with the United Nations Development Programme's country office in Brazil to research, with guidance from UN Global Pulse, the economic effects of El Niño on communities in the country. The project will use financial, disaster relief and weather data to understand how communities in the southern and north eastern regions are being affected by this climate phenomenon to advance UNDP's efforts to support vulnerable populations. Ultimately, this work is intended to increase understanding of how communities are affected by the changing global climate, and how organizations around the world can better support them and help to build their resilience. In order to make this happen, four of our data analysts in Brazil have been working on this project pro-bono. The cost figure reported here has been calculated by our finance team based on the day rate for Experian support multiplied by the number of days anticipated to support the project, as if being delivered on a commercial basis.

Comment**Identifier**

Opp3

Where in the value chain does the opportunity occur?

Direct operations

Opportunity type

Products and services

Primary climate-related opportunity driver

Development of climate adaptation, resilience and insurance risk solutions

Primary potential financial impact

Other, please specify (Increased revenue through new solutions to adaptation needs e.g., insurance risk transfer products and services)

Company-specific description

Experian understands that climate change is, and will, lead to changes in precipitation and droughts which has the potential to significantly impact the financial security of people, communities and businesses, in particular, within the agricultural sector. As a leading information services company, Experian main purpose and motivation is to power opportunities by turning data into information that helps people and businesses take control of their financial well-being. Therefore, Experian has the potential opportunity to develop new products and services to understand the economic effect of weather extremes on vulnerable communities – allowing for better long term planning of climate adaptation strategies and the development of appropriate, accessible insurance. We are already developing new products and services, such as our Agri X automated platform, which helps smallholder farmers in Asia affected by climate change to access insurance. Climate change is making their lives harder as crops are devastated by increasingly unpredictable and extreme weather. Smallholders are often forced to borrow from unregulated lenders at exorbitant interest rates, while lenders and insurers are missing out on a largely untapped customer base because they don't have enough information about these smallholders to confidently offer them loans or insurance. Our Agri X automated platform will give lenders and insurers the information they need to offer their services to smallholders, and it will help farmers get access to affordable finance and insurance to help boost their productivity and protect them from climate threats.

Time horizon

Long-term

Likelihood

Likely

Magnitude of impact

High

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

1131566

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

Revenue will be generated through four sources via lenders and insurers - Pay per use [e.g. per hectare rates billed monthly] – likely \$100k per state per annum, Matching model [e.g. top 10% of the farmers as qualified leads to Financial Institutions], a Licensing Fee [e.g. per crop season license fee] and through transactional farm report provision. Through this programme we estimate to reach 22.5 million smallholder farmers (c. 5% of total) over five years. At the high level the addressable market in the Asia Pacific geography is 450million farmers, of which the 22.5million conservative total estimate over five years assumes 5% adoption. In year 1 the focus would be in India, which has 758,910 farmers covering 1,797,210 km2. At 0.5% onboarding rate the anticipated revenues from banking (matching new customers to financial products) and insurance sectors reporting to minimise risks and reduce fraud) would total \$248,627 in year one. Increased adoption is anticipated to push revenues up to \$754,377 in year two, and with the introduction of a second territory in SE Asia year 3 will yield \$1,131,566.

Cost to realize opportunity

740000

Strategy to realize opportunity and explanation of cost calculation

Experian has a Social Innovation Programme which invests in the development of new products specifically designed to offer additional societal benefits, while generating new revenue streams for our business by boosting Experian technology and expertise, to make the most of existent platforms and find innovative ways to get services through to clients. Therefore, the cost to realise this opportunity is sponsored by the Social Innovation Programme. Three core costs to build this platform out to scale: 1. Data acquisition to complement Experian data - \$200k 2. Infrastructure and Solution build - \$250k 3. Resource costs to build platform \$290k Strategy: The expectation is that we will reach 22.5million smallholder farmers over five years. The expectation is the product will launch end of FY22 into India, with focus on that one country in years one and two before extending into a second territory. The potential market extends beyond India and into China, Indonesia, Thailand, Vietnam and Myanmar. In terms of specific milestones for this year, the MVP is due to be built by end of 2021, with the go to market approach and sales training then completed by September 2021 to launch between November 2021-March 2022. The team in APAC have also been collaborating with project teams in Brazil that have developed agricultural market services to inform strategy to take the service to market.

Comment**Identifier**

Opp4

Where in the value chain does the opportunity occur?

Direct operations

Opportunity type

Products and services

Primary climate-related opportunity driver

Development of climate adaptation, resilience and insurance risk solutions

Primary potential financial impact

Other, please specify (Increased revenue from new products and services)

Company-specific description

Experian understands that consumers are increasingly interested in products and services that help minimise their environmental impact, whether this be purchasing a renewable energy contract, sourcing a green mortgage, purchasing an electric vehicle or, a loan for sustainable building projects. Experian is ideally positioned to connect environmentally aware consumers with climate change financial products and services. Through an Experian 'Greenscore' product consumers could identify the carbon impact of their present consumer spending and gradually improve their 'Greenscore' through accessing greener products and services. Similarly, lenders will be able to provide tailored products and discounts to consumers based on newly available insights into their sustainable spending.

Time horizon

Long-term

Likelihood

Likely

Magnitude of impact

High

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

7000000

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

Revenue will be generated through highlighting the availability of green products and services through the Experian marketplace, generating revenue from facilitating completed transactions and from performing credit checks on the execution of green financial transactions. Based on the existing 10m consumer base in the UK, average take up rate of 25%, service fees per transaction the annual revenue that can be derived from an Experian Greenscore service would be \$7,000,000 per annum.

Cost to realize opportunity

Strategy to realize opportunity and explanation of cost calculation

Experian has the experience of developing the relevant solutions and platforms. Similar projects to establish and demonstrate a proof of concept could be established in 4-6 months and require \$70-100,000 to develop the necessary infrastructure and the project, product management time would be in the region of \$150-200,000. For a fully fit for purpose platform it would take in the region of 12-15 months in time and infrastructure costs would be in the region of \$250-300,000 in addition to the project team time, in the region of \$500,000. Operational budget would also be required to maintain and update the product as required. The number of commercial banks offering green products and services is increasing substantially. The ability for commercial banks to market the products and services through Experian with 10m subscribers provides the opportunity to link existing consumers with newly launched products and services.

Comment**C3. Business Strategy****C3.1****(C3.1) Have climate-related risks and opportunities influenced your organization's strategy and/or financial planning?**

Yes

C3.1b**(C3.1b) Does your organization intend to publish a low-carbon transition plan in the next two years?**

	Intention to publish a low-carbon transition plan	Intention to include the transition plan as a scheduled resolution item at Annual General Meetings (AGMs)	Comment
Row 1	Yes, in the next two years	No, we do not intend to include it as a scheduled AGM resolution item	We have not determined whether this will or will not be included as a scheduled AGM resolution item.

C3.2**(C3.2) Does your organization use climate-related scenario analysis to inform its strategy?**

No, but we anticipate using qualitative and/or quantitative analysis in the next two years

C3.2b**(C3.2b) Why does your organization not use climate-related scenario analysis to inform its strategy?**

Experian recognises that climate-change has the potential to cause significant regulatory, physical and reputational risks to our business, our clients and customers. We recognise the urgent need for all businesses to accelerate their response to the climate change emergency, and understand the value of climate-related scenario analysis in strategizing for future scenarios. We do not currently apply a climate-scenario lens to our longer-term planning as our focus has been on reducing our overall carbon footprint, and in FY21 we developed our Science Based Target which we have submitted to the SBTi.

Achieving our targets will require transformational change within the business, and we are working proactively to develop our environmental strategy and have begun to place greater emphasis on climate-scenario thinking. In FY21, We 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.

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 be used to 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 8.51 that explore 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.

C3.3

(C3.3) Describe where and how climate-related risks and opportunities have influenced your strategy.

	Have climate-related risks and opportunities influenced your strategy in this area?	Description of influence
Products and services	Yes	Experian recognises the potential opportunities that can be utilised by using our data and expertise to develop products and services that could help others mitigate and adapt to climate change over the short, medium and long-term. This opportunity benefits Experian through increased revenue due to greater demand for products and services. We are already developing new products and services to help farmers affected by climate change to access insurance. For example, millions of smallholder farmers in developing countries struggle to make ends meet between harvests because they lack access to mainstream financial services. Climate change is making their lives harder as crops are devastated by increasingly unpredictable and extreme weather. We see an opportunity to connect them – and create a new revenue stream for our business over the medium to long-term. Through our Social Innovation programme, we're currently piloting a new solution that aims to build financial security and resilience for smallholders in Asia, home to 87% of the world's 500 million smallholders. Our Agri X automated platform will give lenders and insurers the information they need to offer their services to smallholders, and it will help farmers get access to affordable finance and insurance to help boost their productivity and protect them from climate threats. Currently, this project is being piloted so in the short-term we do not expect large returns. However, we will continue to develop this, and other products and services, to meet the needs of our current and future customer bases. Our ability to adapt quickly means that we are well placed to provide short-term solutions as well as realise longer-term opportunities.
Supply chain and/or value chain	Yes	Experian is a global company, currently operating in 44 countries across the globe. To support its operations, Experian engages with many suppliers and outsources some areas of its operations, such as data storage, to third-party vendors. Consequently, Experian's supply chain is susceptible to a range of climate-change risks, both in the immediate and longer-term. These risks could be exacerbated by the varied geographies within Experian functions. For example, Experian outsources some of its data storage to third-party providers. Rising mean temperatures pose a significant risk to data centre's due to the increasing energy demand required to keep servers cool and operating efficiently. This risk is worsened by the predicted rise in energy prices over at least the next 3-5 years. Data centres are also at risk of disruption from physical environmental impacts such as flooding and other extreme weather events. Extreme weather events could cause power outages that would cause significant disruption to Experian's day-to-day operations. However, Experian has carefully considered these risks and believes the greater energy efficiency and advanced technology provided by third-party suppliers to be at lower risk from climate-related impacts than their previously used on-site servers. In the short-term, Experian has developed a strategy to increase its contracts with third-party data providers during FY21. Experian continues to monitor and manage risks from its supply chain in its business strategy as we develop our longer-term data centre strategy.
Investment in R&D	No	As an information services provider, Experian's business strategy does not include R&D. However, Experian does take climate-related risks and opportunities into consideration across the entire business.
Operations	Yes	Experian has identified rising mean temperatures as a significant risk to its operations due to the increasing energy demand required to keep data centres operating efficiently and avoid disruption. Requiring more energy to cool our operations as a result of rising global temperatures, is leading us to assess whether keeping all our servers in-house is the best approach and whether our equipment is still in the best shape possible to operate efficiently. Additionally, Experian recognises that we are at risk from increasing energy prices over at least the next 3-5 years. Experian has taken these risks into consideration and has decided to adjust its data management strategy, opting to move data storage from in-house servers to a more energy-efficient third-party supplier with cloud-based services. Experian has already sourced a proportion of its data storage to third-party data hosters and has developed a roadmap to increase the proportion of data held by third-parties in FY21 at least. Experian has developed its data centre strategy to consolidate a number of its data centres into colos to increase energy efficiency and reduce costs. In the immediate-term, we have begun replacing fluorescent lights across our data halls with LED lights, as LEDs are up to 80% more efficient than standard lighting. Additionally, we are increasing the number of colos as part of our longer-term consolidation plan. Experian will continue to assess risks to its operations and adapt its longer-term strategy as required.

C3.4

(C3.4) Describe where and how climate-related risks and opportunities have influenced your financial planning.

	Financial planning elements that have been influenced	Description of influence
Row 1	Indirect costs	We recognise that our operations are at risk from increasing mean global temperatures and increased frequency and intensity of heatwaves. Our use of data centres is vital to our business operations and are a central part of our financial planning. As temperatures increase, data centres require more energy to keep them cool (as much as 40% of energy consumption associated with data centres is used for cooling). Experian is at risk from data disruption and the associated financial impact from higher energy demands and data centre maintenance. Additionally, this risk is exacerbated by predicted increases in energy prices over at least the next 3-5 years. Therefore, to minimise this risk we have invested in energy efficiency measures, with a particular focus on our three main data centres in the UK and the USA which are responsible for 46.5% of our total energy use. These energy efficiency measures include the installation of LED lighting in our data halls, as well as outsourcing a proportion of our data to third-party providers with state-of-the-art technology, and the consolidation of some of our own data centres. Currently, we have developed a roadmap up to the end of FY26.

C3.4a

(C3.4a) Provide any additional information on how climate-related risks and opportunities have influenced your strategy and financial planning (optional).

C4. Targets and performance

C4.1

(C4.1) Did you have an emissions target that was active in the reporting year?

Absolute target

C4.1a

(C4.1a) Provide details of your absolute emissions target(s) and progress made against those targets.

Target reference number

Abs 1

Year target was set

2021

Target coverage

Company-wide

Scope(s) (or Scope 3 category)

Scope 1+2 (location-based)

Base year

2019

Covered emissions in base year (metric tons CO2e)

33387.75

Covered emissions in base year as % of total base year emissions in selected Scope(s) (or Scope 3 category)

100

Target year

2030

Targeted reduction from base year (%)

50.1

Covered emissions in target year (metric tons CO2e) [auto-calculated]

16660.48725

Covered emissions in reporting year (metric tons CO2e)

24400

% of target achieved [auto-calculated]

53.7311461793114

Target status in reporting year

New

Is this a science-based target?

Yes, and this target has been approved by the Science-Based Targets initiative

Target ambition

1.5°C aligned

Please explain (including target coverage)

This year we have had our targets approved by the SBTi. This target demonstrates that we are committed to reducing the whole company's Scope 1 and 2 emissions by 50% by the year 2030. Due to the Covid-19 pandemic forcing our offices to close and sites to be consolidated, this has significantly reduced our current scope 1 and 2 footprint and given us a good platform to achieve this target. To help guard against emissions returning to a pre-pandemic level, 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. Throughout FY22 we will continue to work towards implementing these projects to drive progress towards our 2030 commitment.

Target reference number

Abs 2

Year target was set

2021

Target coverage

Company-wide

Scope(s) (or Scope 3 category)

Other, please specify (Scope 3; categories 1 (purchased good and services), 3 (Fuel and energy-related activities) and 6 (business travel))

Base year

2019

Covered emissions in base year (metric tons CO2e)

412607

Covered emissions in base year as % of total base year emissions in selected Scope(s) (or Scope 3 category)

83

Target year

2030

Targeted reduction from base year (%)

15

Covered emissions in target year (metric tons CO2e) [auto-calculated]

350715.95

Covered emissions in reporting year (metric tons CO2e)

383536.9

% of target achieved [auto-calculated]

46.9697961175323

Target status in reporting year

New

Is this a science-based target?

Yes, and this target has been approved by the Science-Based Targets initiative

Target ambition

2°C aligned

Please explain (including target coverage)

This year we have had our targets approved by the SBTi. This target demonstrates that we are committed to reducing our Scope 3 emissions from purchased goods and services, business travel and Well-to-Tank by 15% by 2030. 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. The biggest contributor to this total is purchased goods and services (72%), followed by business travel (10%) and capital goods (6%). Therefore, focusing on these three categories will be key to reducing the company's footprint.

C4.2

(C4.2) Did you have any other climate-related targets that were active in the reporting year?

Other climate-related target(s)

C4.2b

(C4.2b) Provide details of any other climate-related targets, including methane reduction targets.

Target reference number

Oth 1

Year target was set

2019

Target coverage

Country/region

Target type: absolute or intensity

Absolute

Target type: category & Metric (target numerator if reporting an intensity target)

Low-carbon vehicles	Other, please specify (Absolute number of hybrid vehicles in the Brazil grey fleet)
---------------------	---

Target denominator (intensity targets only)

<Not Applicable>

Base year

2020

Figure or percentage in base year

130

Target year

2021

Figure or percentage in target year

125

Figure or percentage in reporting year

127

% of target achieved [auto-calculated]

60

Target status in reporting year

Underway

Is this target part of an emissions target?

Yes, the target is for Brazil and the goal is to achieve a 6% annual reduction in emissions from fleet vehicles by 2021.

Is this target part of an overarching initiative?

No, it's not part of an overarching initiative

Please explain (including target coverage)

This initiative refers to Brazil. There is an initiative underway in Brazil to replace some company-owned petrol vehicles with hybrids so as to reduce emissions from vehicles in the country by 6% annually. This target is a financial-year based target. Experian record our data on a fiscal year cycle. During FY21, Experian acquired two more hybrid vehicles to reduce the emissions from fleet vehicles.

C4.3

(C4.3) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Yes

C4.3a

(C4.3a) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

	Number of initiatives	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation	0	0
To be implemented*	1	78
Implementation commenced*	0	0
Implemented*	4	3722
Not to be implemented	0	0

C4.3b

(C4.3b) Provide details on the initiatives implemented in the reporting year in the table below.

Initiative category & Initiative type

Company policy or behavioral change	Site consolidation/closure
-------------------------------------	----------------------------

Estimated annual CO2e savings (metric tonnes CO2e)

114

Scope(s)

Scope 2 (location-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

0

Investment required (unit currency – as specified in C0.4)

0

Payback period

No payback

Estimated lifetime of the initiative

Ongoing

Comment

Office consolidation in the UK including Southport, Edinburgh, Leeds resulting in lower energy consumption.

Initiative category & Initiative type

Low-carbon energy consumption	Low-carbon electricity mix
-------------------------------	----------------------------

Estimated annual CO2e savings (metric tonnes CO2e)

3608

Scope(s)

Scope 2 (market-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

0

Investment required (unit currency – as specified in C0.4)

0

Payback period

No payback

Estimated lifetime of the initiative

Ongoing

Comment

Renewable electricity contracts established for Allen data centre in North America, Cardinal Place and Newenham House in UK & Ireland. Combined consumption of 9,000MWh.

C4.3c

(C4.3c) What methods do you use to drive investment in emissions reduction activities?

Method	Comment
Compliance with regulatory requirements/standards	
Dedicated budget for energy efficiency	
Dedicated budget for low-carbon product R&D	
Dedicated budget for other emissions reduction activities	
Employee engagement	As part of our Science Based Target roadmap we have engaged globally with Facilities and procurement to do a full review of emission reduction initiatives. We have collaborated with Finance to ensure there is a process for financing projects subject to quality
Internal incentives/recognition programs	
Partnering with governments on technology development	
Financial optimization calculations	We have developed a toolkit for calculating the carbon and cost savings associated with emission reduction initiatives. The global tool uses global emission factors to determine the carbon saving associated with projects and uses persistence factors to identify the lifetime carbon savings. A total of 46 projects have been identified using this tool.

C4.5

(C4.5) Do you classify any of your existing goods and/or services as low-carbon products or do they enable a third party to avoid GHG emissions?

No

C5. Emissions methodology

C5.1

(C5.1) Provide your base year and base year emissions (Scopes 1 and 2).

Scope 1

Base year start

April 1 2017

Base year end

March 31 2018

Base year emissions (metric tons CO2e)

3900

Comment

Scope 2 (location-based)

Base year start

April 1 2017

Base year end

March 31 2018

Base year emissions (metric tons CO2e)

33000

Comment

Scope 2 (market-based)

Base year start

April 1 2017

Base year end

March 31 2018

Base year emissions (metric tons CO2e)

28000

Comment

C5.2

(C5.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

Defra Environmental Reporting Guidelines: Including streamlined energy and carbon reporting guidance, 2019

IEA CO2 Emissions from Fuel Combustion

The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

C6. Emissions data

C6.1

(C6.1) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Reporting year

Gross global Scope 1 emissions (metric tons CO2e)

2165.31

Start date

<Not Applicable>

End date

<Not Applicable>

Comment

C6.2

(C6.2) Describe your organization's approach to reporting Scope 2 emissions.

Row 1

Scope 2, location-based

We are reporting a Scope 2, location-based figure

Scope 2, market-based

We are reporting a Scope 2, market-based figure

Comment

C6.3

(C6.3) What were your organization's gross global Scope 2 emissions in metric tons CO2e?

Reporting year

Scope 2, location-based

22237.99

Scope 2, market-based (if applicable)

14292.98

Start date

<Not Applicable>

End date

<Not Applicable>

Comment

C6.4

(C6.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure?

No

C6.5

(C6.5) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

Evaluation status

Relevant, calculated

Metric tonnes CO₂e

378929

Emissions calculation methodology

Indirect emissions from goods and services purchased by Experian were estimated using the Quantis emission factors, which is an economic input-output database and aligned with WRI, WBCSD and GHG Protocol. The relevant emission factors from the Quantis database have been applied to calculate GHG emissions (IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment).

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Please explain

Using an economic input output method we have calculated carbon emissions by supplier spend. The suppliers have been categorised by industry sector and a relevant carbon intensity value has been used to calculate the carbon emissions. The top 200 suppliers were reviewed as these accounted for ~70% overall spend. Suppliers such as those for business travel or utility suppliers where emissions will have been accounted for in different categories or scopes have been excluded. The data has then been extrapolated to account for 100% supplier spend in FY20.

Capital goods

Evaluation status

Relevant, calculated

Metric tonnes CO₂e

31411

Emissions calculation methodology

Indirect emissions from capital goods purchased by Experian were estimated using the Quantis emission factors, which is an economic input-output database and aligned with WRI, WBCSD and GHG Protocol. The relevant emission factors from the Quantis database have been applied to calculate GHG emissions (IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment).

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Please explain

Using an economic input output method we have calculated carbon emissions by supplier spend. The suppliers have been categorised by industry sector and a relevant carbon intensity value has been used to calculate the carbon emissions. The top 200 suppliers were reviewed as these accounted for ~70% overall spend. Suppliers such as those for business travel or utility suppliers where emissions will have been accounted for in different categories or scopes have been excluded. The data has then been extrapolated to account for 100% supplier spend in FY20.

Fuel-and-energy-related activities (not included in Scope 1 or 2)

Evaluation status

Relevant, calculated

Metric tonnes CO₂e

4194

Emissions calculation methodology

Activity data is collected maintained and reported using Experian's sustainability software system. Following DEFRA reporting guidelines this category includes emissions from three distinct activities: (1) "Well to Tank" emissions of purchased fuels; (2) "Well to Tank" emissions from purchased electricity; (3) Transmission & Distribution (T&D) Losses from purchased electricity. For calculating (1) DEFRA 2020 Emission Factors for WTT of fuels have been applied. For calculating (2) DEFRA 2020 WTT Emission factors for electricity have been applied to all our sites, using the relevant country specific emission factor. To calculate (3) DEFRA 2020 and IEA T&D Emission Factors were used and applied to all our sites, using the relevant country specific emission factor.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

87

Please explain

Activity data is collected maintained and reported using Experian's sustainability software system, with the electricity and gas usage being provided from our suppliers.

Upstream transportation and distribution

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Due to the fact that Experian is an information and data business there are no physical products being produced and no raw materials being transported. Experian does have suppliers that deliver to sites, the delivery charge is included in total cost and so are reported in category 1 rather than category 4. If reporting was to be moved to category 4, it would be considered immaterial and so will continue to be reported in category 1 purchased goods and services.

Waste generated in operations

Evaluation status

Relevant, calculated

Metric tonnes CO2e

220

Emissions calculation methodology

Activity data is collected, maintained and reported using Experian's sustainability software system. Where data sets were complete actual data was used. For sites where data was incomplete, emissions were modelled based on number of FTEs. DEFRA 2020 waste emission factors were applied to all sites. Assumptions applied to FTE calculations: 54kg per person per annum, 36% recycled, 53% landfilled, 11% incinerated. (Eurostate, 2010: The European Environment: State and Outlook: 2010)

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Please explain

Activity data is collected, maintained and reported using Experian's sustainability software system.

Business travel

Evaluation status

Relevant, calculated

Metric tonnes CO2e

414

Emissions calculation methodology

Data collected from travel provider and internal expense system. Expense data is removed from cat 1 spend data to avoid double counting. This category includes emissions from the transportation of employees for business-related by air travel, rail, grey fleet and hotel stays. DEFRA 2020 emission factors have been applied, including WTT.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Please explain

Data collected from travel provider and internal expense system.

Employee commuting

Evaluation status

Relevant, calculated

Metric tonnes CO2e

13688

Emissions calculation methodology

Due to the Covid-19 pandemic, the vast majority of sites and offices have been closed and, therefore, it has been assumed that there has been no employee commuting during the reporting period. For Experian, headcounts per site were aggregated to the country-level and then using EcoAct's Homeworking and Commuting Tool and advice from EcoAct's whitepaper, assumptions on electricity and gas usage were made and the multiplied by the country specific emission factors for gas and electricity usage. There were 17,815 employees were working across 44 countries, with the vast majority in the UK, USA and Brazil.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Please explain

Headcount of FTEs were taken at site level and then aggregated up to country-level to gain the number of employees working from home.

Upstream leased assets

Evaluation status

Relevant, calculated

Metric tonnes CO2e

30982

Emissions calculation methodology

Emissions from colo and cloud based providers captured in this category. For colo locations a mixture of power and spend was used to estimate consumption. For cloud based providers only spend data was available. Where only spend data was available, emissions were estimated using the Quantis conversion factors, which is an economic input-output database and aligned to WRI, WBCSD and GHG Protocol. The relevant emission factors from the Quantis database have been applied to calculate GHG emissions (Data processing, hosting, and related services). Where power information was available, this was converted to kWh and the appropriate country specific emission factors were applied (direct consumption, WTT (T&D), WTT (generation) and T&D) from IEA and DEFRA 2020.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Please explain

Emissions from colo and cloud based providers captured in this category.

Downstream transportation and distribution

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Due to the fact that Experian is an information and data business there are no physical products being produced and transported.

Processing of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Due to the fact that Experian is an information and data business there are no physical products being produced.

Use of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Due to the fact that Experian is an information and data business there are no physical products being produced.

End of life treatment of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Due to the fact that Experian is an information and data business there are no physical products being produced.

Downstream leased assets

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Experian does not have any downstream leased assets.

Franchises

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Experian does not have any franchises

Investments

Evaluation status

Relevant, calculated

Metric tonnes CO2e

7680

Emissions calculation methodology

Emissions from companies in which Experian has investments were estimated using the Quantis conversion factors, which is an economic input-output database and aligned to WRI, WBCSD and GHG Protocol. The company function was mapped to a category within the Quantis database and the associated emission factor has been applied to total investment.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Please explain

This has been calculated using the value of the pension contributions Experian have made on behalf of employees during the reporting period. This figure is taken from the annual report.

Other (upstream)

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Experian does not have any other upstream emissions

Other (downstream)

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Experian does not have any other downstream emissions

C6.7

(C6.7) Are carbon dioxide emissions from biogenic carbon relevant to your organization?

No

C6.10

(C6.10) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Intensity figure

4.5

Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

24400

Metric denominator

unit total revenue

Metric denominator: Unit total

5372000000

Scope 2 figure used

Location-based

% change from previous year

18.18

Direction of change

Decreased

Reason for change

The COVID-19 pandemic has accelerated the move to more flexible working. Almost our entire workforce moved to full-time homeworking this year, with just a small number of employees working on site to keep our facilities and data centres going. This is combined with the closure of an office in the UK and the consolidation of the workforce from two buildings into one. This has reduced our Scope 1 and 2 emissions by 14%, compared to the last reporting year. Whilst the company has also continued to grow over the year, with our revenue increasing by 3%, compared to the last reporting year.

C7. Emissions breakdowns

C7.1

(C7.1) Does your organization break down its Scope 1 emissions by greenhouse gas type?

No

C7.2

(C7.2) Break down your total gross global Scope 1 emissions by country/region.

Country/Region	Scope 1 emissions (metric tons CO2e)
United Kingdom of Great Britain and Northern Ireland <i>United Kingdom of Great Britain and Northern Ireland. This region also includes Republic of Ireland.</i>	386.25
North America	1361.03
Latin America (LATAM)	217.38
Europe, Middle East and Africa (EMEA)	200.13
Asia Pacific (or JAPA)	0.52

C7.3

(C7.3) Indicate which gross global Scope 1 emissions breakdowns you are able to provide.

By activity

C7.3c

(C7.3c) Break down your total gross global Scope 1 emissions by business activity.

Activity	Scope 1 emissions (metric tons CO2e)
Emissions from Experian Data Centres	241.22
Experian Buildings (General)	1924.09

C7.5

(C7.5) Break down your total gross global Scope 2 emissions by country/region.

Country/Region	Scope 2, location-based (metric tons CO2e)	Scope 2, market-based (metric tons CO2e)	Purchased and consumed electricity, heat, steam or cooling (MWh)	Purchased and consumed low-carbon electricity, heat, steam or cooling accounted for in Scope 2 market-based approach (MWh)
United Kingdom of Great Britain and Northern Ireland <i>Includes Republic of Ireland</i>	5394.3	142.51	22487.21	22077.1
North America	14250.23	11132.85	35444.91	7670.01
Latin America (LATAM)	920.29	920.29	8147.48	0
Europe, Middle East and Africa (EMEA)	1280.29	1451.34	2626.99	0
Asia Pacific (or JAPA)	645.98	645.98	1011.27	0

C7.6

(C7.6) Indicate which gross global Scope 2 emissions breakdowns you are able to provide.

By activity

C7.6c

(C7.6c) Break down your total gross global Scope 2 emissions by business activity.

Activity	Scope 2, location-based (metric tons CO2e)	Scope 2, market-based (metric tons CO2e)
Emissions from Experian Data Centres	13521	5431
Experian Buildings (General)	8717	8862

C7.9

(C7.9) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Decreased

C7.9a

(C7.9a) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

	Change in emissions (metric tons CO2e)	Direction of change	Emissions value (percentage)	Please explain calculation
Change in renewable energy consumption	6935.24	Decreased	31	The total reduction in market-based emissions was 7,800 tCO2e. Across the UK and USA, we procured just under 30,000 MWhs of low-carbon electricity which has meant that nearly 7000 tCO2e has been avoided. This has attributed to 31% of a total market-based emissions from last year (6935.24/22100=31%)
Other emissions reduction activities	0	No change	0	There have been no other emissions reduction activities that have been implemented this reporting year due to the Covid-19 pandemic.
Divestment		<Not Applicable >		
Acquisitions		<Not Applicable >		
Mergers		<Not Applicable >		
Change in output		<Not Applicable >		
Change in methodology		<Not Applicable >		
Change in boundary		<Not Applicable >		
Change in physical operating conditions	864.76	Decreased	4	The remaining reduction in Scope 2 emissions is due to Covid-19 pandemic. The majority of staff, across all regions, were forced to work from home, which meant that all offices and sites were not being used to their full capacity. The total Scope 2 market-based emissions reduction was 7,800 tCO2e, with nearly 7,000 tCO2e being attributed to cleaner energy procurement. The remaining 864 tCO2e is a result of our offices being forced to shut for the year or 4% of the total market-based emissions from last year (864.76/22100=4%).
Unidentified		<Not Applicable >		
Other		<Not Applicable >		

C7.9b

(C7.9b) Are your emissions performance calculations in C7.9 and C7.9a based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Market-based

C8. Energy

C8.1

(C8.1) What percentage of your total operational spend in the reporting year was on energy?

More than 0% but less than or equal to 5%

C8.2

(C8.2) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	Yes
Consumption of purchased or acquired electricity	Yes
Consumption of purchased or acquired heat	No
Consumption of purchased or acquired steam	No
Consumption of purchased or acquired cooling	No
Generation of electricity, heat, steam, or cooling	No

C8.2a

(C8.2a) Report your organization's energy consumption totals (excluding feedstocks) in MWh.

	Heating value	MWh from renewable sources	MWh from non-renewable sources	Total (renewable and non-renewable) MWh
Consumption of fuel (excluding feedstock)	LHV (lower heating value)	0	5077	5077
Consumption of purchased or acquired electricity	<Not Applicable>	29747	39971	69718
Consumption of purchased or acquired heat	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired steam	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired cooling	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of self-generated non-fuel renewable energy	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Total energy consumption	<Not Applicable>	29747	45048	74795

C8.2b

(C8.2b) Select the applications of your organization's consumption of fuel.

	Indicate whether your organization undertakes this fuel application
Consumption of fuel for the generation of electricity	Yes
Consumption of fuel for the generation of heat	Yes
Consumption of fuel for the generation of steam	No
Consumption of fuel for the generation of cooling	No
Consumption of fuel for co-generation or tri-generation	No

C8.2c

(C8.2c) State how much fuel in MWh your organization has consumed (excluding feedstocks) by fuel type.

Fuels (excluding feedstocks)

Diesel

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

1187

MWh fuel consumed for self-generation of electricity

1187

MWh fuel consumed for self-generation of heat

0

MWh fuel consumed for self-generation of steam

<Not Applicable>

MWh fuel consumed for self-generation of cooling

<Not Applicable>

MWh fuel consumed for self-cogeneration or self-trigeneration

<Not Applicable>

Emission factor

0.24057

Unit

kg CO2e per kWh

Emissions factor source

DEFRA (2020) - Fuels, Diesel (avg. biofuel blend), kWh (Gross CV)

Comment

Fuels (excluding feedstocks)

Natural Gas

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

3890

MWh fuel consumed for self-generation of electricity

0

MWh fuel consumed for self-generation of heat

3890

MWh fuel consumed for self-generation of steam

<Not Applicable>

MWh fuel consumed for self-generation of cooling

<Not Applicable>

MWh fuel consumed for self-cogeneration or self-trigeneration

<Not Applicable>

Emission factor

0.18387

Unit

kg CO2e per kWh

Emissions factor source

DEFRA (2020) - Fuels, Natural Gas, kWh (Gross CV)

Comment

C8.2e

(C8.2e) Provide details on the electricity, heat, steam, and/or cooling amounts that were accounted for at a zero emission factor in the market-based Scope 2 figure reported in C6.3.

Sourcing method

Green electricity products (e.g. green tariffs) from an energy supplier, supported by energy attribute certificates

Low-carbon technology type

Biomass

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United Kingdom of Great Britain and Northern Ireland

MWh consumed accounted for at a zero emission factor

22077.1

Comment

Sourcing method

Unbundled energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Wind

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United States of America

MWh consumed accounted for at a zero emission factor

7670.01

Comment

C9. Additional metrics

C9.1

(C9.1) Provide any additional climate-related metrics relevant to your business.

C10. Verification

C10.1

(C10.1) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Third-party verification or assurance process in place
Scope 3	No third-party verification or assurance

C10.1a

(C10.1a) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

Experian - PwC Limited Assurance Report_09-06-21.pdf

Page/ section reference

1

Relevant standard

ISAE 3410

Proportion of reported emissions verified (%)

100

C10.1b

(C10.1b) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

Scope 2 approach

Scope 2 location-based

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

Experian - PwC Limited Assurance Report_09-06-21.pdf

Page/ section reference

1

Relevant standard

ISAE 3410

Proportion of reported emissions verified (%)

100

C10.2

(C10.2) Do you verify any climate-related information reported in your CDP disclosure other than the emissions figures reported in C6.1, C6.3, and C6.5?

No, we do not verify any other climate-related information reported in our CDP disclosure

C11. Carbon pricing

C11.1

(C11.1) Are any of your operations or activities regulated by a carbon pricing system (i.e. ETS, Cap & Trade or Carbon Tax)?

No, and we do not anticipate being regulated in the next three years

C11.2

(C11.2) Has your organization originated or purchased any project-based carbon credits within the reporting period?

No

C11.3

(C11.3) Does your organization use an internal price on carbon?
No, and we do not currently anticipate doing so in the next two years

C12. Engagement

C12.1

(C12.1) Do you engage with your value chain on climate-related issues?
Yes, our suppliers

C12.1a

(C12.1a) Provide details of your climate-related supplier engagement strategy.

Type of engagement

Engagement & incentivization (changing supplier behavior)

Details of engagement

Other, please specify (Quarterly Business Review)

% of suppliers by number

3

% total procurement spend (direct and indirect)

70

% of supplier-related Scope 3 emissions as reported in C6.5

0

Rationale for the coverage of your engagement

200 suppliers is 3% of our overall number of suppliers. As part of the development of our scope 3 emissions, we identified that purchased goods and services account for 70% of our total carbon footprint. The top 200 suppliers account for 70% of our annual supplier spend therefore represents an opportunity to reduce our scope 3 carbon footprint and help us achieve our science-based 15% carbon reduction target by 2030. So these are primary, tier 1 suppliers we wish to engage with and those that we have significant influence over.

Impact of engagement, including measures of success

The key measure of success is the reduction of carbon emissions from purchased goods and services as this directly contributes to our Science Based Target. The engagement and two way communication provides the opportunity to discuss and share best practice and identify future opportunities for carbon reduction. From our QBR with our company car provider in the UK (which ins one of our top 200 suppliers we understand that the average CO2 emissions of our fleet is 62gCO2/km and that 91% of orders for company cars are either full electric or hybrid vehicles, averaging 33g CO2/km. This enables us to forecast what our company carbon footprint may look like in the future and with new electric vehicles being released we can see the transition to a full electric fleet and continue to promote the adoption of electric vehicles to our employees.

Comment

Type of engagement

Information collection (understanding supplier behavior)

Details of engagement

Collect climate change and carbon information at least annually from suppliers

% of suppliers by number

0.33

% total procurement spend (direct and indirect)

11

% of supplier-related Scope 3 emissions as reported in C6.5

21

Rationale for the coverage of your engagement

These 20 suppliers is 0.33% of the number of global suppliers. Our top 20 suppliers account for 21% of our annual supplier spend therefore represents an opportunity to reduce our scope 3 carbon footprint and help us achieve our science-based 15% carbon reduction target by 2030. We recognise this target will only be achieved through engagement with our supply chain.

Impact of engagement, including measures of success

The response rate from the RFI was 50% and provided a greater level of insight into the climate change strategy adopted by our key suppliers. We have identified that 50% of these suppliers assure their carbon data, 80% procure renewable electricity, 90% have targets to reduce their carbon footprint, 70% of the targets are science-based. As these suppliers account for over 20% of our scope 3 purchased goods and services a 15% reduction from these suppliers would deliver a carbon dioxide saving of 10,249 tonnes, a significant proportion towards our 2030 target. The aim is to expand this supplier RFI to the top 200 suppliers in FY22 so that we can replace estimated carbon emissions associated with suppliers with actual data.

Comment

C12.3

(C12.3) Do you engage in activities that could either directly or indirectly influence public policy on climate-related issues through any of the following?

Funding research organizations

Other

C12.3d

(C12.3d) Do you publicly disclose a list of all research organizations that you fund?

No

C12.3e

(C12.3e) Provide details of the other engagement activities that you undertake.

Ways in which we engage on climate change:

We actively participate in the work of the GC100. GC100 is The Association of General Counsel and Company Secretaries of the FTSE100. We have collaborated with GC100 on consultations including climate change regulation and TCFD reporting.

We've engaged with the UK's Net Zero Business Champion, appointed by Prime Minister, and UK Department for Business, Enterprise, Innovation and Strategy on the Race to Zero and Science Based Targets

Working with academics at the University of Sao Paulo to collaborate on research projects across the climate change and environmental conservation topic area

Partnering with UN Global Compact to develop systems and process to enable businesses in Brazil to demonstrate how they are contributing to the UN SDGs.

Participated in round table discussions with specialist environmental charities including Hubbub on employee engagement on climate change and minimising the environmental impact of our employees working at home.

Engaged with other private sector organisations on climate change and environmental regulatory reporting through a climate change workshop facilitated by Three Hands.

Partnering the University of Lancaster's research teams in Climate and environmental risk analytics research for the finance sector including supporting a bid to the Natural Environmental Research Council (NERC).

Engaged with the Clean Growth Leadership Network (CGLN) that convenes businesses, scientists, academics and policy makers to collaborate on the transition to the low carbon economy.

C12.3f

(C12.3f) What processes do you have in place to ensure that all of your direct and indirect activities that influence policy are consistent with your overall climate change strategy?

We have a global code of conduct that establishes the expectations of Experian in relation to conducting business in a responsible way. We have a clear set of policies that are published on our public website including a dedicated code of business conduct for suppliers that includes a specific clause relating to environmental management. This is a mandatory contractual obligation for suppliers to adhere to and ensures that our suppliers adopt the same principles and values as Experian.

We also have a clear structure for CR governance in place, all our responses are directed through our central Global CR team to ensure alignment to the strategy and the CR team reports to the Group Company Secretary and is represented at the ESG Steering Committee that is chaired by the CFO. Our environment strategy, including our Science Based Target is planned and co-ordinated centrally and we maintain regular communication with the regional teams providing advice and direction.

C12.4

(C12.4) Have you published information about your organization's response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s).

Publication

In mainstream reports

Status

Complete

Attach the document

experian-annual-report-2021.pdf

Page/Section reference

pages 17, 53-56

Content elements

Governance
Risks & opportunities
Emissions figures

Comment

Publication

In mainstream reports

Status

Complete

Attach the document

experian-annual-report-2021.pdf

Page/Section reference

46-49

Content elements

Governance
Risks & opportunities
Emissions figures

Comment

C15. Signoff

C-FI

(C-FI) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.

C15.1

(C15.1) Provide details for the person that has signed off (approved) your CDP climate change response.

	Job title	Corresponding job category
Row 1	Chief Financial Officer	Chief Financial Officer (CFO)

SC. Supply chain module

SC0.0

(SC0.0) If you would like to do so, please provide a separate introduction to this module.

SC0.1

(SC0.1) What is your company's annual revenue for the stated reporting period?

	Annual Revenue
Row 1	5372000000

SC0.2

(SC0.2) Do you have an ISIN for your company that you would be willing to share with CDP?

Yes

SC0.2a

(SC0.2a) Please use the table below to share your ISIN.

	ISIN country code (2 letters)	ISIN numeric identifier and single check digit (10 numbers overall)
Row 1	GB	00B19NLV48

SC1.1

(SC1.1) Allocate your emissions to your customers listed below according to the goods or services you have sold them in this reporting period.

Requesting member

AIB Group Plc

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

44.95

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

AT&T Inc.

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

1306.23

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Banco Bradesco S/A

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

2814.03

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Bank of America

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

2411.42

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator

tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

BT Group

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

570.1

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Caesars Entertainment

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

1.18

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Caixa Econômica Federal

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

521.65

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Capital One Financial

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

2769.94

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

CBRE Group, Inc.

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO2e

32.62

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

HSBC Holdings plc

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO2e

1740.05

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

PayPal Holdings Inc

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO2e

4.08

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Pinsent Masons LLP

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

10.63

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Royal London Mutual Insurance Society Limited

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

69.36

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

TD Bank Group

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO2e

1070.54

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

The Allstate Corporation

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO2e

191.72

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for

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Requesting member

Varian Medical Systems Inc

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO2e

0

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Vodafone Group

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO2e

971.97

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon

calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Wells Fargo & Company

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

2137.39

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Mastercard Incorporated

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

79.45

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Moody's Corporation

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

0.75

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Banco do Brasil S/A

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

110.69

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Barclays

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

2661.78

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Amdocs Ltd

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

80.61

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Telefónica

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO₂e

1164.92

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Virgin Money UK PLC

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO2e

554.63

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

Requesting member

Phoenix Group Holdings

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

<Not Applicable>

Emissions in metric tonnes of CO2e

6.42

Uncertainty (±%)

20

Major sources of emissions

Our total Scope 3 figure has been used to calculate the emissions value above. Out of the 15 Scope 3 categories, 81% of our emissions result from purchased goods and services. For example, IT services, Manufacturing services, Infrastructure Maintenance and Production Equipment.

Verified

No

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Through our Global Environmental Management System we have identified the main impacts of our business. We record and monitor these impacts in our CR database and we gather: Scope 1: Fuel used in company vehicles, diesel to run back-up generators and natural gas for heating. Location-based Scope 2: Grid electricity, used for

heating, lighting and powering computers and servers. Scope 3: We have estimated our full scope 3 emissions using FY20 spend data and the Quantis Scope 3 evaluator tool for carbon conversion factors for 3rd party spend. Specific customer allocations are calculated using this total scope 3 figure and these calculations are not themselves verified. At present, our major limitation is that we are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian we need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Therefore, the best approach we have found is to apportion emissions based on revenue. We assume that revenue is indicative of the level of production - utilities consumption and, ultimately, emissions generated while delivering products and services. We also assume that level of utilities consumption is the same regardless the product/service being delivered. Specific assumptions made in carbon calculations are explained in the 'Reporting principles and methodologies' document attached.

SC1.2

(SC1.2) Where published information has been used in completing SC1.1, please provide a reference(s).

SC1.3

(SC1.3) What are the challenges in allocating emissions to different customers, and what would help you to overcome these challenges?

Allocation challenges	Please explain what would help you overcome these challenges
Doing so would require we disclose business sensitive/proprietary information	Experian has chosen to calculate the allocation of emissions with a method that uses sensitive information that we cannot disclose, this is the best way we have found to perform this calculation.
Other, please specify (Availability of data)	We are unable to account for the energy consumed and mileage travelled to deliver a specific product and/or service. In an information services company such as Experian you need to rely on more general and estimated figures (e.g. our data centres are running throughout the year with constant energy consumption regardless of the type of product or service we are delivering for a particular customer). Whilst in a manufacturing kind of business you would be able to measure energy and travel related to a specific product.
Diversity of product lines makes accurately accounting for each product/product line cost ineffective	The current setting of our operations doesn't allow us to do this in any way. If we were just producing a single product or service then we could have better ways to monitor what has been spent with each client, or if we were just working with a single client then it would be pretty straightforward; however this is not realistic for a company like Experian with many products and clients.

SC1.4

(SC1.4) Do you plan to develop your capabilities to allocate emissions to your customers in the future?

No

SC1.4b

(SC1.4b) Explain why you do not plan to develop capabilities to allocate emissions to your customers.

Experian has assessed the feasibility of calculating the carbon footprint of some products cycles and found that allocating a portion from the general business operations' footprint to a client is a significant challenge. In principle, because we can't account for the energy consumed and mileage travelled to deliver a specific product and/or service; due to the nature of our operations products/services delivered all run at the same time, we don't have separate rounds of production to allow us to identify accurately the impact each line/family of products could be generating. There are also many areas outside of Experian's control once the product/service is delivered and we are unable to track the footprint associated with the use of it (e.g. online credit reports).

This is the reason why we rely on more general and estimated figures, and we believe that the tools and processes we have in place are appropriate to the level of footprint that we generate.

SC2.1

(SC2.1) Please propose any mutually beneficial climate-related projects you could collaborate on with specific CDP Supply Chain members.

SC2.2

(SC2.2) Have requests or initiatives by CDP Supply Chain members prompted your organization to take organizational-level emissions reduction initiatives?

No

SC4.1

(SC4.1) Are you providing product level data for your organization's goods or services?

No, I am not providing data

Submit your response

In which language are you submitting your response?

English

Please confirm how your response should be handled by CDP

	I am submitting to	Public or Non-Public Submission	Are you ready to submit the additional Supply Chain questions?
I am submitting my response	Investors Customers	Public	Yes, I will submit the Supply Chain questions now

Please confirm below

I have read and accept the applicable Terms