



Investor Roadshow Presentation

January – March 2023

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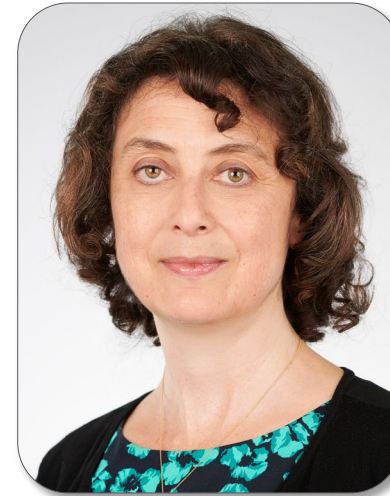




Brian Cassin
Chief Executive Officer



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 **149¹ million** free members
- We are entrusted with data on **1.4 billion** people and **191 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

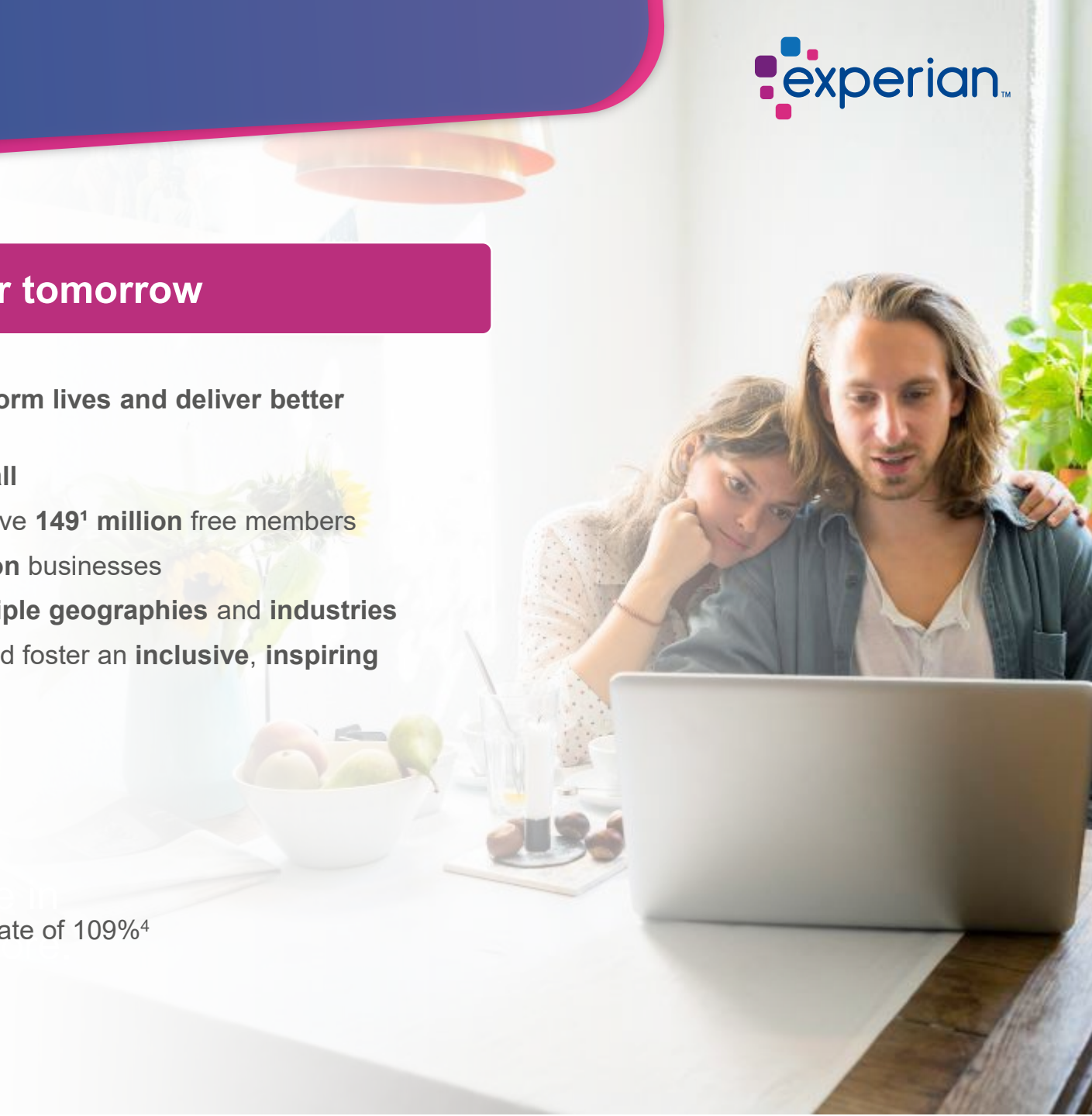
We are **large, stable** and highly **cash-generative**:

- £27bn market cap² / FTSE top 25²
- 21,700³ employees across 30³ countries
- US\$6.3bn revenue / US\$1.6bn Benchmark EBIT
- US\$1.8bn Benchmark operating cash flow, cash conversion rate of 109%⁴
- 15.7% Return on Capital Employed (ROCE)

All metrics unless otherwise stated are for the year ended 31 March 2022.

1 As at 31 December 2022. 2 As at 16 January 2023. 3 As at 30 September 2022.

4 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 **149m consumers** and growing strongly
- We have identified **significant addressable market** opportunities, estimated at over US\$140bn 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**

Business-to-Business (B2B)

Data
US\$3.3bn

- Large databases
- Credit history data on 1.4bn people and 191m businesses
- Automotive information
- 18 consumer credit bureaux
- 15 business credit bureaux
- Credit reports
- Ascend platform

Decisioning
US\$1.3bn

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

Business-to-Consumer (B2C)

Consumer Services
US\$1.6bn

- 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.

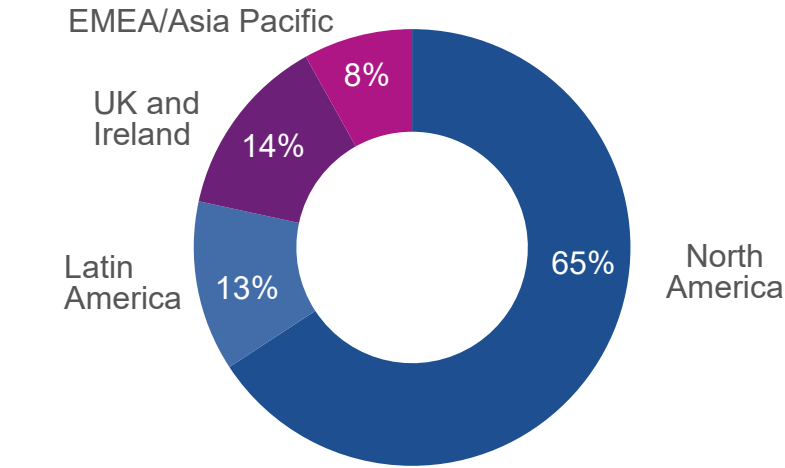
Consumer Services

We help people and families to:

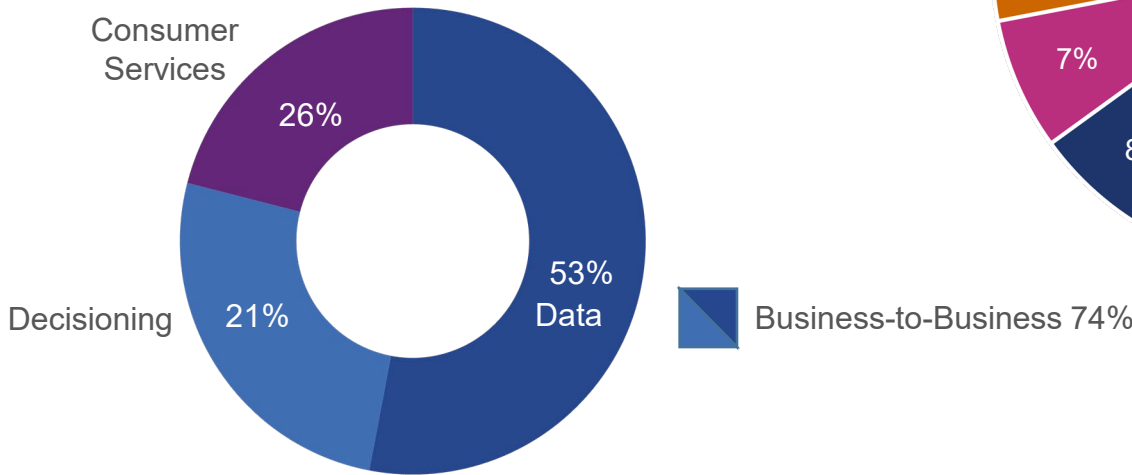
- better access financial services;
- understand and improve their financial position;
- better protect against fraud and identity theft;
- know that their data is correct, and
- learn more about credit.

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

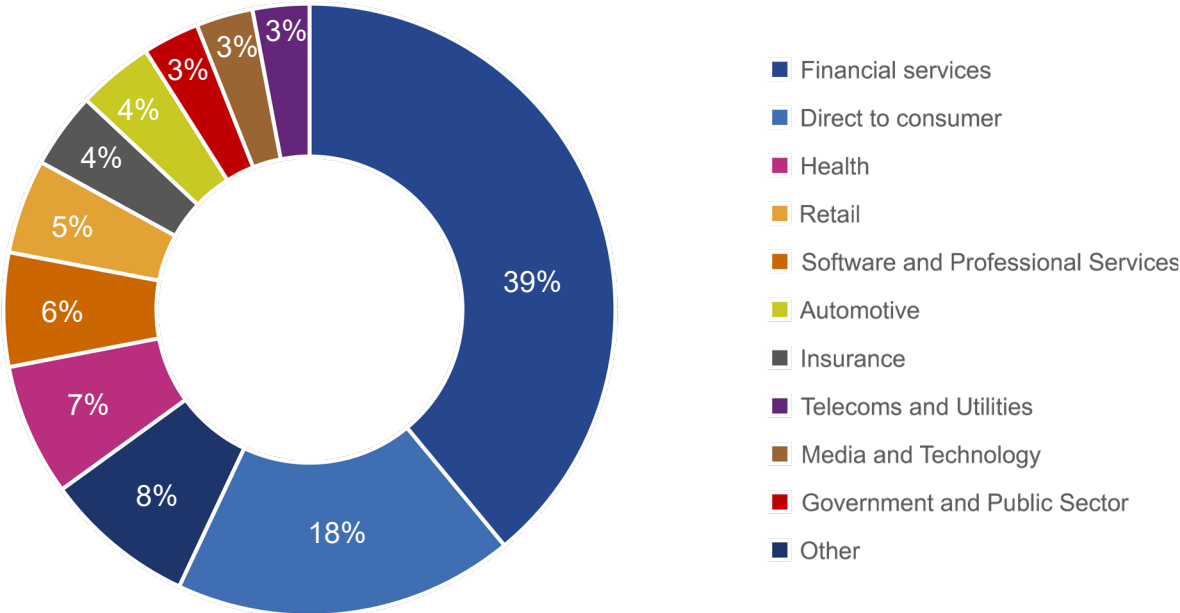
By region



By business activity

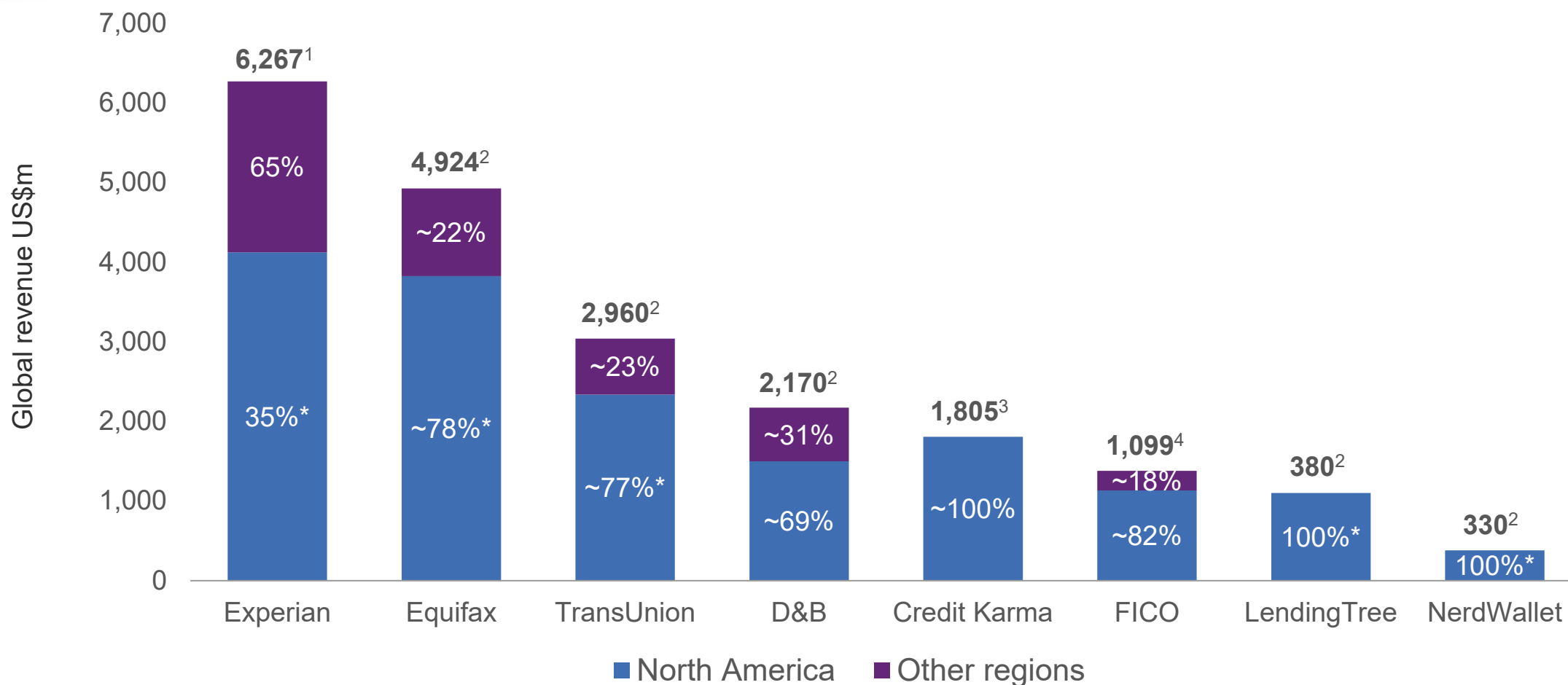


By customer



Diverse portfolio by region, business activity and customer

Market leader with unparalleled global reach and range



¹ Year ended 31 March 2022

² Year ended 31 December 2021

³ Year ended 31 July 2022. Credit Karma revenue are primarily US. Intuit/CK does not disclose international revenues.

⁴ Year ended 30 September 2022.

FICO's North America includes Latin America, which is ~5% of total revenue

*US only.

Source: Annual results & latest SEC filings



Our strategy addresses high-growth markets through defined initiatives



We're oriented to higher-growth market spaces

Addressed through a defined set of strategic initiatives

Serving a broad range of clients

Addressing critical needs

US\$55bn+

Big data and analytics

US\$22bn+

Consumer platforms

US\$20bn

Global Decision Analytics

US\$16bn

Core Consumer Information

US\$15bn

Business Information

US\$8-10bn

Health

US\$5bn

Targeting data and identity resolution



Redefining Consumer Services far beyond credit scores and monitoring



Leading the next phase of credit decisioning development



Expanding in new growth markets



Driving to scale in our smaller regions



Capitalising on a unique market opportunity in Brazil

People

Mainstream finance

FinTech

BNPL

Big Tech

Hospitals

Retail

Media

Help me to manage my finances

Help us adapt and respond to digital lending

Help us to reduce losses

Help us serve underserved communities

Help us reduce technology infrastructure costs

Help us drive digital-centric journeys

Help us deliver a frictionless but compliant journey

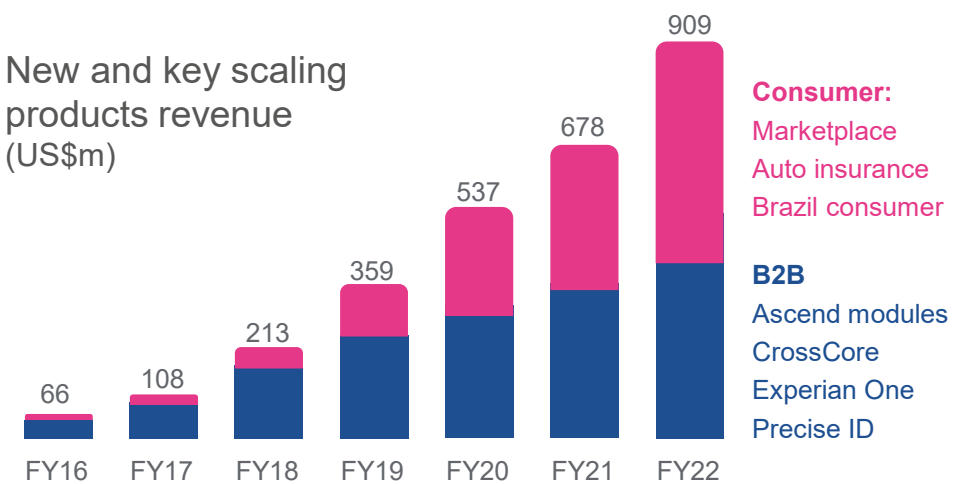
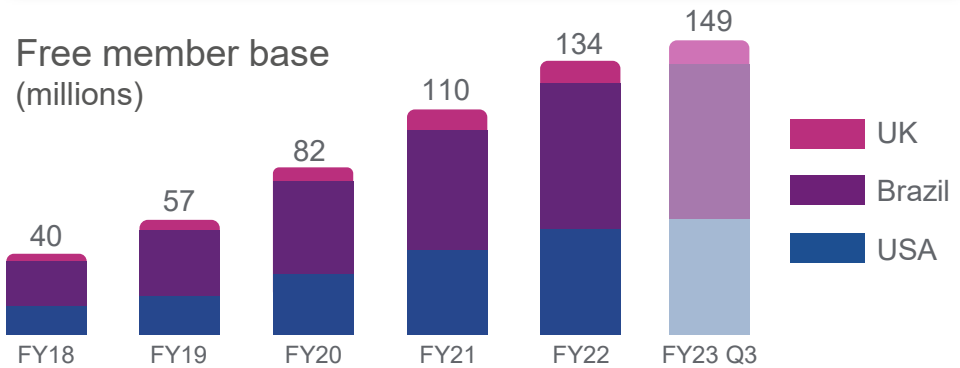
Help us reduce fraud risk

Help us to find and keep the best customers

Strategic highlights: significant contribution from organic investment; acquisitions supplement core strategies



Organic



Inorganic

Redefining Consumer Services far beyond credit scores and monitoring

Leading the next phase of credit decisioning development

Expanding in new growth markets

Driving to scale in our smaller regions

Capitalising on a unique market opportunity in Brazil

ESG strategy highlights – progressing towards our key targets



- More than 11 million US consumers now connected to Experian Boost; over eight million have seen credit score improvement
- Certified as Great Place to Work in 22 countries
- Furthered our commitment on gender diversity; Board is now comprised of 45% women
- Committed to tackling climate change and our impact on the environment
 - Since FY22 year-end increased our use of renewable energy from 32% to 60%

Improving financial health for all

Treating data with respect

Inspiring and
supporting our
people

Working with
integrity

Protecting the
environment





Strategic progress in H1



Delivering strongly supported by product innovation, new business wins and consumer expansion



Financial highlights

- Organic revenue growth: **Q1 +8%, Q2 +8%: H1 +8%, Q3 +6%**
- Total revenue growth at constant currency: **H1 +9%, Q3 +7%**
- Regional organic revenue growth:
 - North America **H1 +8%, Q3 +5%**
 - Latin America **H1 +18%, Q3 +16%**
 - UK and Ireland **H1 +5%, Q3 +6%**
 - EMEA/Asia Pacific **H1 +4%, Q3 +1%**
- Segment organic revenue growth:
 - Business-to-Business **H1 +7%, Q3 +5%**
 - Consumer Services **H1 +12%, Q3 +10%**
- Benchmark EBIT **H1 +8%***
- Cash conversion **H1 88%**
- Net debt/Benchmark EBITDA **H1 1.9x**



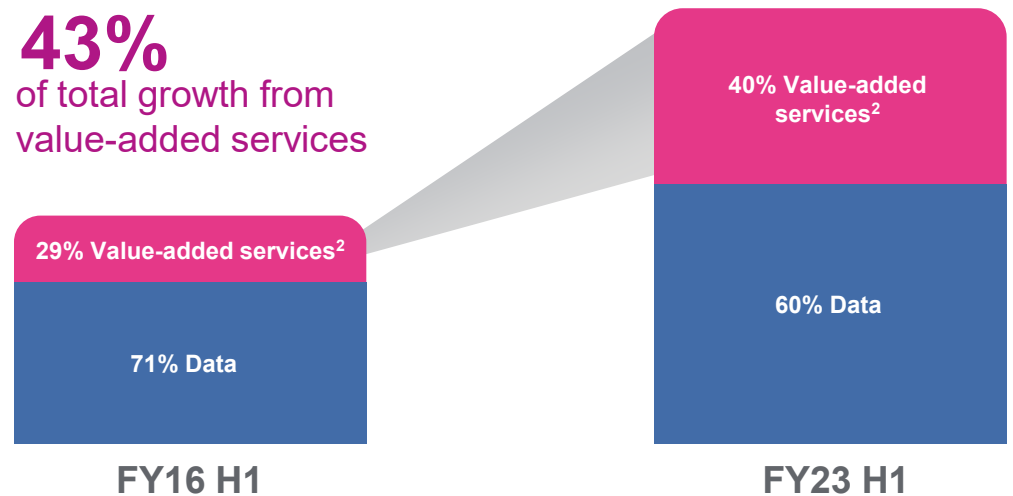
North America B2B resilient, linked to new product growth and new business performance



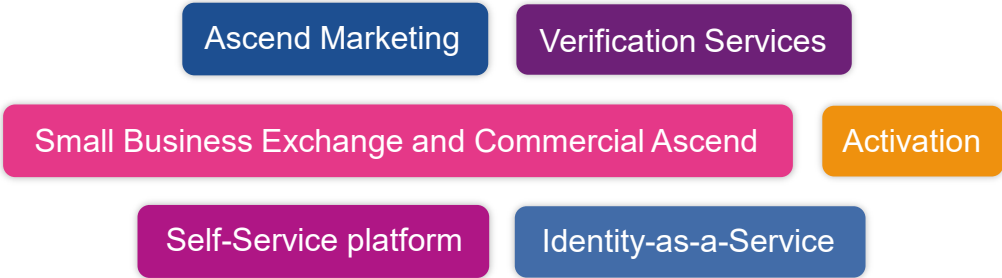
Favourable bureau volumes trends (ex-mortgage)

- Client picture varies by segment
 - Tighter criteria in FinTech and for subprime score-bands
 - Tier One remained resilient
 - New types of lending (e.g. HELOC¹) emerging

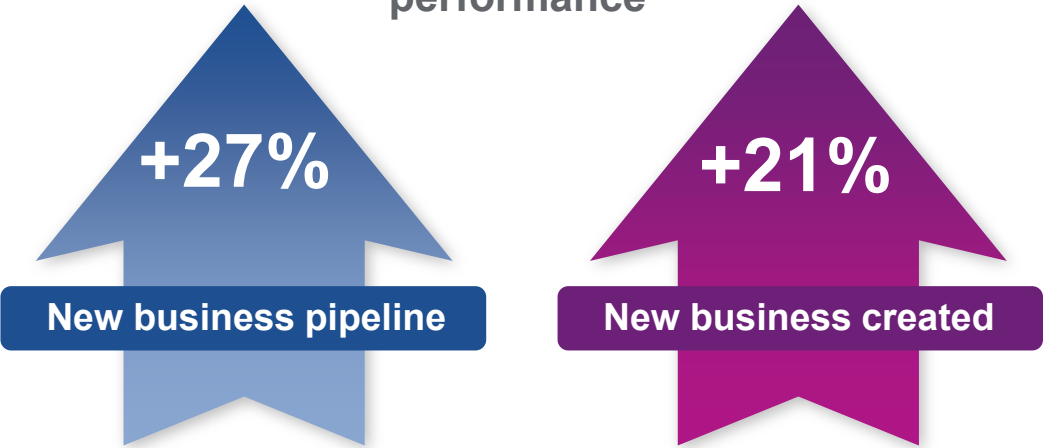
Innovation has fuelled our growth



New product examples



Strong new business performance³



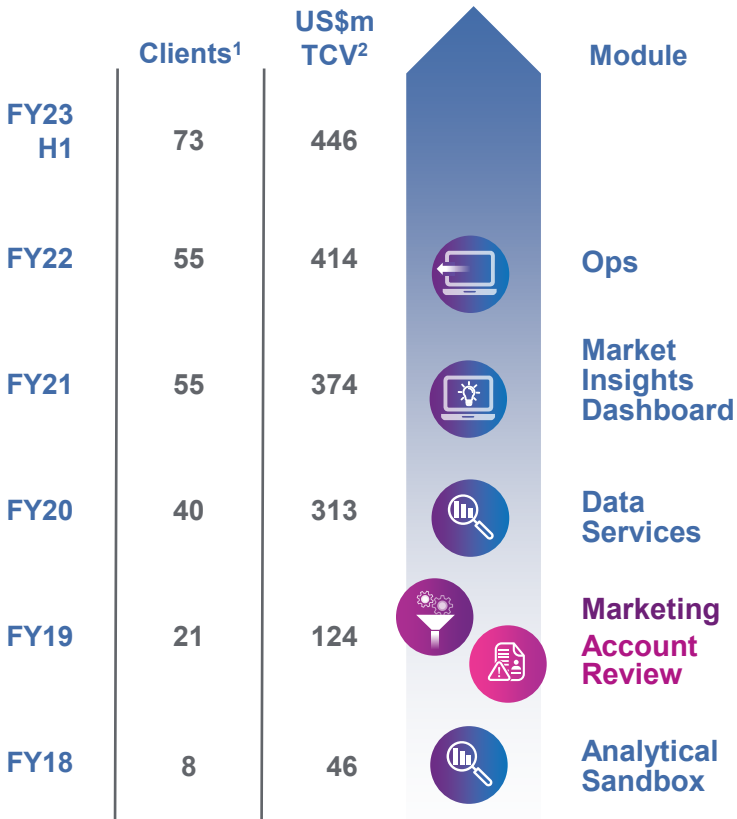
1. Home Equity Line of Credit
2. Value-added services across Consumer Information and Decision Analytics.

3. North America Consumer Information Services, Business Information Services and Decision Analytics. For H1 FY23.

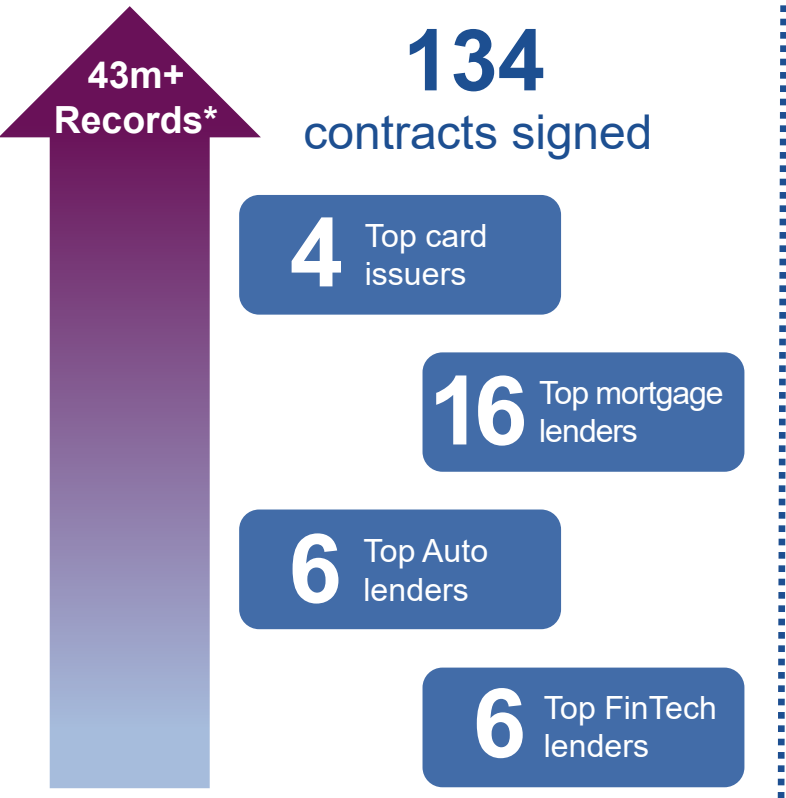
North America B2B: Ascend, Verification Services and vertical expansion add to our progress



Ascend



Income and Employment Verification



Auto, Targeting and Health

- **Automotive:** while chip shortages continue to dampen the market, early signs point to increasing marketing spend and profile spend by dealers
- **Targeting:** expansion of digital portfolio, now accessing higher growth value pools in connected TV, campaign activation and data enablement
- **Health:** solid performance with growth in payment certainty offsetting reduced demand for COVID-19 propositions

1 North America clients.
2 Global total contract value.

* 45 million by end of Q3

Richer features are attracting and engaging a larger audience in North America Consumer Services; diversifying our revenue sources



Features introduced in H1 FY23

- Boost with Rent
- Claim Your Car for auto insurance
- Bill negotiation
- Personal Privacy Scan
- Experian Activate

Recent market trends

- **Premium services:** enrolments rising, free membership upselling well into premium
- **Credit marketplace:** lenders tightening standards and becoming more selective by score band
- **Digital agency:** new revenue stream starts to contribute
- **Partner Solutions:** strong new business performance. Lenders focused on driving engagement and education to their customers

Expanding free memberships and enhancing engagement

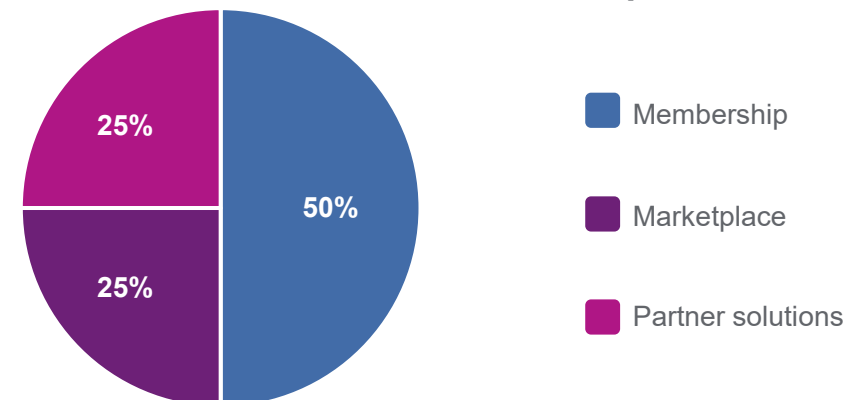
Free memberships:
+20% to 59m at Q3

Engagement:
+27% year-on-year* at H1

*Average monthly active users.

North America Consumer Services

FY23 H1 revenue split



Latin America to have a strong year with major credit market transformation underway in Brazil



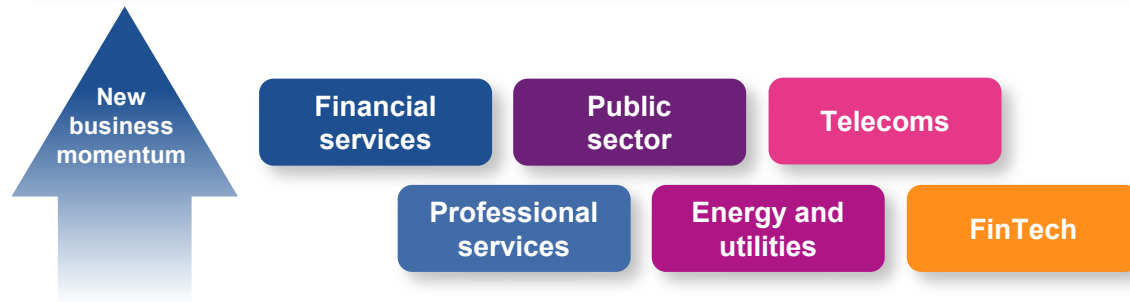
H1 progress

-  **Positive data** Positive data uptake; c.190 products and features launched since positive data was enacted
-  **Open Finance** Developing propositions to move beyond positive data into banking transactional data
-  **SME** Investing in open receivables propositions for SMEs through MOVA¹
-  **Integrated solutions** Onboarding new Ascend clients and integrated solutions which include data and analytics
-  **Identity and Fraud** Continued volume growth and acquiring new clients
-  **Agribusiness** Launching new products and scores, and expanding our customer base
-  **Consumer Services** Membership of 79 million², good progress in Limpa Nome and premium propositions as we expand our ecosystem of consumer offers

Good UK and Ireland H1 B2B performance driven by core bureau, analytics and underpinned by new business wins



Securing new business wins and share of wallet gains across multiple sectors



Consumer demand and credit supply current trends

- Consumers continue to seek credit; good demand for cards, loans and BNPL¹
- Lenders reacting to recent economic instability by recalibrating policies
- Lenders focused on credit quality to drive lending

Areas of growing client need

Clients becoming more focused on managing credit risk, driving demand for analytics.

Clients also need to meet new FCA² Consumer Duty requirements. We have introduced packages to support

- Vulnerability
- Affordability monitoring
- Expenditure assessment

Investing to grow our position in income and employment verification

Work Report™

Verified income and employment proposition for lenders

 **PAY DASHBOARD**
A part of Experian

Verifications services for employers

Expanding data coverage

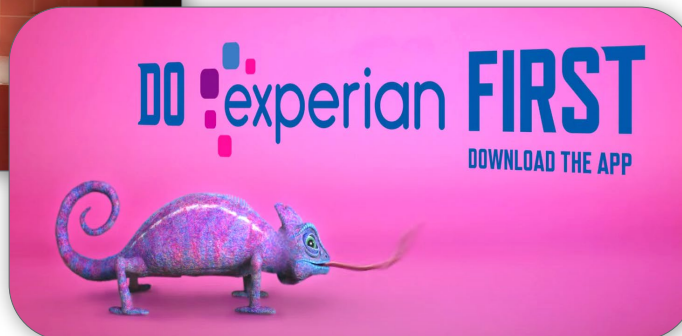
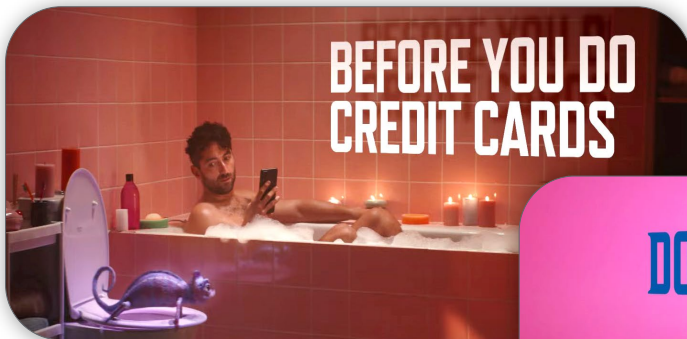
20m contracted PAYE records, representing 70% of contracted UK working adults

UK Consumer Services: well positioned to help consumers with the cost-of-living crisis

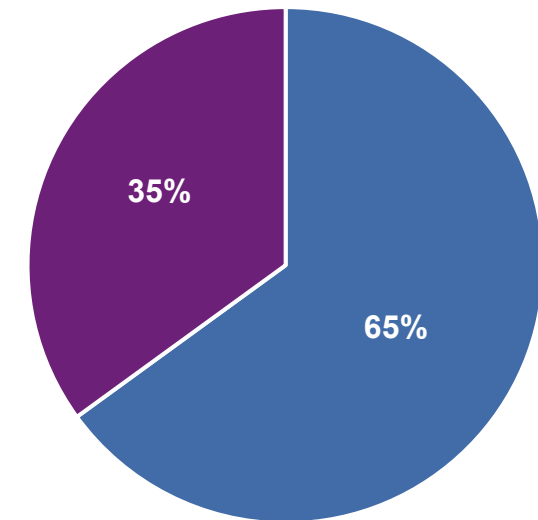


H1 trends

- **Premium services:** moderation in H1, lapping strong prior comparables
- **Credit marketplace:** strong growth in credit marketplace in H1, credit supply more constrained recently, with lenders seeking to focus on prime segments
- **Free membership base:** 12 million
- **Supporting our consumer members** with new product features, new offers and education



FY23 H1 revenue split



- Membership
- Marketplace

Implementing our plan in EMEA and Asia Pacific to drive more sustainable and profitable growth



Delivering growth in H1, margin trajectory improves

- H1 benefits from higher bureau volumes, new business deals, recovery in parts of Asia Pacific and increased efficiency
- Our actions have improved the Benchmark EBIT margin trajectory by 480bps

Focusing on markets with a path to scale



- Plus other markets with a clear path to scale

Simplifying our operations

- Merged region under single leadership structure
- Streamlined functional areas
- Identified markets where we expect to close or dispose operations

Leverage our core capabilities

- Experian One
- Data Value-Added Services (e.g. Ascend)
- Open Banking
- Identity and Fraud

Half-year results:

- Delivered strongly in H1 and full-year guidance is unchanged
- Product innovation, new business wins and consumer expansion position us well to continue our expansion and weather recessionary pressures
- Financially strongly positioned

Third-quarter results:

- A good performance in Q3
- At constant currency, organic revenue growth was 6% and total revenue growth was 7%
- Driven by new products, new business wins and consumer expansion
- Full year expectations are unchanged





Recent performance



Highlights



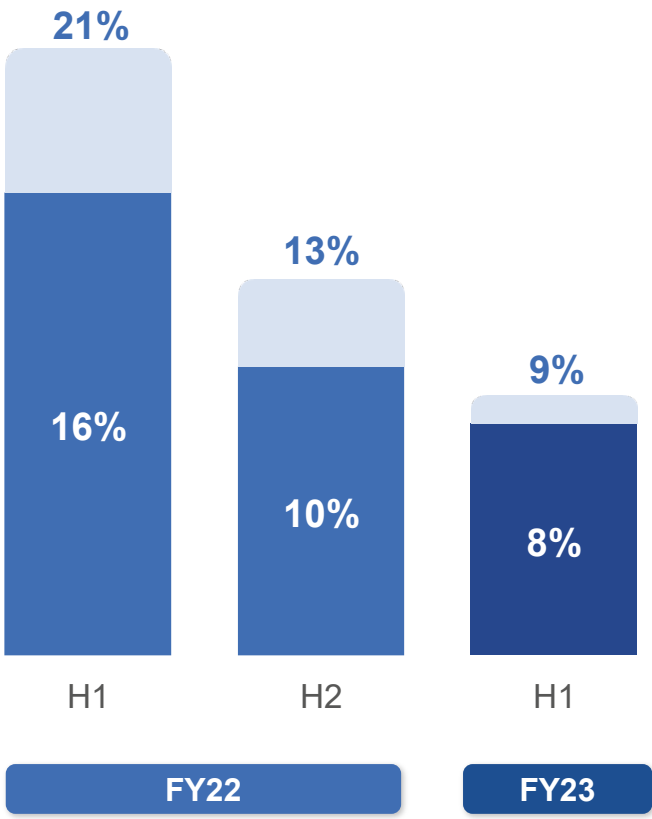
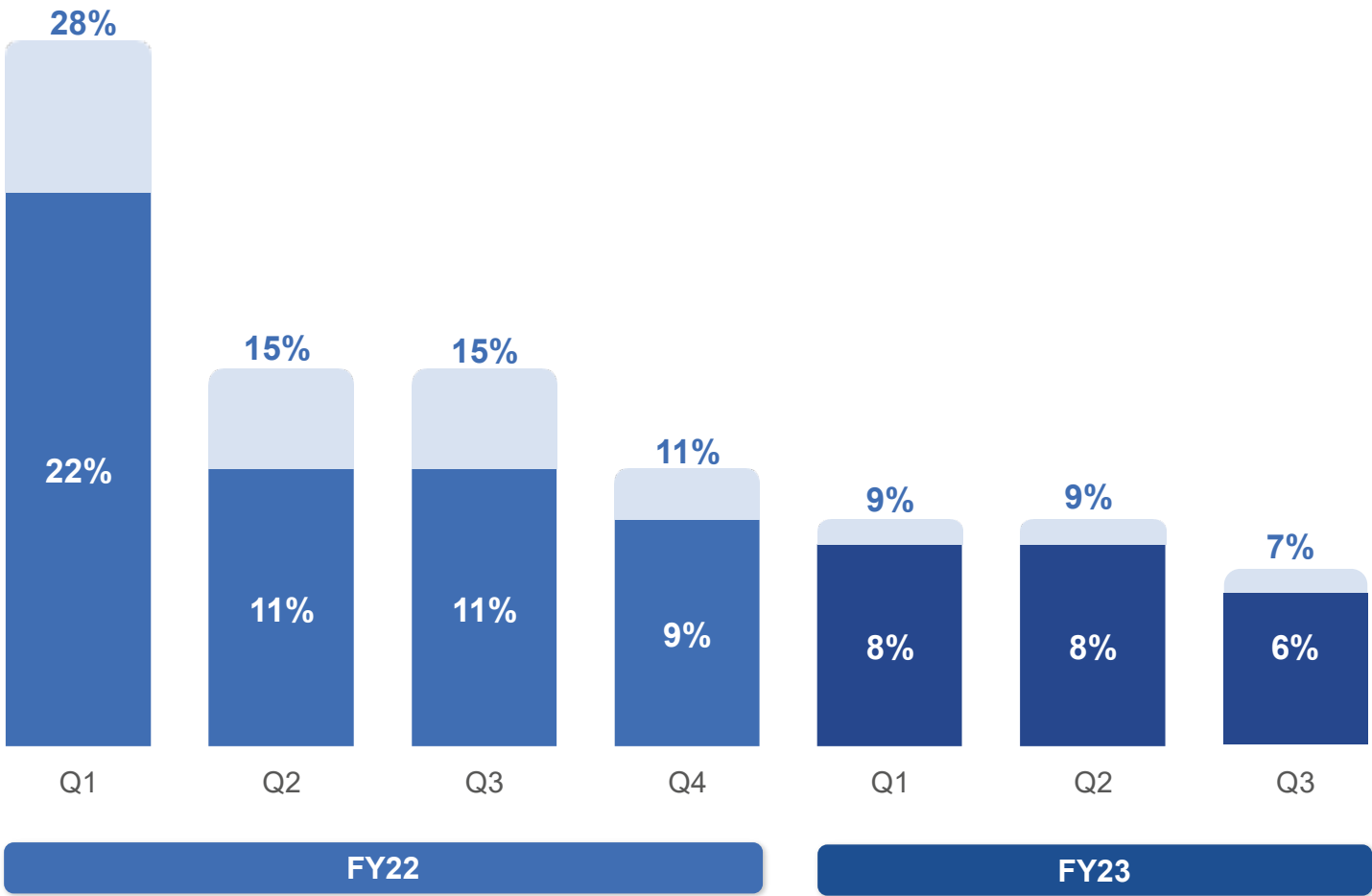
Half-year results

		Constant FX rates	Actual FX rates	Results
Revenue (Ongoing activities)	Total revenue growth	9%	7%	US\$3,233m
	Organic revenue growth	8%		
EBIT (Ongoing activities)	Benchmark EBIT growth	8%	8%	US\$881m
	Benchmark EBIT margin	26.6%	27.3%	
EPS (Continuing operations)	Benchmark earnings per share growth	6%	6%	USc 65.4
Operating cash flow	Benchmark operating cash flow conversion		88%	US\$769m
	Benchmark operating cash flow growth		7%	
Dividend	First interim dividend per share growth		6%	USc 17.0
Funding and liquidity	Net debt to Benchmark EBITDA			1.9x

Q3 FY23 organic growth

Constant FX rates	Actual FX rates
7%	4%
6%	

Revenue growth trends



Inorganic revenue growth
 Organic revenue growth

Quarterly organic growth trends



		% of Group revenue ¹	Organic growth			
			Q1	Q2	H1	Q3
North America (NA)		68%	7%	8%	8%	5%
Data	CI / BI bureaux	25%	3%	2%	3%	(2)%
	CI / BI bureaux, excluding Mortgage	22%	11%	10%	11%	5%
	Mortgage	3%	(31)%	(38)%	(35)%	(42)%
	Automotive	5%	4%	11%	8%	7%
	Targeting	3%	11%	16%	13%	14%
Decisioning	Health	8%	5%	8%	7%	4%
	DA / Other	4%	7%	9%	8%	7%
Consumer	Consumer Services	23%	13%	11%	12%	9%
Latin America (LA)		14%	18%	18%	18%	16%
Data	CI / BI bureaux	9%	14%	15%	15%	11%
	Other	0%	5%	42%	24%	(3)%
Decisioning	DA / Other	3%	20%	22%	21%	14%
Consumer	Consumer Services	2%	42%	18%	29%	40%
Total NA and LA		82%	9%	9%	9%	6%

Quarterly organic growth trends



		% of Group revenue ¹	Organic growth			
			Q1	Q2	H1	Q3
UK and Ireland		12%	5%	6%	5%	6%
Data	CI / BI bureaux	5%	9%	10%	10%	7%
	Targeting / Auto	1%	3%	3%	3%	9%
Decisioning	DA / Other	3%	2%	6%	4%	15%
Consumer	Consumer Services	3%	0%	0%	0%	(8)%
EMEA/Asia Pacific ²		6%	3%	4%	4%	1%
Total Global		100%	8%	8%	8%	6%

¹ Percentage of group revenue from ongoing activities calculated based on H1 FY23 revenue at actual rates.

Organic growth rates at constant currency.

² Organic growth rates for EMEA/Asia Pacific have been re-presented for the reclassification to exited business activities of certain B2B businesses..

- Strategy focussed on scaling key markets
- Selling or closing operations in a number of subscale markets
- H1 FY23 restructuring costs US\$20m
- Ongoing H1 FY22 margin +60bps², FY22 margin +40bps

	FY22 Reported	Impact	FY22 Re-presented
Closing operations ¹			
Revenue (US\$m)	21	46	67
EBIT (US\$m)	9	(16)	(7)
Ongoing activities			
Revenue (US\$m)	507	(46)	461
EBIT (US\$m)	0	16	16
EBIT margin	0.0%	3.5%	3.5%

Modelling considerations for FY23



Organic revenue growth	7–9%
Acquisitions ¹	1% contribution to growth
Benchmark EBIT margin ¹	Modest margin improvement at constant exchange rates for ongoing activities; +40 basis points for divestment and closures
Foreign exchange	c. -3% on revenue, flat on Benchmark EBIT, c. +60 basis points on Benchmark EBIT margin
Net interest	c.US\$120–125m
Benchmark tax rate	c.26%
WANOS ²	c.914m
Capital Expenditure	c.9% of revenue
Benchmark OCF ³ conversion	>90%
Share repurchases	US\$175m



Environmental, Social and Governance (ESG)





OUR PURPOSE:

Creating a better tomorrow

OUR SUSTAINABLE BUSINESS STRATEGIC PRIORITY:

Improving Financial Health for all

THROUGH OUR

Core products | Social Innovation | Community Investment

Contributing to the UN Sustainable Development Goals



1.4



8.10



9.3

ENABLED BY:

Treating data with respect

Security | Accuracy | 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 cut Scope 1 and 2 emissions by 50% and Scope 3 emissions² by 15%
- Carbon offset scope 1 and 2 emissions gradually over the 5 years to 2025

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’.

• Social

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

• Environment

- Committed to **carbon neutral¹ by 2030**, **Science Based Target** set for 2030. Offsetting Scope 1 & 2 emissions over the 5 years to 2025.
- **CDP A- score** (leadership band) for 2022, follow **TCFD** recommendations

• Governance:

- 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



Supporting the UN
Sustainable
Development Goals



FTSE4Good

Member of FTSE4Good
ESG index since 2012



Member of
Fortune's 2021
'Change the
World' list



Recognised in Fast
Company's 2022 World
Changing Ideas Awards



CDP Supplier
Engagement
Leader 2021 -
in top 8% of
companies,
'A' score



Fortune
100 Best
Companies
To Work For
2022

Vital role as the world's largest credit bureau

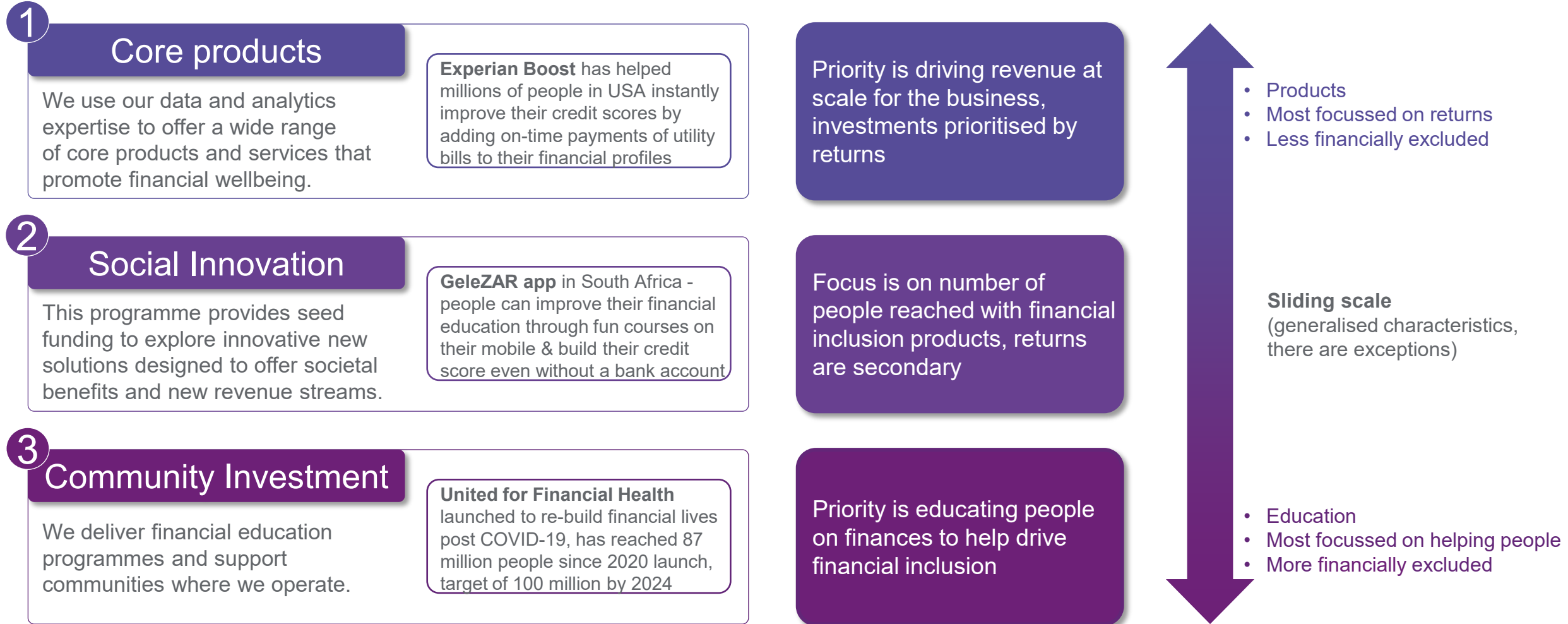
- **The World Bank** states that credit bureaus support financial stability, lower interest rates, improve the allocation of new credit and are especially beneficial for small enterprises and new borrowers.
- We provide lenders with information needed to **offer more loans at fairer rates, reducing the cost to borrowers.**
- Extending access to credit helps **drive social and economic development** - businesses grow, families transform their lives.
- We also help people **understand, manage and improve their financial situation** – and protect themselves and their data.

Outcome:

- ▶ Support **financial health of individuals, businesses and economies**
- ▶ Opens door to **millions of potential new customers** for us and our clients



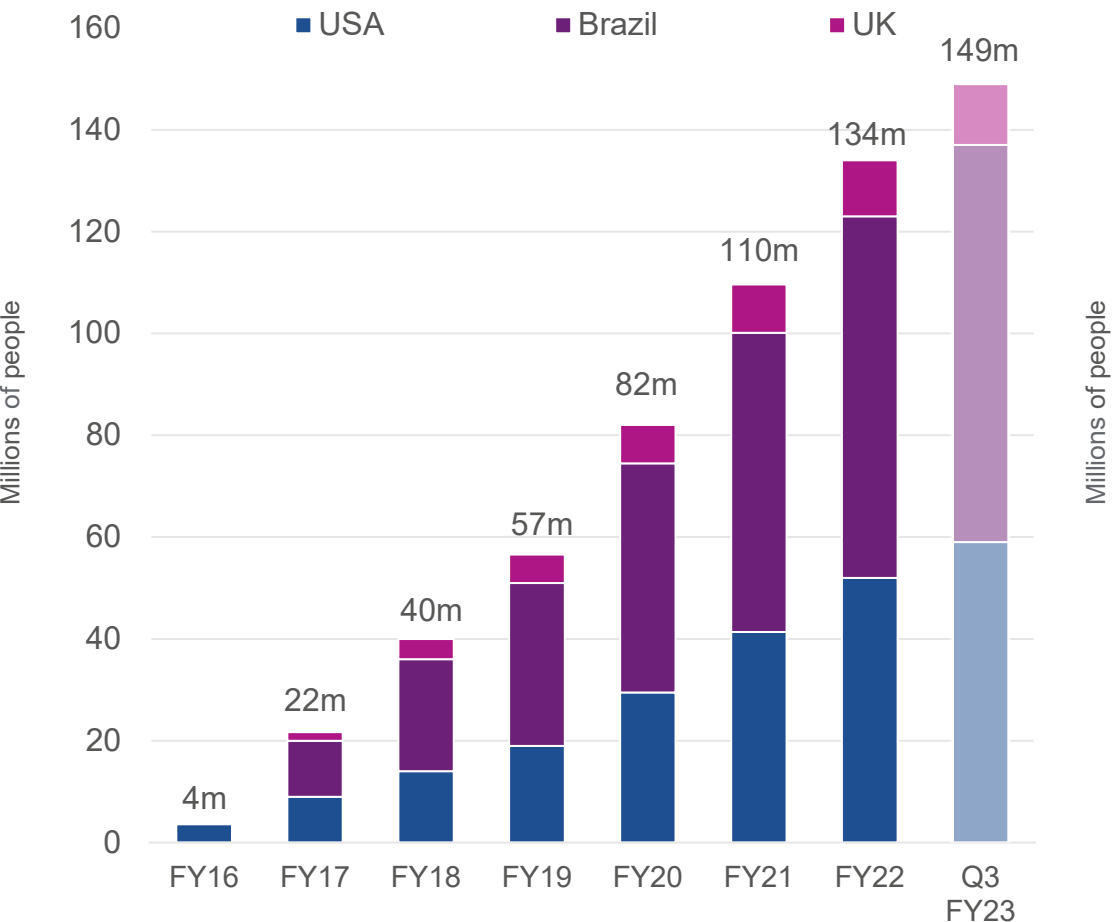
Improving Financial Health – the three key ways we help



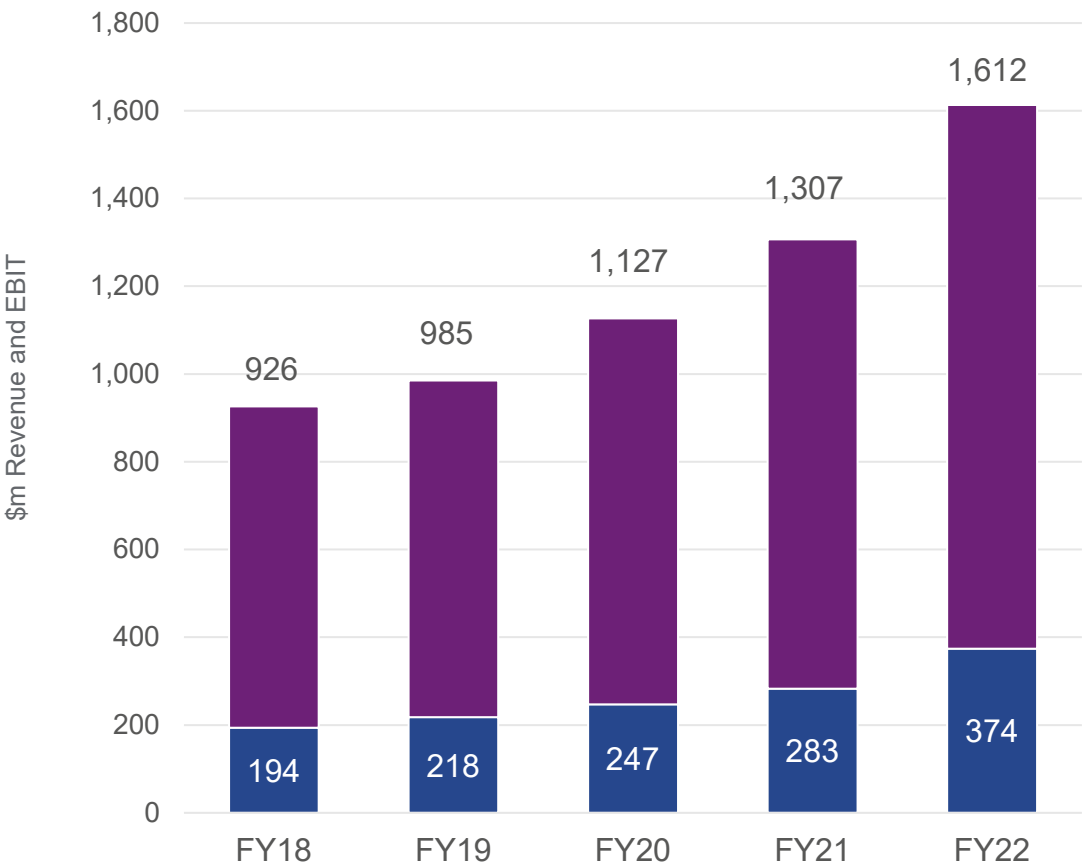
As we help people move up the ladder of financial inclusion, more people become potential consumers of our core products



Free consumer members



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:

1 NO POVERTY



Target 1.4

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

8 DECENT WORK AND ECONOMIC GROWTH



Target 8.10

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

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



Target 9.3

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

- These specific SDG targets are related to improving access to credit, microfinance and financial services, and we contribute to these via our core products, social innovation, and community investment.
- Target: Reach 100m people through social innovation products by 2025
- Target: Connect with 100m people through United for Financial Health by 2024

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.

4.3

Glassdoor score¹

40

Employee
diversity groups

40%

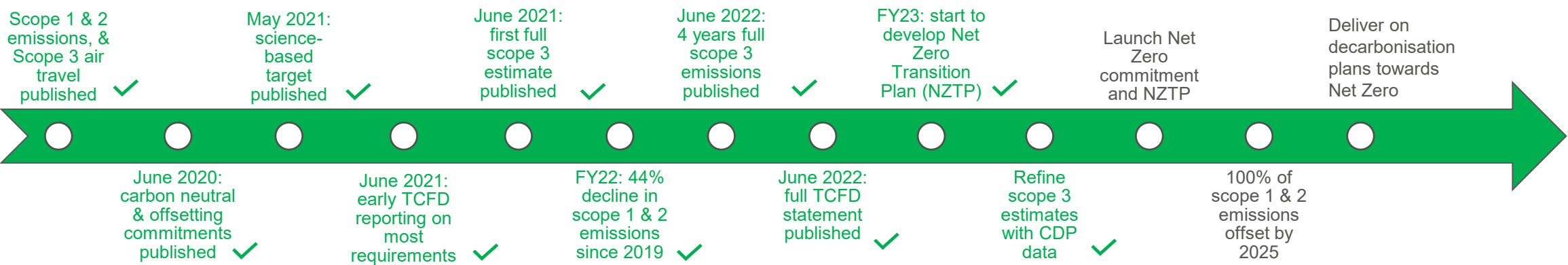
target for women
in senior leaders

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

We've committed to become carbon neutral in our own operations¹ by 2030

- The SBTi have approved our science-based target that by 2030 we will reduce Scope 1 and 2 emissions by 50% and Scope 3 emissions² by 15%.
- We 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 members

100%
Independence
of Audit and
Remuneration¹
Committees

Social

Supporting UN SDGs	1.4, 8.10, 9.3
People using our platforms for free education, access to products & services ²	149m
People reached by United for Financial Health	52m
Revenue from Social Innovation products	\$59m
Debt renegotiated via Limpa Nome	\$5.9bn
Unbanked people who could benefit through alternative data sources and Experian technology platforms	1.7bn
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

Employee engagement	78%
Glassdoor rating (increased 6 years running) ⁴	4.3
Three-year gender diversity targets set	Yes
Voluntary employee attrition	16.1%
Diversity and inclusion employee groups	40

Environment

Committed to become carbon neutral by	2030
Science-based target approved by SBTi	Yes
CDP Climate Change score (2022)	A-
CDP Supplier Engagement Leader (2021)	A
Scope 1 & 2 emissions since 2019 ⁵	-44%
% FY22 scope 1 & 2 emissions offset	40%
Electricity from renewable sources FY22	32%
Electricity from renewable sources Q1 FY23	60%

Governance

Independent Board members ^{6,7}	73%
Female Board members ⁶	45%
Ethnically diverse Board members ⁸	2
Independence ⁷ of Audit and Remuneration committees	100%
Clear division of responsibilities between the Chairman and CEO	Yes
Independent external evaluation of the Board's performance ⁹	Yes
Executive remuneration linked to Group performance	Yes
Voting rights for shareholders	Equal

A constituent member of
FTSE4Good index since 2012

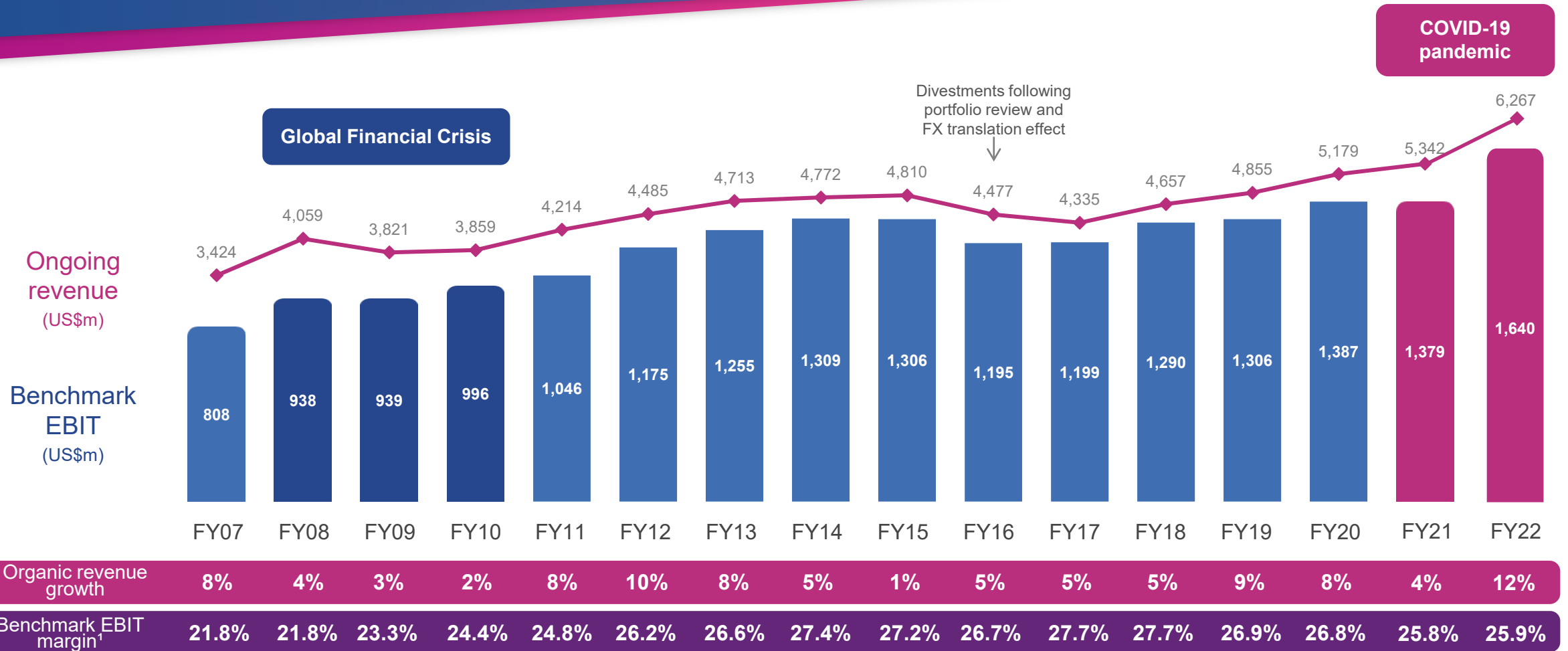




Appendix

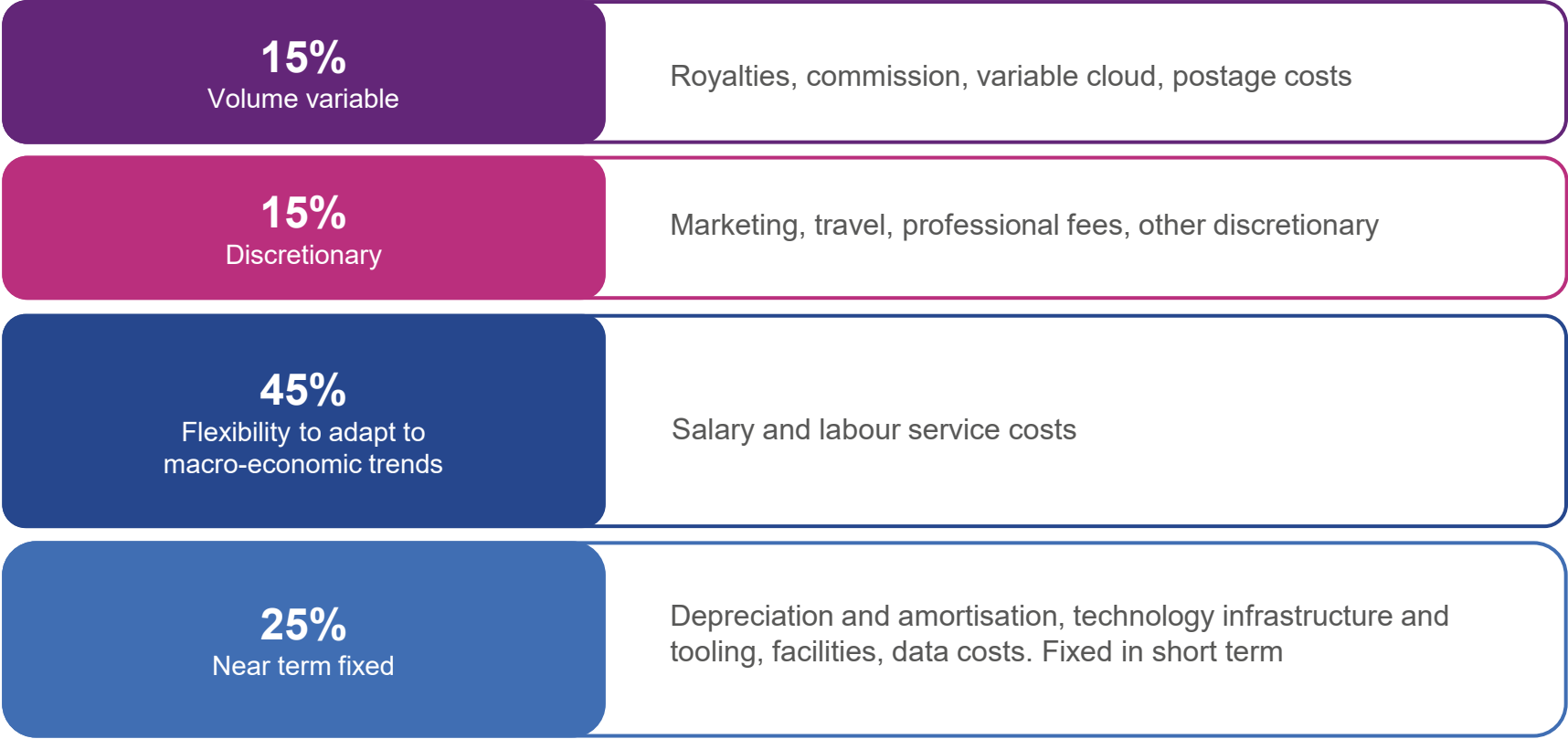


Organic revenue growth and stable margins in every year since 2007

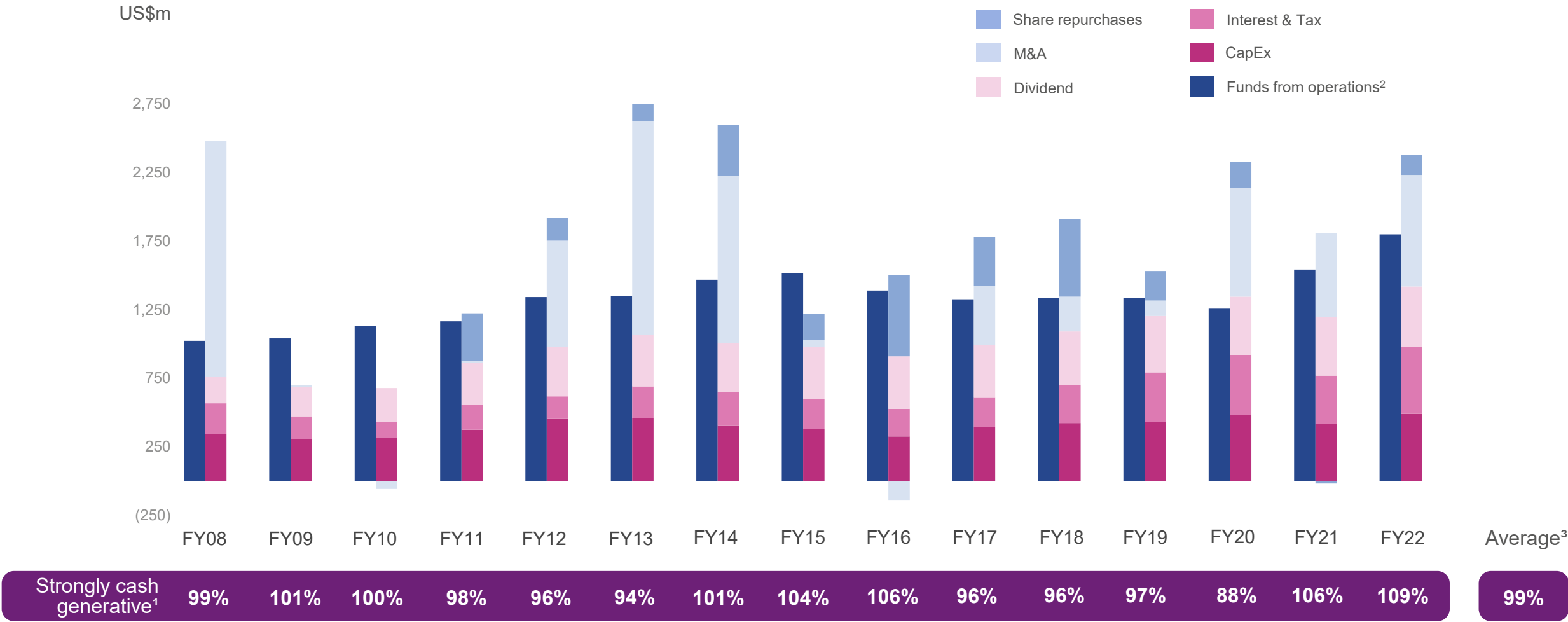


1. Conversion of Benchmark EBIT into Benchmark operating cash flow.

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/>).



Our cash flow is consistently strong and reliable which supports our disciplined capital allocation

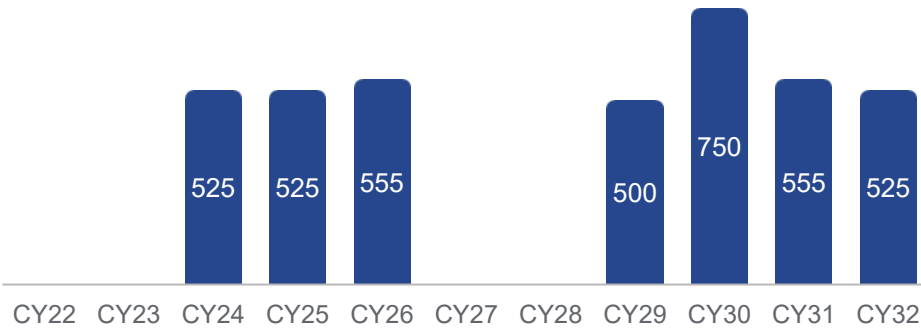


1. Conversion of Benchmark EBIT into Benchmark operating cash flow.
2. Funds from operations is defined as Benchmark free cash flow plus organic capital investment (capital expenditure).
3. Average from FY07 to FY22.
Source: Experian's Annual Reports from FY07 to FY22 – publicly available at www.experianplc.com/investors/reports/.

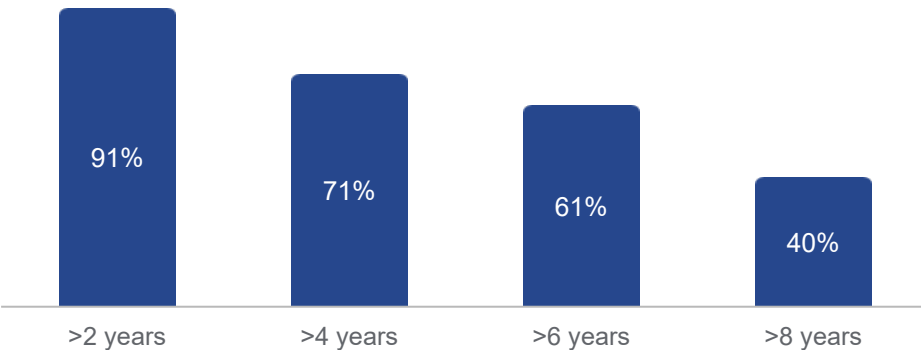
Debt profile US\$m



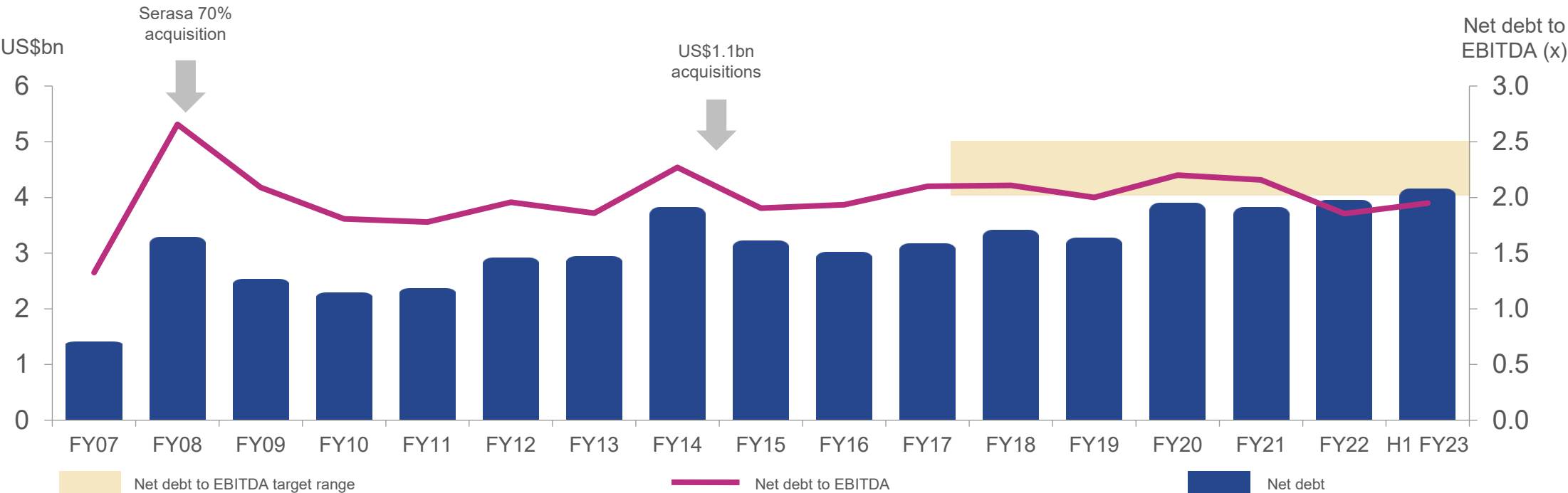
Bond maturity profile US\$m



% of current debt at fixed interest rates



- Current debt >90% fixed for the next two years, 60% fixed for at least six years
- No bonds refinancing required until September 2024
- Average bond tenor six years
- Interest guidance unchanged at US\$120-125m
- Leverage 1.9x – below net debt / Benchmark EBITDA leverage range (2.0-2.5x)



Leverage policy target: Net debt in the range of 2.0–2.5x of EBITDA

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. Source: Experian's Annual Reports from FY07 to FY21 – publicly available at www.experianplc.com/investors/reports/ and results announcement at www.experianplc.com/investors/results-and-presentations.



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

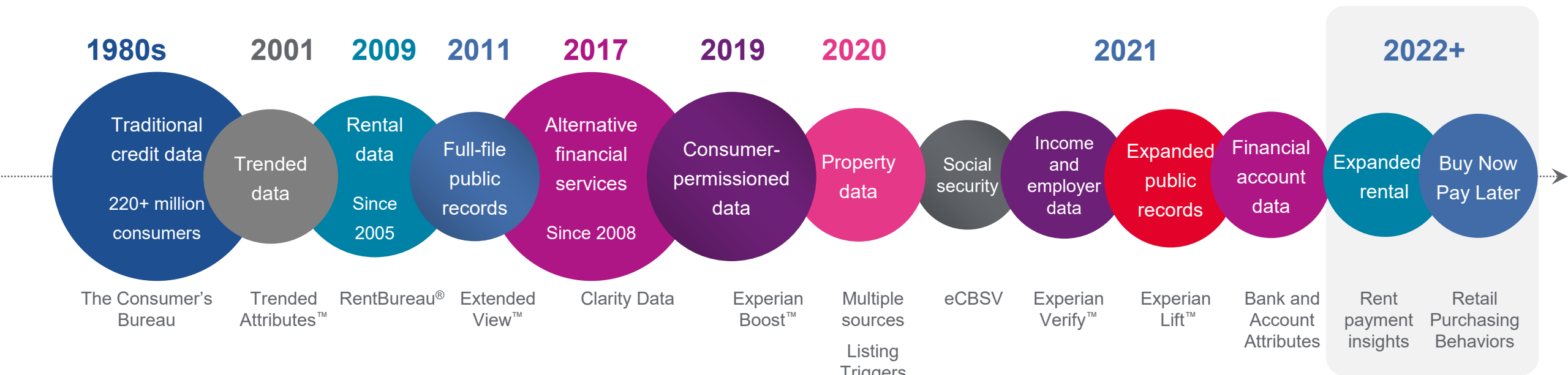
Government data	Economic data	Property data	Social data	User permissioned	Cyber ID / Dark web	Health
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Highest quality and accuracy | Expert matching | World-class compliance and governance

North America data: Expanding data sources for a 360° view of consumers



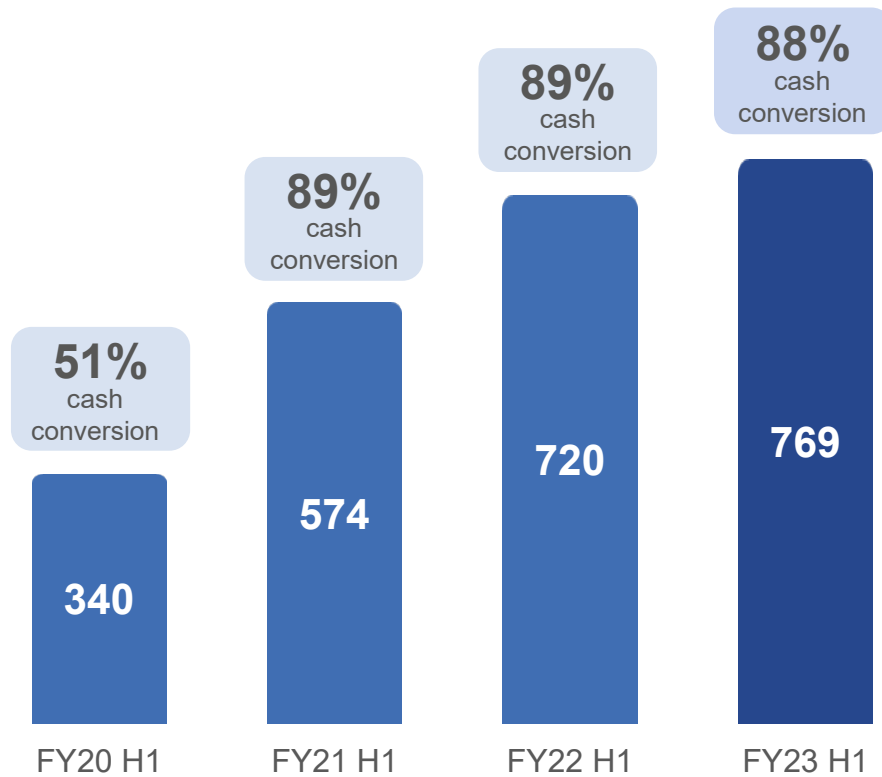
Driving results in financial inclusion, modeling, decisioning, marketing, risk management and more



Directly sourced • Calculated • Acquired • Third-party partnerships

US\$m

Benchmark operating cash flow¹



- Strong cash flow generation and conversion
- Benchmark operating cash flow increased US\$49m, 7% up on the previous year
- Net capital expenditure represents 9% of revenue

Six months ended 30 September
US\$m

	2022	2021	Total growth	Organic growth	Q3 FY23 organic growth
Data	1,071	1,016	5%	5%	2%
Decisioning	403	376	7%	7%	5%
Business-to-Business	1,474	1,392	6%	5%	2%
Consumer Services	730	645	13%	12%	9%
Total revenue	2,204	2,037	8%	8%	5%
Benchmark EBIT – ongoing activities	745	737	1%		
Benchmark EBIT margin	33.8%	36.2%			

Six months ended 30 September
US\$m

	2022	2021	Total growth	Organic growth	Q3 FY23 organic growth
Data	296	249	17%	15%	10%
Decisioning	83	67	22%	21%	14%
Business-to-Business	379	316	18%	16%	11%
Consumer Services	70	46	50%	29%	40%
Total revenue	449	362	22%	18%	16%
Benchmark EBIT – ongoing activities	122	87	38%		
Benchmark EBIT margin	27.2%	24.0%			

Six months ended 30 September
US\$m

	2022	2021	Total growth	Organic growth	Q3 FY23 organic growth
Data	186	194	10%	9%	7%
Decisioning	105	115	4%	4%	15%
Business-to-Business	291	309	8%	7%	10%
Consumer Services	87	99	0%	0%	(8)%
Total revenue	378	408	6%	5%	6%
Benchmark EBIT – ongoing activities	74	86	(3)%		
Benchmark EBIT margin	19.6%	21.1%			

Six months ended 30 September
US\$m

	2022	2021	Total growth	Organic growth	Q3 FY23 organic growth
Data	149	163	2%	2%	(3)%
Decisioning	53	56	7%	7%	16%
Total revenue	202	219	4%	4%	1%
Benchmark EBIT – ongoing activities	(4)	(15)	71%		
Benchmark EBIT margin	(2.0%)	(6.8%)			

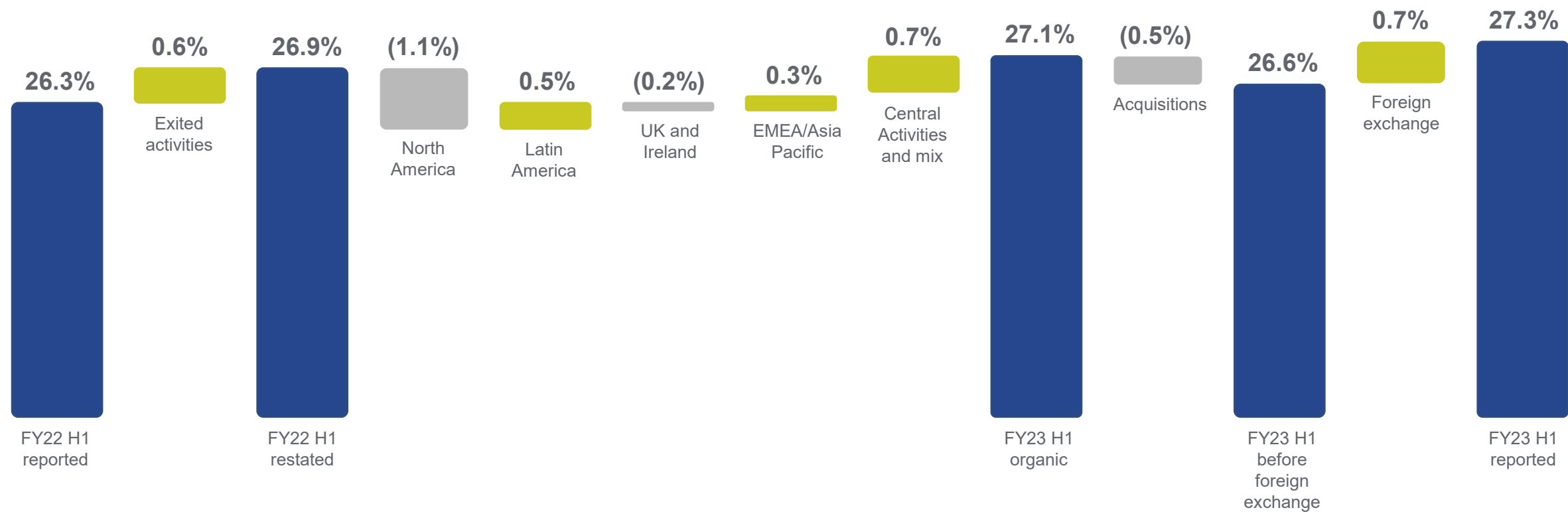
Reconciliation of Benchmark to Statutory PBT



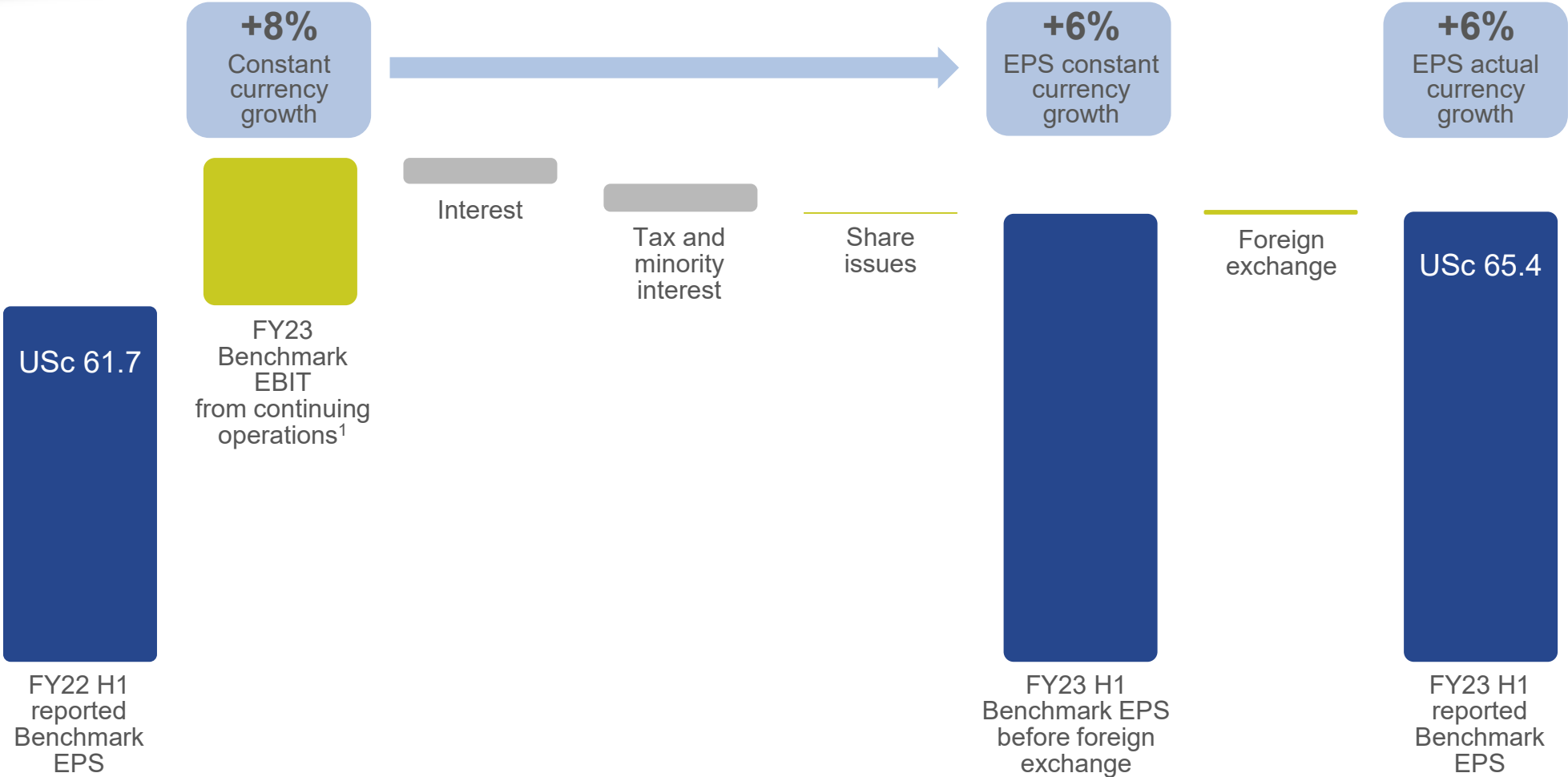
Six months ended 30 September
US\$m

	2022	2021	Growth % (actual rates)	Growth % (constant rates)
Benchmark profit before tax	811	751	8	7
Amortisation of acquisition intangibles	(93)	(89)		
Acquisition and disposal expenses	(21)	(18)		
Contingent consideration	(66)	(1)		
Exceptional and other items ¹	(21)	(10)		
Impairment of goodwill	(152)	-		
Statutory profit before tax before non-cash financing remeasurements	458	633	(28)	
Non-cash financing remeasurements	59	21		
Statutory profit before tax	517	654	(21)	

Benchmark EBIT margin



Benchmark earnings per share (EPS)



¹ Includes exited business activities.

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

Event calendar

17 May 2023

Preliminary announcement of full-year FY23 results

13 July 2023

Q1 trading update, FY24

19 July 2023

Annual General Meeting

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