Strategic and operational overview

Brian Cassin, Chief Executive Officer
Delivering strong results in FY23

**Strong organic growth, margins and cash**

- Organic revenue: **FY23 +7%**, with **Q4 +7%**
- Total revenue: **+8%** at constant currency, **+6%** at actual rates
- Benchmark EBIT **+9%**\(^1\)
- Benchmark EBIT **+30 bps**\(^2\) underlying, **+80 bps** total
- Strong cash conversion and liquidity profile
- Net debt/Benchmark EBITDA **1.8x**

**Growth outperforming our markets and broad-based**

- **All four regions contributed positively** to our performance
- **North America +7%** organically, inclusive of mortgage drag
- **Latin America +16%** organically, growth was widespread across the portfolio
- **UK and Ireland +5%** organically, strong new B2B new business performance
- **EMEA Asia Pacific +3%** organically, progressing our plan to focus on scale markets

**Positive momentum set to continue into FY24**

- Macro uncertainties persist
- Strong secular trends
- Broad-based product portfolio
- New product momentum and continued innovation
- Helping clients navigate macroeconomic headwinds
- Increasing exposure to higher growth markets

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\(^1\) Benchmark EBIT 9% at both constant and actual exchange rates.
\(^2\) Basis points
Substantial strategic progress

Revenue from new product innovation (US$m)

Consumer Services:
- North America marketplace
- New North America identity premium subscription
- Brazil Consumer Services
- Spanish Latin America Consumer Services
- UK marketplace

B2B products:
- Ascend
- PowerCurve
- Experian One
- Fraud propositions
- New Health products
- New Auto products
- Positive data

FY17 FY18 FY19 FY20 FY21 FY22 FY23
108 213 359 548 711 976 1,229

Our business fundamentals

Net Promoter Score improvement
2018: 23
2022: 52

Certified in 22 countries

Strategic cloud partnership with AWS

Serasa Experian named one of the 'Most Innovative Companies'
Extending further across the customer lifecycle in our markets

We assist consumer and business interactions...

...more deeply and broadly than ever before...

...across an expanding set of verticals

B2B focus areas
- Marketing and Engagement
- Identity and Fraud
- Credit / Risk
- Customer / Portfolio Management
- Payments / Collections

Consumer focus areas
- Protect My Identity
- Educate and Enable Me
- Match Me
- Do it for me

Verticals:
- Lending
- Health
- eCommerce
- Insurance
- Auto
- Marketing / advertising
- Public sector
Addressing large opportunities

**Consumer Services**
Goal: Become pre-eminent consumer financial platform

- **US$40bn+ TAM**

**Credit, Fraud, and Identity**
Goal: Lead the next phase of market evolution

- **US$55bn+ TAM**

**Priority vertical opportunities**
Goal: Grow in underpenetrated Experian adjacencies

- **Health**
  - TAM: **US$10bn**

- **Marketing Data and Identity Resolution**
  - TAM: **US$9bn**

- **Verification Services**
  - TAM: **US$3bn**

**US$150bn+ Experian total market opportunity**

* Total addressable market
Our strategic framework

Fundamental pillars
- High-performing, purpose-driven culture
- Superior data
- World-class products
- Relationships with millions of consumers
- Industry-leading innovation
- Operational excellence at scale

Key priorities
- Broadest, deepest, highest quality data
- Leverage our advanced technologies
- Link propositions (Ascend, PowerCurve and more)
- Scale globally
- Expand in new markets – Identity, Fraud, Business Credit, Health, Auto, Verifications, Targeting
- Grow and deepen consumer relationships
- Enhance premium products
- Build significant scale in marketplaces
- Help consumers daily
- Improve outcomes through consumer-contributed data
- Selectively expand in more bureau markets

Maximise synergies

Become pre-eminent consumer finance platform

Foundations
- World-class technology
- Attracting the best talent
- Great customer service
AI at Experian

Our advantages

- Deep expertise in artificial intelligence, machine learning, natural language processing
- Wide product set embedding AI to enhance credit risk assessment, fraud detection and identity resolution
- Unique, proprietary datasets and long history of working with structured and unstructured data and advanced analytics

Our focus ahead

- Leverage Experian strengths to deliver benefits of Generative AI
  - Accelerate product innovation
  - Drive operational productivity
  - Ensure strict guardrails to protect consumers and meet all regulatory requirements

Excited about Generative AI opportunity
North America delivers +7% organically; B2B +5%

- Sustaining growth against backdrop of lender credit tightening
- FY23 NA CI/BI¹ +1% organic revenue growth, +8% ex-mortgage
- New client wins – securing new logos and higher wallet share
- 77 Ascend clients
- Growing demand for expanded datasets e.g. Buy-Now-Pay-Later (BNPL) and low income lending
- New logos and higher wallet share wins in business credit
- Verification and Employer Services up 67% to >US$160m in NA

Consumer and Business Information (CI/BI)

Income and Employment Verification (CI/BI)²

- 47m+ records
- 151 contracts signed

- 4 Top card issuers
- 18 Top mortgage lenders
- 6 Top Auto lenders
- 7 Top FinTech lenders

¹ CI: Consumer Information, BI: Business Information.
² North America only.
North America B2B: new products, verticals add to growth trajectory

- New product introductions:
  - **AI Advantage™** integrates with our Best in KLAS claims processing solution
  - Experian PowerCurve Collections build off collections optimisation solution used by hundreds of epic clients

### Automotive
- Automotive supply constraints ease
- Dealers increase marketing activity to stimulate demand
- Automotive lenders seek recessionary risk models to lend effectively

### Health
- New product introductions:
  - **AI Advantage™** integrates with our Best in KLAS claims processing solution
  - Experian PowerCurve Collections build off collections optimisation solution used by hundreds of epic clients

### Targeting

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<thead>
<tr>
<th>FY19</th>
<th>FY24</th>
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<td>26%</td>
<td>62%</td>
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- Revenue mix
- Digital: 62%
- Offline: 26%

- Addressing a more diversified customer base
- Leveraging One Experian synergies to drive competitive advantage, e.g. Ascend
NA Consumer Services +11% organically

Adding to free memberships and frequency of engagement

**Free memberships:** +19% year-on-year to 62m

**Engagement:** +18% year-on-year*

*Average monthly active users.

**Auto insurance**

Through FY24:
- Scaling digital agency
- Enhancing user experience
- Expanding insurance carriers

**Stop overpaying for auto insurance**
You could save $963 per year on average* by letting us compare quotes and shop for you to get your best rate—free.

**FY23 progress**

- **Growing Experian’s brand awareness** – now a top US15 finance app with a 4.8 star rating*
- **Premium enrolments grow** – supported by richer features
- **Strong marketplace performance** – supported by Experian Activate and vertical expansion

* Source: Apple App Store

**New product features**

- **Activate** – improves likelihood of approval. Lenders serve offers to consumers who are likely to be approved, based on the lenders’ criteria
- **Confirm Your Car** – matches Experian Auto data to reduce friction and streamline auto loan application process
- **Auto Insurance** – match consumers to insurance carriers to help them save money
- **Boost™ with Rent** – enables consumers to add rent payment history to boost FICO Score
- **BillFixer™** – a representative helps consumers negotiate lower rates on day-to-day bills, saving US$263 annually on average
- **Personal Privacy Scan** – shows consumers where name/address/phone number occurs on the internet. Ongoing monitoring is a premium feature
Latin America +16% organically

Executing strongly on a broad opportunity set

- Positive data: c. 200 solutions in-market
- Ascend revenue +72%
- +62% new decisioning installations
- Agribusiness revenue +66%

Our consumer app is one of the most highly ranked financial apps in Brazil*

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<thead>
<tr>
<th>#</th>
<th>App</th>
<th>Google Trends</th>
<th>Popularity Index</th>
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<tbody>
<tr>
<td>1</td>
<td>Nubank: conta, cartão e mais</td>
<td>Nubank</td>
<td>31</td>
</tr>
<tr>
<td>2</td>
<td>Serasa: Consulta CPF e Score</td>
<td>Serasa Experian</td>
<td>31</td>
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<td>3</td>
<td>PicPay: conta digital, cartão</td>
<td>PicPay</td>
<td>17</td>
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<td>CAIXA Tem</td>
<td>Caixa Economica Federal</td>
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<td>FGTS</td>
<td>Caixa Economica Federal</td>
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<td>6</td>
<td>Bradesco: Carta, Cartão e Pix!</td>
<td>Banco Bradesco</td>
<td>8</td>
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</table>

Scaling Latin America Consumer Services

- 32% organic revenue growth, delivering profitably
- Free memberships up 10m to 81m in Brazil
- Spanish Latin America memberships add a further 13m
- Limpa Nome, credit marketplace and premium services expansion. Investing in e-wallet payment solutions

* Source: Team analysis | data.ai; March 2023
UK and Ireland +5% organically

**Business-to-business**

<table>
<thead>
<tr>
<th>New product examples</th>
<th>FY23</th>
<th>FY24</th>
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</thead>
<tbody>
<tr>
<td>Buy Now Pay Later - new data</td>
<td>Launched to market</td>
<td>Scale</td>
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<tr>
<td>Affordability – enhancing income and expenditure features</td>
<td>Launched to market</td>
<td>Scale</td>
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<td>Cost of Living &amp; Economic Risk Flags</td>
<td>Launched to market</td>
<td>Scale</td>
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<tr>
<td>Open Banking transaction instantly delivered</td>
<td>Onboarded First Pilot Client</td>
<td>Market Adoption</td>
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<tr>
<td>Ascend – various new modules</td>
<td>Launched new products</td>
<td>Launch and Scale</td>
</tr>
</tbody>
</table>

**New Scores and Insight**

- New datasets
  - Verifications API
    - Set up and launched to market
  - Support Hub, supporting vulnerable consumers
    - Launched to market
  - Pay Dashboard payslip to access income and employment data
    - Launched

**New Risk Methods and Technology**

- Reduced credit supply impacts marketplace performance
- Accelerating pace of new feature introductions e.g. Credit Lock

- Added c. 2m BNPL records; access to 77% of UK PAYE income and employment records
- Increased pace of new product introductions
- 473 new logos added in FY23
Progressing our transformation plan

- Revenue growth with improving margin trajectory
- Delivered organisational efficiencies
- Enhancing fundamentals by driving innovation revenues and global Experian platforms

FY23 performance

- **Australia and New Zealand** – good progress with cloud-based decisioning and data quality
- **Asia** – strongly growing bureau contribution and business diversification in India
- **Germany, Austria and Switzerland (DACH)** – some challenges from macro headwinds; solid performance in insurance
- **Italy and Spain** – good progress driven by product innovation delivery and bureau volume strength
- **South Africa** – good progress. Strong product pipeline underpins growth despite weaker macro
Financial Review

Lloyd Pitchford, Chief Financial Officer
Strong financial performance

<table>
<thead>
<tr>
<th></th>
<th>Constant FX rates</th>
<th>Actual FX rates</th>
<th>Results</th>
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<tr>
<td>Total revenue growth</td>
<td>8%</td>
<td>6%</td>
<td>US$6,587m</td>
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<tr>
<td>Organic revenue growth</td>
<td>7%</td>
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<tr>
<td>Benchmark EBIT growth</td>
<td>9%</td>
<td>9%</td>
<td>US$1,802m</td>
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<td>Benchmark EBIT margin</td>
<td>+30bps</td>
<td>+80bps</td>
<td>27.4%</td>
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<td>Benchmark earnings per share growth</td>
<td>9%</td>
<td>9%</td>
<td>USc 135.1</td>
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<td>Benchmark operating cash flow conversion</td>
<td>98%</td>
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<td>US$1,753m</td>
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<td>Return on capital employed</td>
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<td>16.5%</td>
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<td>Total dividend per share growth</td>
<td>6%</td>
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<td>USc 54.75</td>
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<td>Net debt to Benchmark EBITDA</td>
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<td>1.8x</td>
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Certain financial data has been rounded within this presentation. As a result of this rounding, the totals of data presented may vary slightly from the arithmetic totals of such data. Revenue, Benchmark EBIT growth and Benchmark EBIT margin are on an ongoing activities basis. ROCE (Return on Capital Employed) = Benchmark EBIT less tax at the Benchmark rate divided by average capital employed, in continuing operations, over the year. Capital employed is net assets less non-controlling interests and right-of-use assets, plus/minus the net tax liability or asset and plus Net debt. FX = foreign exchange.
Consistent strong revenue growth

Growth rates at constant currency and for ongoing activities only.
Quarterly organic revenue growth trends

<table>
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<tr>
<th>North America (NA)</th>
<th>Data</th>
<th>% of Group revenue</th>
<th>Organic growth</th>
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<td>CI / BI bureaux</td>
<td>67%</td>
<td>Q1 7%</td>
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<td>CI / BI bureaux, excluding Mortgage</td>
<td>23%</td>
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1 Percentage of group revenue from ongoing activities calculated based on FY23 revenue at actual rates.

Organic growth rates at constant currency.

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

<table>
<thead>
<tr>
<th>Segment</th>
<th>% of Group revenue&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>FY</th>
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<td>12%</td>
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<td>6%</td>
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<td>3%</td>
<td>3%</td>
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<td>Consumer Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EMEA/Asia Pacific</td>
<td></td>
<td>6%</td>
<td>3%</td>
<td>4%</td>
<td>1%</td>
<td>5%</td>
</tr>
<tr>
<td>Total Global</td>
<td></td>
<td>100%</td>
<td>8%</td>
<td>8%</td>
<td>6%</td>
<td>7%</td>
</tr>
</tbody>
</table>

<sup>1</sup> Percentage of group revenue from ongoing activities calculated based on FY23 revenue at actual rates. Organic growth rates at constant currency. Historic growth rates as reported.
Benchmark EBIT margin on an ongoing activities basis at actual exchange rates.

Reported EBIT margin
+120 bps

26.2%
Exited activities

26.6%

North America 0.0%
Latin America 0.4%
UK and Ireland (0.1%)
EMEA/Asia Pacific 0.0%
Central Activities and mix 0.2%

27.1%
FY23 organic

(0.2%)
Acquisitions

26.9%
FY23 before FX

+30bps
+80bps

0.5%
Foreign exchange

27.4%
FY23 reported

+50bps
Benchmark earnings per share (EPS)

+9% Constant currency growth

FY23 Benchmark EPS

USc 124.5

FY22 reported Benchmark EPS

US$124m Average Interest rate: 3.0% ETR 26% WANOS 914m

USc 135.1

FY23 reported Benchmark EPS

+9% EPS constant currency growth

+9% EPS actual currency growth

Interest

Tax and minority interest

Share issues

Foreign exchange

**FY23 Benchmark EBIT from continuing operations**¹

USc 124.5

**FY23 Benchmark EPS before foreign exchange**

**USc 135.1**

¹ Includes exited business activities.

Average interest rate = net interest expense divided by average debt.

ETR = Effective tax rate

WANOS = Weighted average number of shares
Investing for growth with strong capital discipline

<table>
<thead>
<tr>
<th></th>
<th>FY19</th>
<th>FY20</th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net organic capital investment</td>
<td>155</td>
<td>431</td>
<td>418</td>
<td>489</td>
<td>627</td>
</tr>
<tr>
<td>Net acquisitions and minority investments</td>
<td>801</td>
<td>483</td>
<td>463</td>
<td>677</td>
<td>492</td>
</tr>
</tbody>
</table>

**Over US$5.0bn invested**

<table>
<thead>
<tr>
<th></th>
<th>FY19</th>
<th>FY20</th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividends</td>
<td>215</td>
<td>410</td>
<td>427</td>
<td>424</td>
<td>419</td>
</tr>
<tr>
<td>Net share repurchases</td>
<td>188</td>
<td>444</td>
<td>149</td>
<td>175</td>
<td>482</td>
</tr>
</tbody>
</table>

**US$2.9bn returned to shareholders**

<table>
<thead>
<tr>
<th></th>
<th>FY19</th>
<th>FY20</th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROCE %</td>
<td>15.9</td>
<td>16.1</td>
<td>15.0</td>
<td>15.7</td>
<td>16.5</td>
</tr>
</tbody>
</table>

Based on reported numbers at the time, at actual FX rates.
Financial management

Strong financial position

Net debt US$bn

FY19: 3.3
FY20: 3.9
FY21: 3.8
FY22: 4.0
FY23: 4.0

Net debt / EBITDA leverage

2.0x FY19
2.2x FY20
2.2x FY21
1.9x FY22
1.8x FY23

Low interest rate exposure

% of current debt at fixed interest rates

>2 years: 90%
>4 years: 67%
>6 years: 59%
>8 years: 38%

>60% of bonds mature in five years or more

Bond maturity profile US$m

FY24: 496
FY25: 496
FY26: 545
FY27: 500
FY28: 750
FY29: 545
FY30: 545
FY31: 496
FY32: 496
FY33: 496
## Reconciliation of Benchmark to Statutory PBT

**Year ended 31 March US$ m**

### Benchmark profit before tax

<table>
<thead>
<tr>
<th>Component</th>
<th>2023</th>
<th>2022</th>
<th>Growth % (actual rates)</th>
<th>Growth % (constant rates)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition and disposal expenses</td>
<td>1,670</td>
<td>1,535</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Contingent consideration</td>
<td>(46)</td>
<td>(47)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Profit and loss on disposal</td>
<td>(45)</td>
<td>(26)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restructuring related and other costs</td>
<td>-</td>
<td>47</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Impairment charges¹</td>
<td>(66)</td>
<td>(26)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Statutory profit before tax before non-cash items

<table>
<thead>
<tr>
<th>Component</th>
<th>2023</th>
<th>2022</th>
<th>Growth %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amortisation of acquisition intangibles</td>
<td>(192)</td>
<td>(174)</td>
<td>2</td>
</tr>
<tr>
<td>Impairment charges¹</td>
<td>(197)</td>
<td>(31)</td>
<td></td>
</tr>
<tr>
<td>Non-cash financing remeasurements²</td>
<td>50</td>
<td>169</td>
<td></td>
</tr>
</tbody>
</table>

### Statutory profit before tax

<table>
<thead>
<tr>
<th>Component</th>
<th>2023</th>
<th>2022</th>
<th>Growth %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,174</td>
<td>1,447</td>
<td>(19)</td>
</tr>
</tbody>
</table>

1 Includes share of non-benchmark losses on associates
2 Includes interest on uncertain tax provision
PBT = profit before tax
Broad based innovation led growth

**Notes:**
Revenue, EBIT and EBIT margin based on ongoing activities, at actual FX rates, as reported at the time.
Key market highlights

North America CI/BI Bureaus
- CAGR 9%
  - FY19: c.1,570
  - FY23: c.520

Verifications and Employer Services
- CAGR 12%
  - FY19: c.160
  - FY23: c.280

Global Ascend
- CAGR 50%
  - FY19: c.150
  - FY23: c.300

North America Consumer Services
- CAGR 15%
  - FY19: c.1,450
  - FY23: c.840

Latin America Consumer Services
- CAGR 71%
  - FY19: c.165
  - FY23: c.400

Health
- CAGR 9%
  - FY19: c.520
  - FY23: c.1,570

North America Targeting
- CAGR 12%
  - FY19: c.280
  - FY23: c.300

North America Auto
- CAGR 12%
  - FY19: c.300
  - FY23: c.300

North America Subscription
- CAGR 12%
  - FY19: c.1,450
  - FY23: c.1,450

Global Marketplace
- CAGR 69%
  - FY19: c.400
  - FY23: c.400

Notes:
US$m Revenue and EBIT based on ongoing activities, at actual FX rates, as reported at the time.
Modelling considerations for FY24

<table>
<thead>
<tr>
<th>Factor</th>
<th>Consideration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organic revenue growth</td>
<td>4–6%</td>
</tr>
<tr>
<td>Benchmark EBIT margin(^1)</td>
<td>Modest margin improvement c. 0% to +1% on revenue and Benchmark EBIT</td>
</tr>
<tr>
<td>Foreign exchange</td>
<td>c. US$125–130m</td>
</tr>
<tr>
<td>Net interest</td>
<td>26–27%</td>
</tr>
<tr>
<td>Benchmark tax rate</td>
<td>c. 914m</td>
</tr>
<tr>
<td>WANOS</td>
<td>c. 9% of revenue</td>
</tr>
<tr>
<td>Capital Expenditure</td>
<td>&gt;90%</td>
</tr>
<tr>
<td>Benchmark OCF(^2) conversion</td>
<td>US$150m</td>
</tr>
<tr>
<td>Share repurchases</td>
<td></td>
</tr>
</tbody>
</table>

\(^1\) At constant exchange rates.

\(^2\) Operating cash flow.
Closing summary

Brian Cassin, Chief Executive Officer
Closing summary

• Strong performance in FY23, driven by:
  • New business wins
  • New products
  • Expansion into higher-growth markets

• Expect another year of growth in FY24:
  • Portfolio breadth and resilience
  • Significant structural growth opportunities
  • Offsetting uncertain economic climate
Appendix
## Recent credit metrics

### North America

<table>
<thead>
<tr>
<th>Metric</th>
<th>June 2020</th>
<th>June 2021</th>
<th>June 2022</th>
<th>March 2023</th>
<th>March 2023 (YoY)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Vantage Score</td>
<td>688</td>
<td>695</td>
<td>698</td>
<td>702</td>
<td>+4.5</td>
</tr>
<tr>
<td>Average credit card balance</td>
<td>$5,897</td>
<td>$5,525</td>
<td>$6,040</td>
<td>$6,503</td>
<td>+$747</td>
</tr>
<tr>
<td>Average revolving utilisation rate</td>
<td>26%</td>
<td>25%</td>
<td>27%</td>
<td>28%</td>
<td>+2.0%</td>
</tr>
<tr>
<td>Average mortgage debt</td>
<td>$215,655</td>
<td>$229,242</td>
<td>$246,095</td>
<td>$253,777</td>
<td>+$12,361</td>
</tr>
<tr>
<td>Average 30–90 days past due delinquency rates</td>
<td>2.4%</td>
<td>2.3%</td>
<td>3.5%</td>
<td>3.6%</td>
<td>+0.6%</td>
</tr>
</tbody>
</table>

### Brazil

<table>
<thead>
<tr>
<th>Metric</th>
<th>December 2020</th>
<th>December 2021</th>
<th>December 2022</th>
<th>February 2023</th>
<th>February 2023 (YoY)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage debt (billion)</td>
<td>R$ 713</td>
<td>R$ 815</td>
<td>R$ 929</td>
<td>R$ 943</td>
<td>+13.9%</td>
</tr>
<tr>
<td>Credit card (billion)</td>
<td>R$ 285</td>
<td>R$ 393</td>
<td>R$ 495</td>
<td>R$ 488</td>
<td>+23.9%</td>
</tr>
<tr>
<td>Average 15–90 days past due delinquency rates</td>
<td>4.1%</td>
<td>4.3%</td>
<td>5.1%</td>
<td>5.3%</td>
<td>+0.4 p.p.</td>
</tr>
</tbody>
</table>

### United Kingdom

<table>
<thead>
<tr>
<th>Metric</th>
<th>2020 (Year end)</th>
<th>2021 (Year end)</th>
<th>2022 (Year end)</th>
<th>March 2023</th>
<th>2023 Variance %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Consumer Delphi Score</td>
<td>945.9</td>
<td>954.3</td>
<td>950.1</td>
<td>951.9</td>
<td>+0.19%</td>
</tr>
<tr>
<td>Average credit card balance</td>
<td>£1,746</td>
<td>£1,631</td>
<td>£1,665</td>
<td>£1,699</td>
<td>+2.07%</td>
</tr>
<tr>
<td>Average credit card utilisation rate</td>
<td>33.94%</td>
<td>32.14%</td>
<td>31.4%</td>
<td>31.7%</td>
<td>+1.03%</td>
</tr>
<tr>
<td>Average mortgage debt</td>
<td>£122,613</td>
<td>£128,076</td>
<td>£134,153</td>
<td>£135,348</td>
<td>+0.89%</td>
</tr>
<tr>
<td>Average Status 1+ delinquency rate</td>
<td>1.20%</td>
<td>1.25%</td>
<td>1.42%</td>
<td>1.5%</td>
<td>+0.08%</td>
</tr>
</tbody>
</table>

**Source:** Experian

* Year-on-year
• Around 13 million US consumers now connected to Experian Boost

• Social Innovation and United for Financial Health both beat their 100m people targets, two and one year early, respectively

• Certified as Great Place to Work in 22 countries, 82% employee engagement (+4% year-on-year)

• Board is now 45% women and includes two ethnically diverse members

• Progress towards carbon neutral; scope 1 and 2 emissions -38% in FY23 and -65% since 2019 base year

For further info see the ESG Presentation
Experian American Depositary Receipt (ADR) programme

ADR shareholder enquiries:
Shareowner Services
J.P. Morgan Chase Bank, N.A.
PO Box 64504
St Paul, MN55164-0504
United States

T: + 1 651 453 2128 (From the US: 1-800-990-1135, toll free)
E: shareowneronline
W: www.adr.com

Experian ADR shares trade on the OTCQX:
Symbol: EXPGY
CUSIP: 30215C101
Ratio: 1 ADR : 1 ORD
Country: United Kingdom
Effective Date: October 11, 2006
Underlying SEDOL: B19NLV4
Underlying ISIN: GB00B19NLV48
U.S. ISIN: US30215C1018
Depositary: J.P. Morgan Chase Bank, N.A.
Event calendar

13 July 2023  Q1 trading update, FY24
19 July 2023  Annual General Meeting
15 November 2023  Half year results, FY24

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