The Experian team

Brian Cassin  
Chief Executive Officer

Lloyd Pitchford  
Chief Financial Officer

Nadia Ridout-Jamieson  
Chief Communications Officer

Evelyne Bull  
VP Director, Investor Relations
We have a clear purpose: to create a better tomorrow

We bring the power of data, analytics and technology to transform lives and deliver better outcomes for people, for businesses and for our communities:

- We are driven by our mission to **improve financial health for all**
- We champion consumers across the business, and currently have **168 million** free members
- We are entrusted with data on **1.5 billion** people and **201 million** businesses
- We have a **diverse and growing range** of clients across **multiple geographies** and **industries**
- We grow our business through **innovation** and **technology**, and foster an **inclusive, inspiring and supportive culture** for our people

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

- £25bn market cap¹ / FTSE top 25¹
- 22,000 employees; 32 countries
- US$6.6bn revenue / US$1.8bn Benchmark EBIT
- US$1.8bn Benchmark operating cash flow, cash conversion rate of 98%²
- 16.5% Return on Capital Employed (ROCE)

---

¹ As at 16 May 2023.
² Conversion of Benchmark EBIT into Benchmark operating cash flow.
We are a leader in global information services with strong positions in growing markets

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

Strong foundations support our growth prospects

- We continually invest in product innovation, new sources of data and technology
- We have direct relationships with 168m consumers and growing strongly
- We have identified significant addressable market opportunities, estimated at over US$150bn and growing

We remain financially well positioned

- Highly recurring revenue, as many of our products and services are integral to our clients’ operating processes
- We are a highly cash-generative, low capital intensity business
- We balance organic and strategic investments with shareholder returns through dividends and share repurchases

We place a strong emphasis on Environmental, Social and Governance

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

Business-to-Business (B2B)

- Data
  - US$3.4bn
  - Large databases
  - Credit history data on 1.5bn people and 201m businesses
  - Automotive information
  - 18 consumer credit bureaux
  - 15 business credit bureaux
  - Credit reports
  - Ascend platform

Decisioning

- US$1.4bn
  - Advanced software and analytics
  - Credit scores
  - Decisioning software
  - Data quality
  - Fraud software
  - Analytical tools
  - Health
  - Expert consulting

Business-to-Consumer (B2C)

- Consumer Services
  - US$1.8bn
  - Direct to consumer credit monitoring
  - Credit and insurance marketplaces
  - Identity theft protection services
  - Affinity (white label) credit and identity monitoring services
Business-to-Business

We help businesses to identify and understand their customers.

We can help them to:
• lend effectively, responsibly and appropriately;
• manage credit risk and minimise the risk of fraud;
• better understand and communicate with customers;
• enhance their customer’s experience with them;
• better understand their markets and allocate resources.

They benefit from more information, more accurate results, and more precise decisions.

Consumer Services

We help people and families to:
• better access financial services;
• understand and improve their financial position;
• better protect against fraud and identity theft;
• know that their data is correct, and
• learn more about credit.

Making it easier, cheaper and faster for people and organisations to access financial services
Global revenue FY23

By region
- EMEA/Asia Pacific: 67%
- UK and Ireland: 12%
- Latin America: 15%

By business activity
- Consumer Services: 27%
- Data: 52%
- Decisioning: 21%

By customer
- Financial services: 39%
- Direct to consumer: 4%
- Health: 3%
- Retail: 4%
- Software and Professional Services: 5%
- Automotive: 6%
- Insurance: 7%
- Telecoms and Utilities: 8%
- Media and Technology: 17%
- Government and Public Sector: 3%
- Other: 3%

Diverse portfolio by region, business activity and customer
Market leader with unparalleled global reach and range

This analysis covers traditional competitors that are publicly listed. It does not include companies where a single division competes against Experian.
Strategic progress
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

---

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

Our business fundamentals

Certified in 22 countries

Net Promoter Score improvement
2018: 23
2022: 52

Strategic cloud partnership with AWS

Serasa Experian named one of the ‘Most Innovative Companies’
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

Explore and learn
Open / set-up account
Apply / Purchase
Use product / service
Manage account
Resolve issues or problems
Add account
Close account

Consumer focus areas

Protect My Identity
Educate and Enable Me
Match Me
Do it for me

Lending
Health
eCommerce
Insurance
Auto
Marketing / advertising
Public sector

Extending further across the customer lifecycle in our markets
Addressing large opportunities

**Consumer Services**

- **US$40bn+ TAM***
- Goal: Become pre-eminent consumer financial platform

**Credit, Fraud, and Identity**

- **US$55bn+ TAM***
- Goal: Lead the next phase of market evolution

**Priority vertical opportunities**

- **Health**
  - TAM: US$10bn
- **Marketing Data and Identity Resolution**
  - US$9bn
- **Verification Services**
  - US$3bn

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

* Total addressable market
Our strategic framework

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

Fundamental pillars

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

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

• Addressing a more diversified customer base
• Leveraging One Experian synergies to drive competitive advantage, e.g. Ascend

Revenue mix

<table>
<thead>
<tr>
<th>FY19</th>
<th>FY24</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offline</td>
<td>26%</td>
</tr>
<tr>
<td>Digital</td>
<td>74%</td>
</tr>
</tbody>
</table>

Targeting

Automotive

Health
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

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

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%

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>
</tr>
</thead>
<tbody>
<tr>
<td>Buy Now Pay Later - new data</td>
<td>Launched to market</td>
<td>Scale</td>
</tr>
<tr>
<td>Affordability – enhancing income and expenditure features</td>
<td>Launched to market</td>
<td>Scale</td>
</tr>
<tr>
<td>Cost of Living &amp; Economic Risk Flags</td>
<td>Launched to market</td>
<td>Scale</td>
</tr>
</tbody>
</table>

**New Scores and Insight**

| Open Banking transaction instantly delivered | Onboarded First Pilot Client | Market Adoption |
| Ascend – various new modules | Launched new products | Launch and Scale |

**New Risk Methods and Technology**

| Verifications API | Set up and launched to market | Scale |
| Support Hub, supporting vulnerable consumers | Launched to market | Build Consumer adoption |
| Pay Dashboard payslip to access income and employment data | Launched | Scale to large employers |

- 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

**Consumer Services**

- Reduced credit supply impacts marketplace performance
- Accelerating pace of new feature introductions e.g. Credit Lock
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
Environmental, Social and Governance strategy highlights – strong progress

- 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
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
Financial performance
## Strong financial performance

<table>
<thead>
<tr>
<th></th>
<th>Constant FX rates</th>
<th>Actual FX rates</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue (Ongoing activities)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total revenue growth</td>
<td>8%</td>
<td>6%</td>
<td>US$6,587m</td>
</tr>
<tr>
<td>Organic revenue growth</td>
<td>7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>EBIT (Ongoing activities)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT growth</td>
<td>9%</td>
<td>9%</td>
<td>US$1,802m</td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>+30bps</td>
<td>+80bps</td>
<td>27.4%</td>
</tr>
<tr>
<td><strong>EPS (Continuing Operations)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benchmark earnings per share growth</td>
<td>9%</td>
<td>9%</td>
<td>USc 135.1</td>
</tr>
<tr>
<td><strong>Operating cash flow</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benchmark operating cash flow conversion</td>
<td>98%</td>
<td></td>
<td>US$1,753m</td>
</tr>
<tr>
<td><strong>ROCE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Return on capital employed</td>
<td></td>
<td></td>
<td>16.5%</td>
</tr>
<tr>
<td><strong>Dividend</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total dividend per share growth</td>
<td>6%</td>
<td></td>
<td>USc 54.75</td>
</tr>
<tr>
<td><strong>Funding and liquidity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net debt to Benchmark EBITDA</td>
<td></td>
<td></td>
<td>1.8x</td>
</tr>
</tbody>
</table>

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>
<thead>
<tr>
<th></th>
<th>% of Group revenue¹</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Q1</td>
<td>Q2</td>
</tr>
<tr>
<td>North America (NA)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>67%</td>
<td>7%</td>
</tr>
<tr>
<td>CI / BI bureaux, excluding Mortgage</td>
<td>23%</td>
<td>3%</td>
</tr>
<tr>
<td>Mortgage</td>
<td>21%</td>
<td>11%</td>
</tr>
<tr>
<td>Automotive</td>
<td>2%</td>
<td>(31)%</td>
</tr>
<tr>
<td>Targeting</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>4%</td>
<td>11%</td>
</tr>
<tr>
<td>Health</td>
<td>8%</td>
<td>5%</td>
</tr>
<tr>
<td>DA / Other</td>
<td>5%</td>
<td>7%</td>
</tr>
<tr>
<td>Consumer</td>
<td>22%</td>
<td>13%</td>
</tr>
<tr>
<td>Latin America (LA)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>15%</td>
<td>18%</td>
</tr>
<tr>
<td>Other</td>
<td>9%</td>
<td>14%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>0%</td>
<td>5%</td>
</tr>
<tr>
<td>DA / Other</td>
<td>3%</td>
<td>20%</td>
</tr>
<tr>
<td>Consumer</td>
<td>3%</td>
<td>42%</td>
</tr>
<tr>
<td>Total NA and LA</td>
<td>82%</td>
<td>9%</td>
</tr>
</tbody>
</table>

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>% of Group revenue</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>FY</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK and Ireland</td>
<td>12%</td>
<td>5%</td>
<td>6%</td>
<td>6%</td>
<td>2%</td>
</tr>
<tr>
<td>Data</td>
<td>5%</td>
<td>9%</td>
<td>10%</td>
<td>7%</td>
<td>3%</td>
</tr>
<tr>
<td>CI / BI bureaux</td>
<td>1%</td>
<td>3%</td>
<td>3%</td>
<td>9%</td>
<td>11%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>3%</td>
<td>2%</td>
<td>6%</td>
<td>15%</td>
<td>4%</td>
</tr>
<tr>
<td>Targeting / Auto</td>
<td>3%</td>
<td>0%</td>
<td>0%</td>
<td>(8)%</td>
<td>(7)%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>3%</td>
<td>0%</td>
<td>0%</td>
<td>(8)%</td>
<td>(7)%</td>
</tr>
<tr>
<td>EMEA/Asia Pacific</td>
<td>6%</td>
<td>3%</td>
<td>4%</td>
<td>1%</td>
<td>5%</td>
</tr>
<tr>
<td>Total Global</td>
<td>100%</td>
<td>8%</td>
<td>8%</td>
<td>6%</td>
<td>7%</td>
</tr>
</tbody>
</table>

1 Percentage of group revenue from ongoing activities calculated based on FY23 revenue at actual rates.
2 Organic growth rates at constant currency.
3 Historic growth rates as reported.
Broad based innovation led growth

**B2B Revenue US$m**

- FY19: 3,870
- FY20: 4,092
- FY21: 4,050
- FY22: 4,654
- FY23: 4,805

**B2B EBIT US$m**

- FY19: 1,186
- FY20: 1,242
- FY21: 1,192
- FY22: 1,418
- FY23: 1,529

**B2C Revenue US$m**

- FY19: 985
- FY20: 1,087
- FY21: 1,307
- FY22: 1,613
- FY23: 1,782

**B2C EBIT US$m**

- FY19: 218
- FY20: 257
- FY21: 283
- FY22: 374
- FY23: 416

**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 Bureaux
- CAGR 9%
  - FY19: c.1,570
  - FY23: c.300

Verifications and Employer Services
- CAGR 50%
  - FY19: c.160
  - FY23: c.150

Global Ascend
- CAGR 15%
  - FY19: c.1,450
  - FY23: c.165

North America Consumer Services
- CAGR 71%
  - FY19: c.840
  - FY23: c.400

Latin America Consumer Services
- CAGR 69%
  - FY19: c.1,570
  - FY23: c.300

Global Ascend
- CAGR 12%
  - FY19: c.520
  - FY23: c.300

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

North America Auto
- CAGR 12%
  - FY19: c.1,450
  - FY23: c.840

North America Subscription
- CAGR 15%
  - FY19: c.1,450
  - FY23: c.165

Global Marketplace
- CAGR 69%
  - FY19: c.1,570
  - FY23: c.300

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>Consideration</th>
<th>Estimate</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</td>
</tr>
<tr>
<td>Foreign exchange</td>
<td>c. 0% to +1% on revenue and Benchmark EBIT</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.
Experian's sustainable business strategy

**OUR PURPOSE:**
Creating a better tomorrow

**OUR SUSTAINABLE BUSINESS STRATEGIC PRIORITY:**
Improving Financial Health for all

**THROUGH OUR**

Core products | Social Innovation | Community Investment

Contributing to the UN Sustainable Development Goals

![1.4](image1) ![8.10](image2) ![9.3](image3)

**ENABLED BY:**
Treating data with respect

Security | Accuracy | Fairness | Transparency | Inclusion

**SUPPORTED BY:**

Inspiring and supporting our people | Working with integrity | Protecting the environment

---

**Our goals**

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

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

**Environment:**
- Become carbon neutral in our own operations by 2030¹
- By 2030 reduce Scope 1 and 2 emissions by 50% and Scope 3 emissions² by 15%
- Offset 100% of our scope 1 and 2 emissions by 2025

---

1. Includes all scope 1 and 2 emissions and the categories of ‘purchased goods & services’, ‘business travel’ and ‘fuel-and-energy-related activities’ within scope 3 (which represent 83% of our scope 3 baseline emissions).
2. ‘Purchased goods & services’, ‘business travel’ and ‘fuel-and-energy-related activities’.
Experian ESG performance overview

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

• Environment
  o Committed to carbon neutral\(^1\) by 2030, Science Based Target set for 2030. Offsetting Scope 1 & 2 emissions over the 5 years to 2025.
  o CDP A- score (leadership band) for 2022, follow TCFD recommendations

• Governance:
  o Independent board evaluation shows first class corporate governance and excellent board performance
  o Board meets recommendations of both the FTSE Women Leaders Review on gender diversity and the Parker Review on ethnic diversity

---

1. Includes all scope 1 and 2 emissions and the categories of ‘purchased goods & services’, ‘business travel’ and ‘fuel-and-energy-related activities’ within scope 3 (which represent 83% of our scope 3 baseline emissions).
Improving Financial Health – at the heart of our purpose

Vital role as the world’s largest credit bureau

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

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

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

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

Outcome:

- Support financial health of individuals, businesses and economies

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

Financial education

Improving financial literacy and confidence

Financial inclusion

Increasing access to financial services

Financial management

Helping people manage their financial lives

Financial security

Preventing fraud and identity theft

We empower consumers to improve their financial lives, gain access to credit, safeguard their identity, save money, negotiate debt and improve their financial knowledge
Improving Financial Health – the three key ways we help

1. **Core products**
   - We use our data and analytics expertise to offer a wide range of core products and services that promote financial wellbeing.
   - **Experian Boost** has helped millions of people in USA instantly improve their credit scores by adding on-time payments of utility bills to their financial profiles.
   - Priority is driving revenue at scale for the business, investments prioritised by returns.

2. **Social Innovation**
   - This programme provides seed funding to explore innovative new solutions designed to offer societal benefits and new revenue streams.
   - **GeleZAR app** in South Africa - people can improve their financial education through fun courses on their mobile & build their credit score even without a bank account.
   - Focus is on number of people reached with financial inclusion products, returns are secondary.

3. **Community Investment**
   - We deliver financial education programmes and support communities where we operate.
   - **United for Financial Health** launched to re-build financial lives post COVID-19, has connected with 113m people since 2020 launch.
   - Priority is educating people on finances to help drive financial inclusion.

As we help people move up the ladder of financial inclusion, more people become potential consumers of our core products.
Improving Financial Health – core product metrics

Free consumer members

- North America
- UK
- Brazil
- Spanish LatAm

Consumer Revenue & EBIT

Revenue and EBIT are Benchmark from Ongoing activities
Revenue and Benchmark EBIT for FY20 are re-presented for the reclassification to exited business activities of certain B2B businesses and the reclassification of our Consumer Services business in Latin America to the Consumer Services business segment.
Given our sustainable business strategic priority of Improving Financial Health for all, we have identified three of the SDGs where we can make a meaningful contribution:

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

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

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

- These specific SDG targets are related to improving access to credit, microfinance and financial services, and we contribute to these via our core products, social innovation, and community investment.
- **Target:** Reach 100m people through social innovation products by 2025 – **Result:** 106m people in 2023, target met 2 years early
- **Target:** Connect with 100m people through United for Financial Health by 2024 – **Result:** 113m connections in 2023, target met 1 year early
We aim to be The Consumers’ Bureau.  
We have built our business on clear commitments to treat data with respect. 

**Experian Global Data Principles:**

**Security**  
Data security is critical. Securing and protecting data against unauthorised access, use, disclosure and loss are key priorities for us.

**Accuracy**  
We will make data as accurate, complete and relevant as possible for the manner in which it is used, always in compliance with legal requirements.

**Fairness**  
We collect and use data fairly and for legitimate purposes, balancing privacy expectations with the social and economic benefits derived from the responsible use of data for individuals, businesses and clients.

**Transparency**  
We are open and transparent about the types of data we collect, where we get it, how it is used and where it is shared. Where appropriate we provide individuals with access to the data we collect about them and the ability to correct, restrict or delete data.

**Inclusion**  
We seek to improve financial health and inclusion for all through the innovative use of relevant data to help individuals improve their financial lives.
We’re committed to inspiring and supporting our people

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

**4.4**
Glassdoor score\(^1\)

**40%**
target for women in senior leaders

**FY22 Great Place to Work survey**
• 86% proud to tell others that they work at Experian
• 82% feel good about the ways in which we contribute to the community
• 90%+ agree that people are treated fairly regardless of their social and economic status, sexual orientation, race and gender

---

1. As at 31 March 2023

We’re committed to inspiring and supporting our people

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

**FY23 Great Place to Work survey**

- 88% proud to tell others that they work at Experian
- 96% agree that people are treated fairly regardless of their sexual orientation
- 95% agree that people are treated fairly regardless of their race
- 93% agree that people are treated fairly regardless of their gender

4.4 Glassdoor score

16 Employee diversity groups

40% target for women in senior leaders
We’ve committed to become carbon neutral in our own operations\(^1\) by 2030

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

- We have developed carbon emission reduction plans which include switching to more renewable energy, consolidating buildings, and switching to a lower carbon fleet.

- We are now developing our strategy to decarbonise our operations even further and transition to Net Zero.

- We’ve also committed to gradually carbon offset our scope 1 and 2 emissions over the 5 years to 2025.

---

1. Includes all scope 1 and 2 emissions and the categories of ‘purchased goods & services’, ‘business travel’ and ‘well to tank’ within scope 3 (which represent 83% of our baseline emissions in scope 3).

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

- We maintain the highest standards as set out in the UK Corporate Governance Code 2018
- Independent Board evaluation shows first class corporate governance and excellent board performance
- Board meets recommendations of both the FTSE Women Leaders Review on gender diversity and the Parker Review on ethnic diversity

73% Independent¹ Board members²

45% Women on Board²

2 Ethnically diverse Board members²

100% Independence of Audit and Remuneration¹ Committees

---

1. Includes Board Chairman (independent on appointment)
2. As at 31 March 2023

www.experianplc.com/responsibility/working-with-integrity/corporate-governance/
## Social

<table>
<thead>
<tr>
<th>Support</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>UN SDGs</td>
<td>1.4, 8.10, 9.3</td>
</tr>
<tr>
<td>Platforms for free education</td>
<td>168m</td>
</tr>
<tr>
<td>People United for Financial Health</td>
<td>113m</td>
</tr>
<tr>
<td>Social Innovation products</td>
<td>$241m</td>
</tr>
<tr>
<td>Debt renegotiated via Limpa Nome</td>
<td>$8.9bn</td>
</tr>
<tr>
<td>Unbanked people who could benefit</td>
<td>1.4bn</td>
</tr>
</tbody>
</table>

Data security and privacy is a top priority

Robust security controls based on ISO27001

Founding member of the Slave-Free Alliance

Suppliers must comply with Supplier Code of Conduct

Mandatory annual training for all employees: Code of Conduct, Security & data, Anti-Corruption

## Employees

<table>
<thead>
<tr>
<th>Feature</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee engagement</td>
<td>82%</td>
</tr>
<tr>
<td>Glassdoor rating</td>
<td>4.4</td>
</tr>
<tr>
<td>Three-year gender targets</td>
<td>Yes</td>
</tr>
<tr>
<td>Voluntary employee attrition</td>
<td>11.9%</td>
</tr>
<tr>
<td>Diversity and inclusion employee</td>
<td>16</td>
</tr>
</tbody>
</table>

## Environment

<table>
<thead>
<tr>
<th>Feature</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Committed to become carbon neutral by</td>
<td>2030</td>
</tr>
<tr>
<td>Science-based target approved by SBTi</td>
<td>Yes</td>
</tr>
<tr>
<td>CDP Climate Change score</td>
<td>A-</td>
</tr>
<tr>
<td>CDP Supplier Engagement Rating</td>
<td>A-</td>
</tr>
<tr>
<td>Scope 1 &amp; 2 emissions since 2019</td>
<td>-65%</td>
</tr>
<tr>
<td>% FY23 scope 1 &amp; 2 emissions offset</td>
<td>60%</td>
</tr>
<tr>
<td>Electricity from renewable sources FY23</td>
<td>62%</td>
</tr>
</tbody>
</table>

## Governance

<table>
<thead>
<tr>
<th>Feature</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent Board members</td>
<td>73%</td>
</tr>
<tr>
<td>Female Board members</td>
<td>45%</td>
</tr>
<tr>
<td>Ethically diverse Board members</td>
<td>2</td>
</tr>
<tr>
<td>Independence of Audit and Remuneration committees</td>
<td>100%</td>
</tr>
<tr>
<td>Clear division of responsibilities between the Chairman and CEO</td>
<td>Yes</td>
</tr>
<tr>
<td>Independent external evaluation of the Board’s performance</td>
<td>Yes</td>
</tr>
<tr>
<td>Executive remuneration linked to Group performance</td>
<td>Yes</td>
</tr>
<tr>
<td>Voting rights for shareholders</td>
<td>Equal</td>
</tr>
</tbody>
</table>

A constituent member of FTSE4Good index since 2012

---

1. FY23 data unless specified  
2. As at Q4 FY23  
3. As at 31 March 2023  
4. Using Market-based scope 2 emissions  
5. From 31 March 2023  
6. Includes Board Chairman (independent on appointment)  
7. Meeting Parker Review definition  
8. Occurs every 3 years, most recent was FY20
## Recent credit metrics

### North America

<table>
<thead>
<tr>
<th></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>$5,887</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>25%</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>
</tbody>
</table>
| Average 30–59 days past due delinquency rates | 2.4%   | 2.3%      | 3.5%      | 3.6%        | +0.6%           

### Brazil

<table>
<thead>
<tr>
<th></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></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>

**Key:**
- **Risk Quality**
- **Revolving Credit**
- **Debt Levels**
- **Delinquency**

**Source:** Experian

* Year-on-year
Organic revenue growth and stable margins in every year since 2007

Global ongoing activities revenue and Benchmark EBIT only. Excluding growth rates, FY07 to FY20 revenue, Benchmark EBIT and cash flow conversion may have been adjusted to exclude various exited business activities and discontinued operations. Growth rates are not restated. All revenue, Benchmark EBIT and conversion of Benchmark EBIT into Benchmark operating cash flow, are as reported. Source: Experian’s Annual Reports from FY07 to FY20 (see https://www.experianplc.com/investors/results-and-presentations/).

<table>
<thead>
<tr>
<th>Organic revenue growth</th>
<th>FY07</th>
<th>FY08</th>
<th>FY09</th>
<th>FY10</th>
<th>FY11</th>
<th>FY12</th>
<th>FY13</th>
<th>FY14</th>
<th>FY15</th>
<th>FY16</th>
<th>FY17</th>
<th>FY18</th>
<th>FY19</th>
<th>FY20</th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8%</td>
<td>4%</td>
<td>3%</td>
<td>2%</td>
<td>8%</td>
<td>10%</td>
<td>8%</td>
<td>5%</td>
<td>1%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>9%</td>
<td>8%</td>
<td>4%</td>
<td>12%</td>
<td>7%</td>
</tr>
<tr>
<td>Benchmark EBIT margin¹</td>
<td>21.8%</td>
<td>21.8%</td>
<td>23.3%</td>
<td>24.4%</td>
<td>24.8%</td>
<td>26.2%</td>
<td>26.6%</td>
<td>27.4%</td>
<td>27.2%</td>
<td>26.7%</td>
<td>27.7%</td>
<td>27.7%</td>
<td>26.9%</td>
<td>26.8%</td>
<td>25.8%</td>
<td>25.9%</td>
<td>26.6%</td>
</tr>
</tbody>
</table>

1. Conversion of Benchmark EBIT into Benchmark operating cash flow.
Investing for growth with strong capital discipline

Over US$5.0bn invested

- Net organic capital investment
- Net acquisitions and minority investments

US$2.9bn returned to shareholders

- Dividends
- Net share repurchases

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

Strong financial position

Net debt US$bn

<table>
<thead>
<tr>
<th>Year</th>
<th>FY19</th>
<th>FY20</th>
<th>FY21</th>
<th>FY22</th>
<th>FY23</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leverage</td>
<td>2.0x</td>
<td>2.2x</td>
<td>2.2x</td>
<td>1.9x</td>
<td>1.8x</td>
</tr>
</tbody>
</table>

Net debt / EBITDA leverage

Low interest rate exposure

% of current debt at fixed interest rates

<table>
<thead>
<tr>
<th>Maturity</th>
<th>&gt;2 years</th>
<th>&gt;4 years</th>
<th>&gt;6 years</th>
<th>&gt;8 years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>90%</td>
<td>67%</td>
<td>59%</td>
<td>38%</td>
</tr>
</tbody>
</table>

Bond maturity profile US$m

<table>
<thead>
<tr>
<th>Year</th>
<th>FY24</th>
<th>FY25</th>
<th>FY26</th>
<th>FY27</th>
<th>FY28</th>
<th>FY29</th>
<th>FY30</th>
<th>FY31</th>
<th>FY32</th>
<th>FY33</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>496</td>
<td>496</td>
<td>545</td>
<td>545</td>
<td>500</td>
<td>750</td>
<td>545</td>
<td>545</td>
<td>496</td>
<td>496</td>
</tr>
</tbody>
</table>

>60% of bonds mature in five years or more

Strong financial position

Net debt US$bn
Our cash flow is consistently strong and reliable which supports our disciplined capital allocation.

1. Conversion of Benchmark EBIT into Benchmark operating cash flow.
2. Funds from operations is defined as Benchmark free cash flow plus organic capital investment (capital expenditure).
3. Average from FY07 to FY22.

Source: Experian’s Annual Reports from FY07 to FY23 – publicly available at www.experianplc.com/investors/reports/.

Strongly cash generative¹ 99% 101% 100% 98% 96% 94% 101% 104% 106% 96% 96% 97% 88% 106% 109% 98% 99%

¹. Conversion of Benchmark EBIT into Benchmark operating cash flow.
². Funds from operations is defined as Benchmark free cash flow plus organic capital investment (capital expenditure).
³. Average from FY07 to FY22.

Source: Experian’s Annual Reports from FY07 to FY23 – publicly available at www.experianplc.com/investors/reports/.
Historic leverage trends

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

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

North America: expanding our data assets to offer the most robust insights

Recent additions include digital identity graph and employer records

### Consumer Credit
- Largest traditional credit bureau
- Over 245 million credit-active consumer records
- Approximately 4 billion consumer tradelines
- Approximately 12 million consumer public records
- Over 20 years of raw data
- 99.9% accuracy
- 42 million payroll and unique employer-direct records

### Consumer Marketing
- Broadest reach of consumer data available with 3,200 public and proprietary sources
- 126 million living units; 300 million consumers
- 650+ psychographics; 1500+ demographic attributes; 70+ lifestyle segments
- 700 million + Vehicle ownership data records
- 4+ billion clustered device records

### US Business Credit
- Most comprehensive source of US businesses available
- 25.1 million active business credit records
- 145.6 million business tradelines w/ 2 member consortiums
- 47.5 million US businesses in database
- 700+ Attributes
- Over 6 million sources

### Fraud & Identity
- Over 500,000 known fraud records
- Over 800,000 daily identity transactions
- 400+ million consumer demographic and credit records
- Approximately 2,000 credit and fraud attributes

### Alternative Financials
- Largest alternative FCRA regulated credit bureau
- 60+ million unique consumers
- Payday and cash advance
- Short term installment loans
- 1000+ attributes and multiple scores
- 20 million+ rental files via RentBureau®

Augmented with best-in-class third-party datasets

<table>
<thead>
<tr>
<th>Government data</th>
<th>Economic data</th>
<th>Property data</th>
<th>Social data</th>
<th>User permissioned</th>
<th>Cyber ID / Dark web</th>
<th>Health</th>
</tr>
</thead>
</table>

Highest quality and accuracy  |  Expert matching  |  World-class compliance and governance
North America data: Expanding data sources for a 360° view of consumers

Driving results in financial inclusion, modeling, decisioning, marketing, risk management and more

Directly sourced • Calculated • Acquired • Third-party partnerships
Cash flow generation

- Strong cash flow generation and conversion
- Benchmark operating cash flow decreased (3%) down on the previous year against exceptionally strong conversion
- Net capital expenditure represents 9% of revenue

<table>
<thead>
<tr>
<th>Year</th>
<th>Benchmark Operating Cash Flow (US$m)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY19</td>
<td>1,270</td>
</tr>
<tr>
<td>FY20</td>
<td>1,214</td>
</tr>
<tr>
<td>FY21</td>
<td>1,476</td>
</tr>
<tr>
<td>FY22</td>
<td>1,800</td>
</tr>
<tr>
<td>FY23</td>
<td>1,753</td>
</tr>
</tbody>
</table>

1 Benchmark operating cash flow is defined as Benchmark EBIT plus amortisation, depreciation and charges for share-based incentive plans, less net capital expenditure and adjusted for changes in working capital, principal lease payments and the Group's share of the Benchmark profit or loss retained in continuing associates.
North America

Year ended 31 March
US$m

<table>
<thead>
<tr>
<th></th>
<th>2023</th>
<th>2022</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>2,142</td>
<td>2,033</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>837</td>
<td>784</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Business-to-Business</td>
<td>2,979</td>
<td>2,817</td>
<td>6%</td>
<td>5%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>1,453</td>
<td>1,305</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>Total revenue</td>
<td>4,432</td>
<td>4,122</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>Benchmark EBIT – ongoing activities</td>
<td>1,467</td>
<td>1,381</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>33.1%</td>
<td>33.5%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

US$m

<table>
<thead>
<tr>
<th></th>
<th>2023</th>
<th>2022</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Data</strong></td>
<td>606</td>
<td>528</td>
<td>14%</td>
<td>12%</td>
</tr>
<tr>
<td><strong>Decisioning</strong></td>
<td>176</td>
<td>149</td>
<td>17%</td>
<td>16%</td>
</tr>
<tr>
<td><strong>Business-to-Business</strong></td>
<td>782</td>
<td>677</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td><strong>Consumer Services</strong></td>
<td>165</td>
<td>114</td>
<td>42%</td>
<td>32%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>947</td>
<td>791</td>
<td>18%</td>
<td>16%</td>
</tr>
<tr>
<td><strong>Benchmark EBIT – ongoing activities</strong></td>
<td>294</td>
<td>223</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td><strong>Benchmark EBIT margin</strong></td>
<td>31.0%</td>
<td>28.2%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All results are Benchmark figures and are on an ongoing activities basis. Growth at constant exchange rates.
UK and Ireland

### Year ended 31 March
**US$m**

<table>
<thead>
<tr>
<th></th>
<th>2023</th>
<th>2022</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>391</td>
<td>409</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>229</td>
<td>244</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Business-to-Business</td>
<td>620</td>
<td>653</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>164</td>
<td>194</td>
<td>(4)%</td>
<td>(4)%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>784</td>
<td>847</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Benchmark EBIT – ongoing activities</td>
<td>170</td>
<td>188</td>
<td>1%</td>
<td></td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>21.7%</td>
<td>22.2%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Year ended 31 March**

<table>
<thead>
<tr>
<th></th>
<th>2023</th>
<th>2022</th>
<th>Total growth</th>
<th>Organic growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td>301</td>
<td>333</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Decisioning</td>
<td>123</td>
<td>123</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>424</td>
<td>456</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Benchmark EBIT – ongoing activities</td>
<td>14</td>
<td>13</td>
<td>8%</td>
<td>0%</td>
</tr>
<tr>
<td>Benchmark EBIT margin</td>
<td>3.3%</td>
<td>2.9%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>Year ended 31 March</th>
<th>Benchmark profit before tax</th>
<th>Statutory profit before tax before non-cash items</th>
<th>Statutory profit before tax</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>US$m</td>
<td>2023</td>
<td>2022</td>
<td>2022</td>
</tr>
<tr>
<td>Acquisition and disposal expenses</td>
<td>(46)</td>
<td>1,670</td>
<td>1,535</td>
<td>1,513</td>
</tr>
<tr>
<td>Contingent consideration</td>
<td>(45)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Profit and loss on disposal</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restructuring related and other costs</td>
<td>(66)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amortisation of acquisition intangibles</td>
<td>(192)</td>
<td>1,513</td>
<td>1,483</td>
<td>1,174</td>
</tr>
<tr>
<td>Impairment charges(^1)</td>
<td>(197)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-cash financing remeasurements(^2)</td>
<td>50</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(^1\) Includes share of non-benchmark losses on associates
\(^2\) Includes interest on uncertain tax provision

PBT = profit before tax

Growth % (actual rates) 9
Growth % (constant rates) 9

Growth %

- 2023: 9%
- 2022: 9%
- Statutory profit before tax before non-cash items: 2%
Benchmark EBIT margin on an ongoing activities basis at actual exchange rates.

- FY22 reported: 26.2%
- FY22 restated: 26.6%
- Exited activities: 0.4%
- North America: 0.0%
- Latin America: 0.4%
- UK and Ireland: (0.1%)
- EMEA/Asia Pacific: 0.0%
- Central Activities and mix: 0.2%

Reported EBIT margin +120 bps

FY23 organic: 27.1%
FY23 before FX: 26.9%
FY23 reported: 27.4%

+50bps

+30bps
+80bps
Benchmark earnings per share (EPS)

- **+9%** Constant currency growth
- **+9%** EPS constant currency growth
- **+9%** EPS actual currency growth

**FY23 Benchmark EPS**

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

**FY22 Benchmark EPS**

- **US$124.5**

**FY23 Benchmark EBIT from continuing operations**

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
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

Disclaimer

- This presentation is being made only to, and is only directed at, persons to whom this presentation may lawfully be communicated (“relevant persons”). Any person who is not a relevant person should not act or rely on this presentation or any of its contents.
- Information in this presentation relating to the price at which relevant investments have been bought or sold in the past or the yield on such investments cannot be relied upon as a guide to the future performance of such investments.
- This presentation does not constitute or form part of, and should not be construed as, an offering of securities or otherwise constitute an invitation, inducement or recommendation to any person to underwrite, subscribe for or otherwise acquire securities in any company within the Experian group (the “Group”).
- Certain statements made in this presentation are forward looking statements. Such statements are based on current expectations and are subject to a number of risks and uncertainties that could cause actual events or results to differ materially from any expected future events or results expressed or implied in these forward-looking statements. Forward-looking statements speak only as of the date of this presentation.
- This presentation contains certain non-GAAP financial information. The Group’s management believes that these measures provide valuable additional information in understanding the performance of the Group or the Group’s businesses because they provide measures used by the Group to assess performance. Although these measures are important in the management of the business, they should not be viewed as replacements for, but rather as complementary to, the GAAP measures.

© Experian, 2023. All rights reserved.

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