



Experian ESG presentation



Introduction



Experian helps people make the most of their data to improve their financial health and transform their lives. Our products, people and partnerships are already improving financial health for millions of people around the world and we're innovating to help even more people in the future. Our people are excited by the role they play in helping change people's lives.

Abigail Lovell
Chief Sustainability Officer



Financial inclusion is the business, it's the heart of the business. It's good for the consumer. It's good for us. And it's good for the businesses that ultimately serve the consumer. In some way, all of our revenue relies on connecting consumers with each other; with businesses, with the state – through trusted relationships. We fundamentally believe that data has a power of good and, used in the right way, can utterly transform lives.

Lloyd Pitchford
CFO and Executive Sponsor of ESG



We're passionate about sharing our ESG story, and we're on a journey to improve our disclosure. This presentation has been created to try to link you to all the key ESG information you need in one place, we hope it's helpful.

To [give feedback on our ESG progress, commitments, or communication](#), click this link and select the 'ESG feedback' option. You can choose whether the feedback is attributable or anonymous.

Evelyne Bull
VP Director, Investor Relations

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Section 1: Executive Summary



Snapshot of Experian



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 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**
- We champion consumers across the business, and currently have **182¹ million** free members
- We are entrusted with data on **1.46 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**:

- £28bn market cap² / FTSE top 20²
- 22,400² employees across 32 countries

For further information on the business, see our [IR Roadshow Presentation](#)

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



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 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

Experian ESG performance overview



• 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



Fortune America's Most Innovative Companies 2023



Experian Go recognised at the 2023 BIG Innovation Awards



Experian Boost recognised in Fast Company's 2022 World Changing Ideas



Named as one of the Financial Times' Europe Climate Leaders 2023



Fortune 100 Best Companies To Work For 2023

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



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

- Products
- Most focussed on returns
- Less financially excluded

Sliding scale
(generalised characteristics, there are exceptions)

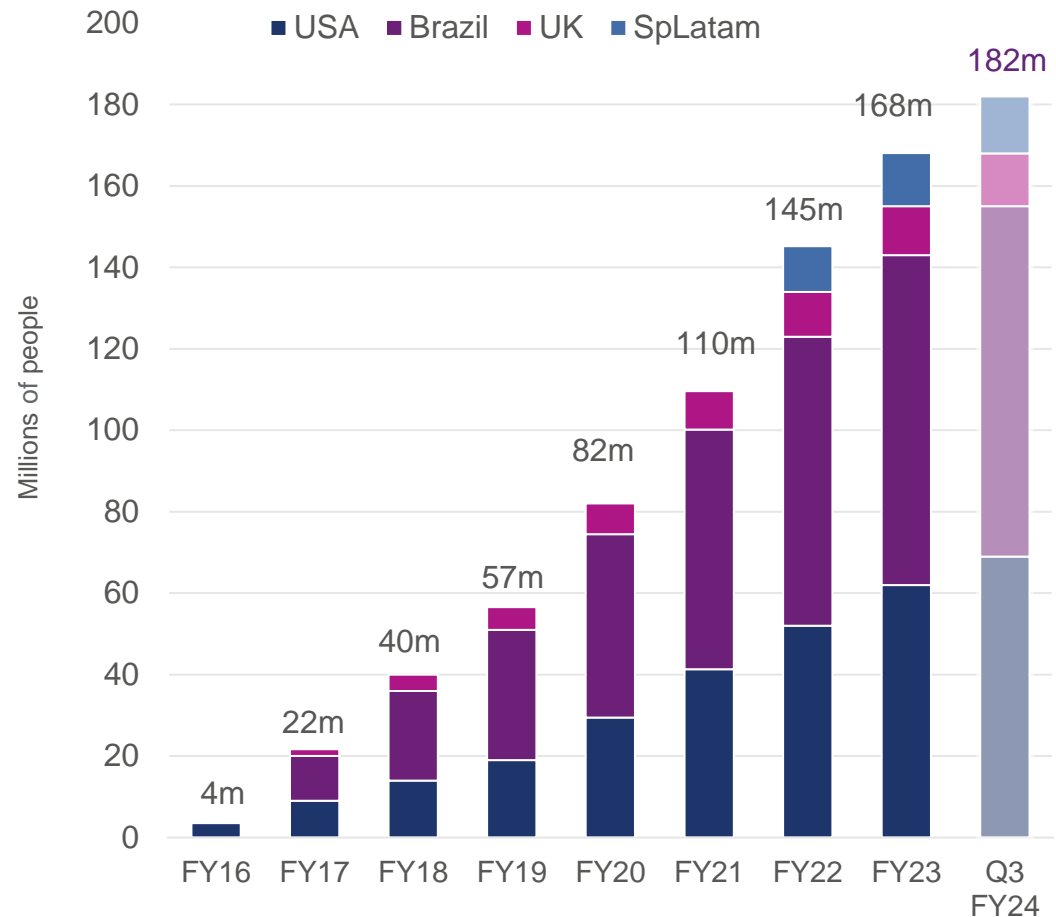
- Education
- Most focussed on helping people
- More financially excluded

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

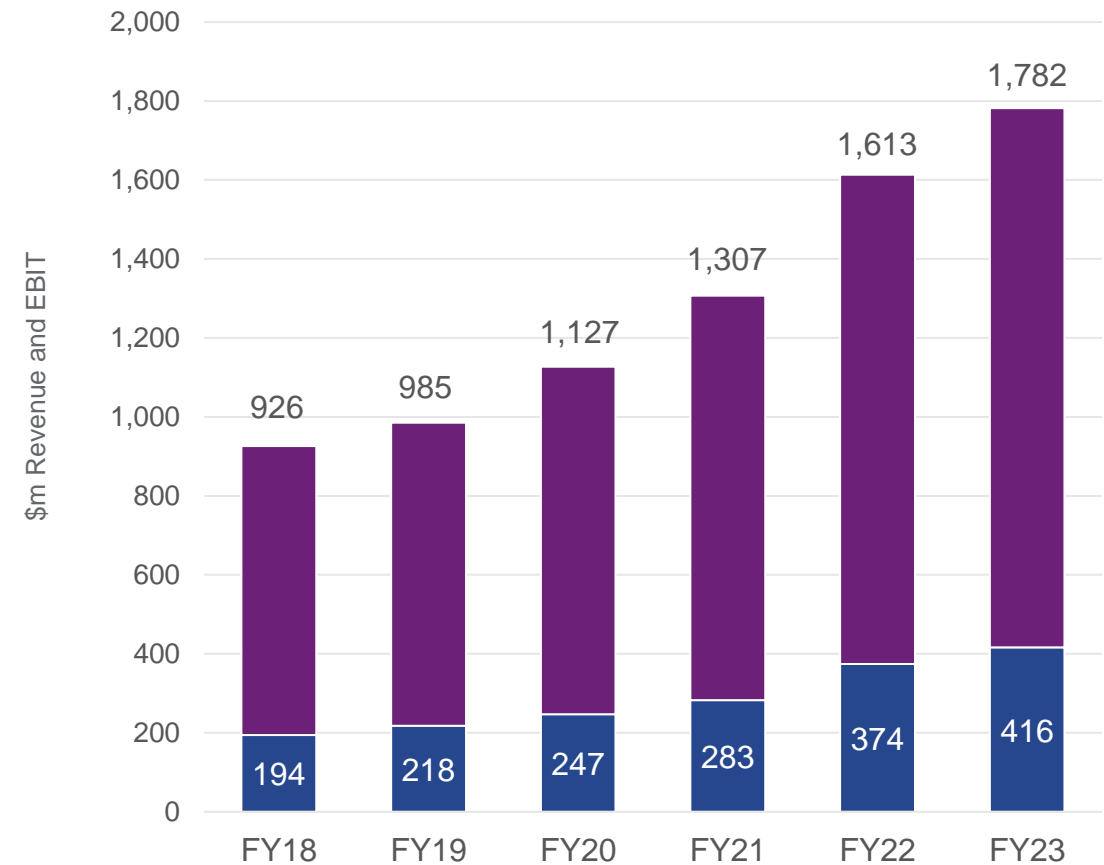
Improving Financial Health – core product metrics



Free consumer members



Consumer Revenue & EBIT



Improving Financial Health – UN Sustainable Development Goals



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 – **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

Social – Treating data with respect



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.

Social – Employees



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 score¹

16

Employee
diversity groups

40%

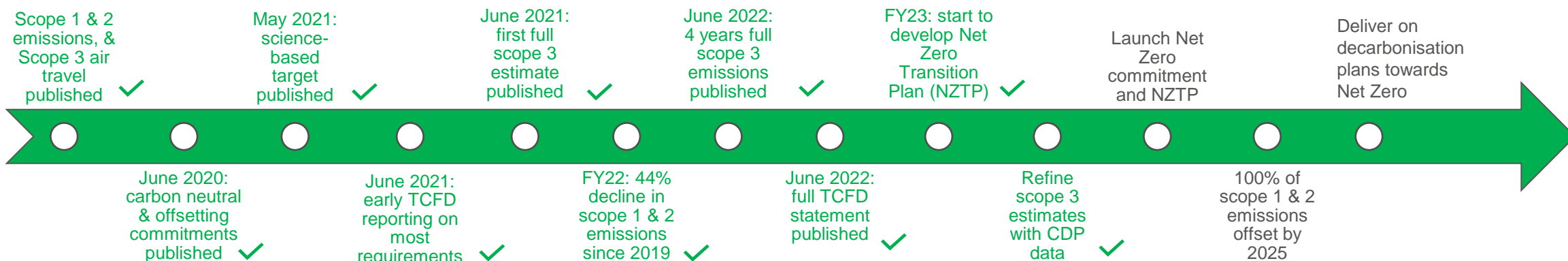
target for women
in senior leaders

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

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

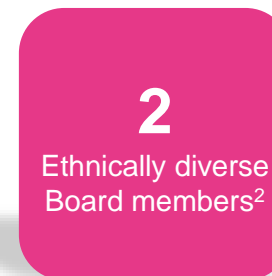
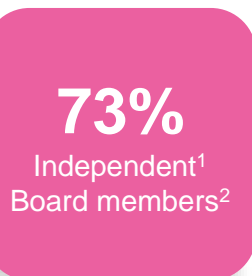
- The SBTi have approved our science-based target that by 2030 we will reduce Scope 1 and 2 emissions by 50% and Scope 3 emissions² by 15%.
- We have developed carbon emission reduction plans which include switching to more renewable energy, consolidating buildings, and switching to a lower carbon fleet.
- 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.





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 functions extremely well
- Board meets recommendations of both the FTSE Women Leaders Review on gender diversity and the Parker Review on ethnic diversity



ESG highlights



Social

Supporting UN SDGs	1.4, 8.10, 9.3
People using our platforms for free education, access to products & services ²	182m
Connections with people via United for Financial Health since launch	113m
Revenue from Social Innovation products since 2013 launch	\$241m
Debt renegotiated via Limpa Nome	\$8.9bn
Unbanked people who could benefit through alternative data sources and Experian technology platforms	1.4bn
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	82%
Glassdoor rating (increased 7 years running) ³	4.4
Three-year gender diversity targets set	Yes
Voluntary employee attrition	11.9%
Diversity and inclusion employee groups	16

Environment

Committed to become carbon neutral by	2030
Science-based target approved by SBTi	Yes
CDP Climate Change score (2022)	A-
CDP Supplier Engagement Rating (2022)	A-
Scope 1 & 2 emissions since 2019 ⁴	-65%
% FY23 scope 1 & 2 emissions offset	60%
Electricity from renewable sources FY23	62%

Governance

Independent Board members ^{5,6}	73%
Female Board members ⁶	45%
Ethnically diverse Board members ⁷	2
Independence ⁶ of Audit and Remuneration committees	100%
Clear division of responsibilities between the Chairman and CEO	Yes
Independent external evaluation of the Board's performance ⁸	Yes
Executive remuneration linked to Group performance	Yes
Voting rights for shareholders	Equal

A constituent member of FTSE4Good index since 2012





Section 2: Detailed ESG information



ESG reporting and frameworks



- We report annually on ESG in our [Annual Report](#) (p36-65).
- In addition, our [Improving Financial Health Report](#) focuses on how we improve financial health, and our [Diversity, Equity and Inclusion Report](#) focuses on DEI.
- We publish a [Tax Report](#)
- We publish detailed [ESG Performance Data](#) and reporting methodologies
- We use the [SASB reporting framework](#)
- We report against the [SFDR PAI indicators](#)
- Our climate reporting is aligned with the [Task Force on Climate-Related Financial Disclosure \(TCFD\)](#)
- We have reported carbon emissions to [CDP](#) for 13 years
- We publish our [Policies](#)
- We have identified three of the [UN Sustainable Development Goals](#) (SDGs) where we can make a meaningful contribution: Target 1.4, Target 8.10 and Target 9.3. We support these through our products and programmes that help improve financial health.
- We use the [B4SI](#) model (Business for Societal Impact, formerly London Benchmarking Group) for measuring our corporate community investment



Social – our ESG focus is Improving Financial Health for all



OUR PURPOSE

Create a better tomorrow

For consumers, clients, our people
and communities

OUR BRAND

Powering opportunities

We unlock the power of data and in doing
so, we can help to transform lives

OUR BELIEFS

- 1** Data is central to how we all live. It has the potential to transform all our lives.
- 2** We can unlock the power of data to realise opportunities for people and organisations.
- 3** It is how we can help that sets us apart. We place the power of data and our expertise in the hands of our customers, creating opportunities and helping them plan for a better future with confidence.
- 4** We can make a difference to society and our communities by helping people make the most of their data.
- 5** How we work is as important as what we do: we treat everyone fairly and their data with respect; we work with integrity, always.

We're helping people take control of their data, improve their financial confidence and transform their lives. In doing so, we're enabling people and businesses around the world to thrive – including our own.

Social – Improving Financial Health – the investment case



How does Improving Financial Health for all support long-term revenue growth and the success of our business?

- **Financial inclusion grows our total addressable markets by creating millions of potential new consumers for us and our clients around the world**
 - Experian Go has the opportunity to help 28m US consumers who are credit invisible establish a credit report and become visible to lenders
 - More inclusive scores like Lift Premium enable US lenders to score 21m conventionally unscorable people, and lift 6m from subprime to mainstream rates
- **Generates new revenue streams**
 - For example, our Limpa Nome debt renegotiation product significantly contributes to Brazil Consumer Services revenue
- **Drives innovation**
 - Ground-breaking core products like Experian Boost, pioneering Social Innovation products like Prove-ID, and in our annual global hackathons
- **Being a purpose-driven business attracts & retains talent, and motivates employees**
 - 88% of our employees are proud to tell others that they work at Experian
- **Enhances our reputation and strengthens stakeholder relationships**
 - Consumers, clients, employees, investors, regulators and governments



Social – Improving Financial Health – the value of credit bureaus



How do credit bureaus benefit consumers, businesses and economies?

View from the World Bank:

- Transparent credit information is a prerequisite for sound risk management and **financial stability**
- Bureaus **reduce default risk** and improve the efficiency of financial intermediation.
- In a competitive credit market consumers benefit through **lower interest rates**
- Effective credit reporting systems can **mitigate a number of market failures**. They reduce problems of adverse selection and asymmetric information between borrowers and lenders. This reduces default risk and **improves the allocation of new credit**.
- Promotes a **responsible “credit culture”** by discouraging excessive debt and rewarding responsible borrowing and repayment.
- Allows borrowers to build a credit history to access credit. Especially **beneficial for small enterprises and new borrowers** with limited physical collateral.
- Evidence from the financial crisis suggests that positive credit information **helped to safeguard the financial access of creditworthy borrowers** that would have otherwise been cut off from institutional credit.

42% of our revenue came from our credit bureaus in FY23

Social – Improving Financial Health



Scale of problem

Unbanked adults globally who could benefit from alternative data sources and Experian technology platforms	1.4bn
People without official proof of identity	1bn
Number of people in.....	
Asia Pacific without access to formal financial services	>1bn
USA with no credit profile or unscorable	49m
Brazil who don't use bank accounts	45m
UK who have no credit history	4-5m

Our response

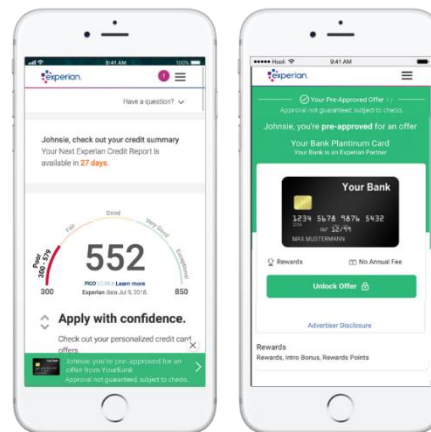
Core products – scale products, run for profit, used by large numbers of people to increase access to credit and educate themselves

Social innovation – innovative, more niche products that aim to offer societal benefits and generate new revenue streams for our business

Community investment – employees volunteer their time and expertise to help deliver financial education programmes and other causes relevant to our business. Also includes United for Financial Health programme working with NGO partners.

Core products

People with profiles in Experian's consumer bureaus	1.46bn
People using our consumer platforms for free education, access to products and services ²	182m
Experian Go consumers connected in the US ³	>130,000
% group revenue from ID protection & fraud prevention (B2B and B2C)	11%
Fraud prevented ⁴	\$12bn



Social Innovation

Total revenue from social innovation products since FY13	\$241m
Total people reached since FY13	106m
<u>TARGET</u> : total people reached by 2025 (since re-launch in 2013)	100m
Debt renegotiated via Limpa Nome in FY23	\$8.9bn
Debt written off via Limpa Nome in FY23	\$7.1m

Community investment

People & business reached with United for Financial Health (cumulative)	113m
<u>TARGET</u> : people & business reached by FY24 with United for Financial Health	100m
Value of community investment	\$18m
As % of Benchmark PBT	>1%
Employee hours volunteered	47,000

Social – Improving Financial Health – 1 through Core products



We use our data and analytics expertise to offer a wide range of core products and services that promote financial wellbeing.

Improve credit visibility

Experian Go, launched last year, has already enabled more than 130,000 US consumers who were ‘credit invisible’ to establish a credit profile in just minutes.

[See case study](#)

Our new **Banking Insights** product in the USA brings together data aggregated from over 6,500 financial institutions and 1,500 alternative lenders to help build a financial history for credit invisible, thin-file and subprime consumers.

Boost credit scores

Experian Boost empowers consumers to instantly boost their scores by adding positive data – such as on-time payments for utility bills or streaming services – directly to their credit profile. Millions of people have used Experian Boost since it launched in 2019 in the USA and 2020 in the UK. [See case study](#)

By applying machine learning and other advanced analytics on additional datasets, **Experian Lift Premium** enables lenders to further enhance the accuracy of credit risk scores for 96% of incoming credit applications and enables scoring of around 21m – 65% – of ‘credit invisibles’ in the USA

Understand and manage finances

Worldwide, 168 million people use our free online services – such as **CreditExpert** in the UK, **Credit Tracker** in the USA and **Serasa Free Score** in Brazil – to access products and services that can help them understand and manage their credit profiles.

We provide guidance on how to manage financial profiles through our websites and social media channels, such as **AskExperian**, **#CreditChat** and **Experian News**. **#CreditChat** reached 3.6 million people this year, with over 78,000 active engagements across nearly 61,000 posts

Get the best offers

In the USA, we’re helping consumers save money on bills with **Experian Insurance Services**, a new way to shop for car insurance, and **Experian BillFixer**, which negotiates on behalf of Experian members to get them better rates on bills such as cable, internet and phone.

Our **credit marketplaces** in USA, UK, Brazil, and Spanish Latin America make it easier for consumers to access credit by connecting them with credit offers from a range of lenders through a central portal.

Social – Improving Financial Health – ② through Social Innovation



Our Social Innovation programme has reached **106m people** & generated **US\$241m revenue** since 2013
It provides seed funding to explore solutions designed to offer societal benefits and new revenue streams

Prove identity

Prove-ID Link, designed to help financially excluded people in India verify their identity, has been integrated into our mainstream CrossCore identity authentication platform.

Manage debts

Brazil: **Limpa Nome** online recovery portal helps people take control of unmanageable debt

- Helped millions of people renegotiate **US\$8.9bn** worth of debts in FY23 alone, writing off \$7.1bn of debt

Pay for healthcare

USA: social innovation healthcare products have reached **31m** people in to date, many have been integrated with our core Experian Health products.

Payment Plan Advisor and **Patient Financial Advisor** help patients in the understand and manage healthcare costs

See [Health](#) slide for more info

Access affordable loans

UK: Our **Affordable Loans marketplace** connects consumers with affordable loans by including offers from non-profit lenders, such as credit unions, on price comparison websites. **>22,000 loans** totalling £2.1m approved since 2020 launch.

Build credit profiles

Brazil: We launched our **Smallholders Marketplace** this year to help smallholder farmers get better access to financial services by building a scoring system and risk index specifically designed to help lenders assess their creditworthiness

In FY23 we reached a total of **106 million people**

TARGET EXCEEDED: Reach 100 million people through our social innovation products and services **by 2025²**

Social – Improving Financial Health – 3 through Community Investment



In FY23 our colleagues collectively volunteered **47,000 hours** during and outside their work time to help deliver our financial education programmes and support the communities where we operate.

Enhancing financial literacy

USA – a three-part video series with singer Coco Jones and influencer Freddie Ransome offers practical steps to improve financial health, aimed to inform 18-24 year-olds, and BIPOC (Black, Indigenous and people of colour),

Enhancing financial literacy

UK - social media campaign with footballer Adebayo Akinfenwa and young money expert Iona Bain designed to help young people in the UK improve their financial fitness, just like their physical fitness. [Won SABRE award](#)

Enhancing financial literacy

UK - continued to support National Numeracy's Number Confidence Week, National Numeracy Day and Checktember, and worked together to launch workshops to build confidence in managing money.

Enhancing financial literacy

India - a new partnership with Srujna Charitable Trust to equip 50,000 women affected by poverty, many with low levels of financial literacy with the tools and knowhow to manage their finances, budget and save to improve quality of their life.

Helping small businesses

Brazil - Impulsiona Entrepreneurs launched, a management makeover programme for small businesses at risk of failing. So far 121 small firms with 1,352 staff have joined, in diagnosis phase to identify issues to be addressed.

United for Financial Health programme launched to re-build financial lives post COVID-19 crisis





In FY23 we reached a total of **113 million people** & small businesses we have connected with
TARGET EXCEEDED: Reach 100 million people & small businesses by FY24

Social – Improving Financial Health – 3 United for Financial Health



What is United for Financial Health?

A financial recovery programme helping communities that have been significantly affected by COVID-19

-  Empower vulnerable consumers to improve their financial health through education and action
-  Reach communities further marginalised by COVID-19, by working with NGOs: low income, indebted, unbanked, thin-file, under 25s, minority populations, SMEs
-  Tap into the full range of Experian assets, relationships and influence to innovate
-  Gather additional insight and data to inform product strategies in the future

Foundations for success



TARGET: Connect with **100m** people & small business by **2024**
FY23 RESULT: 113m people & small business connected since 2020



Compliment Consumer Services businesses by reaching vulnerable consumers



Measure the impact of our partnerships to inform future projects



Aim to build on our progress to reach more people in the coming year

Delivering impactful content with NGO partnerships

We have a wide range of consumer education resources

We will select relevant content to build country-specific curriculums

Appropriate channels to reach financially vulnerable



North America

Brazil

UK&I

NGO partners help repurpose content for the consumers who need it

Social Media

Videos

Apps

Podcasts

Influencers

Outreach

What's different about United for Financial Health?

Help those most in need due to COVID-19

- Reach consumers or micro-businesses that don't have a strong relationship with Experian
- Engage with those most vulnerable and empower them to take action around their finances

Repeatable model which can scale

- Existing content and tools will be built into a curriculum that we can replicate with NGO's
- Focus global Corporate Responsibility resources on financial recovery ensures increased scale

Drive insights into our business

- Access to aggregated data and enhanced insight to help our product and innovation teams better understand vulnerable populations
- Deeper understanding of vulnerable consumers to inform wider business

Social – Improving Financial Health through innovation - awards



Experian's Improving Financial Health Report won *the Best Social Impact Report at the Corporate Reporting Awards 2023*. Our report explains how we are helping people around the world at every stage of their financial journey: improving financial inclusion, financial education, financial management and financial security. [Awards page](#)



Experian has been named to *Fortune's America's Most Innovative Companies list*, a ranking of firms at the forefront of innovation today and in the future. This recognition underscores Experian's innovative and inspiring workplace; leading technology and solutions; and operational excellence in delivering new products and services that foster equity and inclusion, while driving growth. [Press release](#) [Awards page](#)



Experian Go won a Product Award at the *Business Intelligence Group (BIG) Innovation Awards 2023*. Experian Go is a free program that empowers credit invisibles to establish their financial identity within minutes. [Awards page](#)



For the second consecutive year, Experian has been recognized with the prestigious *Fast Company 2023 World Changing Ideas Award* for the company's use of innovative technology to promote financial inclusion. Experian Go has been named as one of this year's honorees. [Press release](#) [Blog](#) [Awards page](#)



Experian's United for Financial Health campaign 'Getting Gen Z financially fit!', featuring footballer Bayo Akinfenwa and financial journalist Iona Bain, won at the *SABRE EMEA awards 2023* (Financial Services category). [Awards page](#)



Experian has been ranked #9 in the *IDC FinTech Rankings Top 100*. The FinTech ranking highlights global providers of financial technology. This is testament to Experian's record of innovating solutions that power financial institutions and deliver benefits to consumers. [Awards page](#)



Experian's Improving Financial Health Report won *Bronze in the Best printed CSR or ESG Report* category at the *Corporate and Financial Awards*. [Awards page](#)



Experian was included in *Fortune's 'Change the World list 2021* (ranked #37), recognising the millions of people helped by Experian Boost. The list honours companies addressing society's unmet needs. [Blog](#) [Awards page](#)



Experian was recognised as a *2022 BIG Innovation Award winner* for delivering innovative products, such as Experian Boost, that help consumers thrive financially. [Press Release](#) [Awards page](#)



Experian Boost was recognised at *Fast Company's 2022 World Changing Ideas Awards*, which celebrates the "broadest ideas... that have the potential to affect true systems change." It also reflects our purpose and innovative culture focused on creating products and solutions that help consumers thrive, including Experian Boost in the UK and Serasa's Score Turbo in Brazil. [Press release](#) [Awards page](#)



We won '*Community involvement programme of the year, Americas*' award for our financial literacy social media campaign with Grammy Award-winning rapper Lecrae, part of the United for Financial Health programme, at the Environmental Finance Sustainable Company Awards 2022. [Article](#) [Awards page](#)



Experian Boost won "Consumer Lending Innovation Award" at the *FinTech Breakthrough Awards 2020*. [Awards page](#)

Social – Improving Financial Health – USA



How does Experian support financial inclusion in USA?



28 million in the USA have no credit profile, and a further 21m are unscorable, totalling nearly 50m who find it difficult to access mainstream financial services or must pay a premium to do so.

Experian is focussed on improving financial health for all. We're developing innovative solutions using alternative data to help more people access credit, as well as providing education to empower people to improve their financial health.

Consumer Education and innovative D2C products

Experian.com - Offers millions of people free access to their credit profiles, credit score, expert advice on how to improve their scores, and financial education. 69m¹ US members.

Education & Advocacy - we engage with the advocacy community, media clients, consumers and employees to enable financial inclusion, promote positive brand awareness and mitigate business risk. We provide education resources, virtual and in-person training, participate in media interviews, partner with members of Experian's Consumer Council, connect through social media and empower employees to engage with the public. Our Education Ambassador Initiative has trained >1300 employees on credit knowledge so they can volunteer in their communities. We connect directly with consumers on social media, including weekly #CreditChat Twitter conversations, and had a reach of >3.6m people in FY23. We support clients to make their customer outreach programs more effective to educate their employees so that they can provide better customer service and enrich their work experience.

Experian Boost – consumers can connect to Experian Boost for free, adding positive data from on-time payments to their credit profiles (e.g. utility, telephone, Netflix, rent). It's helped millions to instantly improve their scores and better access credit since launch in March 2019. See [case study](#)

Experian Go - enables first time access to credit and education in minutes. Within 5 minutes credit invisible consumers can achieve an authenticated Experian credit bureau record, tradelines and credit history (with data added via Experian Boost), and instant eligibility to financial offers. See [case study](#)

Experian Smart Money – a Digital Checking Account & Debit Card that embeds Experian Boost. When consumers use the account to pay bills that are eligible for Experian Boost, the payments are added to the consumers' Experian credit file to potentially increase consumers' credit scores. See [website](#)

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B2B - Innovation and alternative data

RentBureau - Over 25m² people have their rental payments recorded on our RentBureau to help build up their credit history with on-time rental payments. Aiming to include 100m people. [Press release](#)

Clarity Services - largest nationwide, FCRA-regulated specialty credit bureau for short term small and installment loans not typically reported to traditional bureaus. Clarity data and analytics offer greater predictive insights that ensure greater, more inclusive access to credit for all consumers. Loans reported to Clarity are more common among underserved segments (Black, Latino, low-income, women) than the population as a whole. 60m+ active consumer records, and nearly 1 in 5 people with traditional loans also have inquiries or loans of this type.

Lift Premium™ - proprietary credit risk score combining advanced analytics with additional FCRA regulated data sets to score 96% of US adults, including 65% of people previously "credit invisible". Its unique combination of data and machine learning provide far greater reach and accuracy than traditional credit scores that rely on insights from mainstream credit data alone (e.g. mortgages, credit cards, personal loans). It combines:

- Traditional credit data + Trended credit data
- Data beyond traditional credit data – positive public records data including public licenses (e.g. nurse certification, contractor license etc)
- Advanced analytics – explainable AI/ML model improving predictiveness across multiple data assets

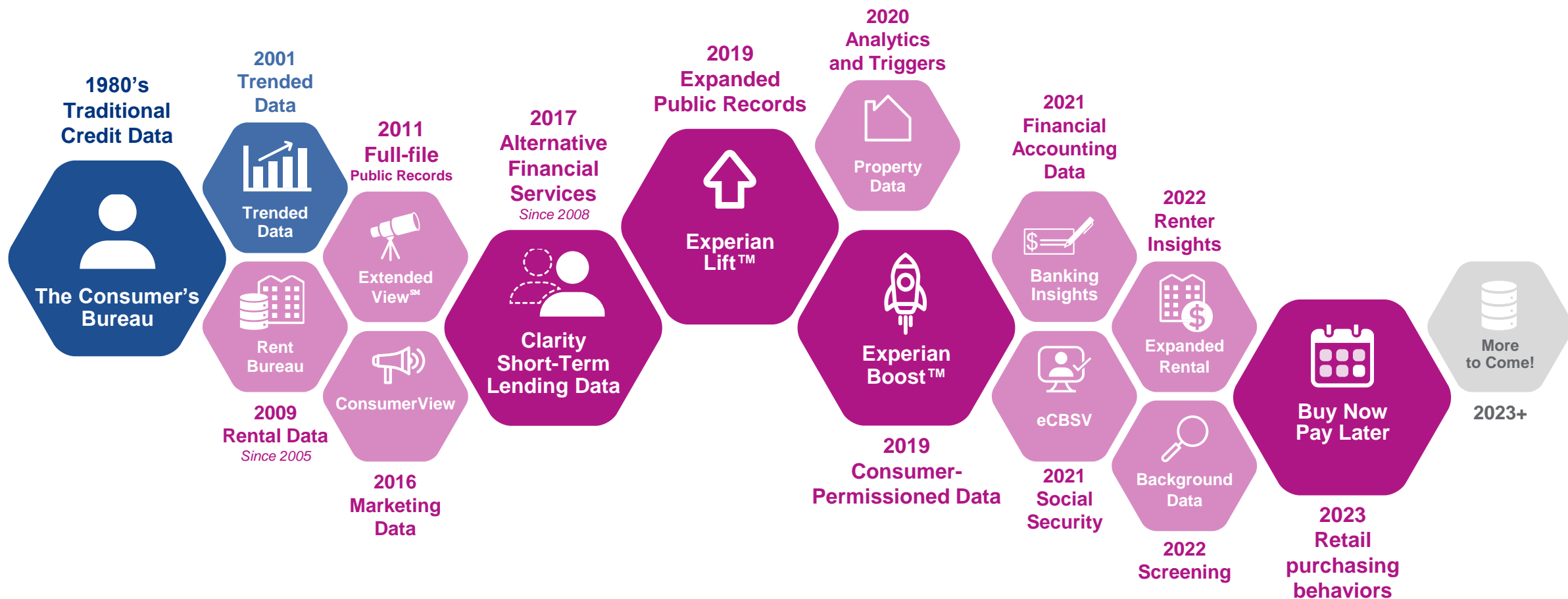
Project REACH - Experian is involved in the OCC's project REACH³, partnering with lenders to identify new sources of predictive data that can be used to improve access to credit for underserved and marginalised consumers. Lenders will factor in information (e.g. deposit data) from applicants' checking or savings accounts at other financial institutions to increase their chances of being approved for credit cards.

Inclusion Forward – Experian Empowering Opportunities™ - new initiative that harnesses our data, analytics and technology that can help clients create and provide more affordable credit access. Additionally, Inclusion Forward will provide ongoing resources to help consumers better understand their credit health, particularly in diverse communities.

Social – Improving Financial Health – expanding USA data sources



We are growing our industry-leading data assets that enable advanced analytics that drive financial inclusion.



Directly sourced • Calculated • Acquired • Third-party partnerships

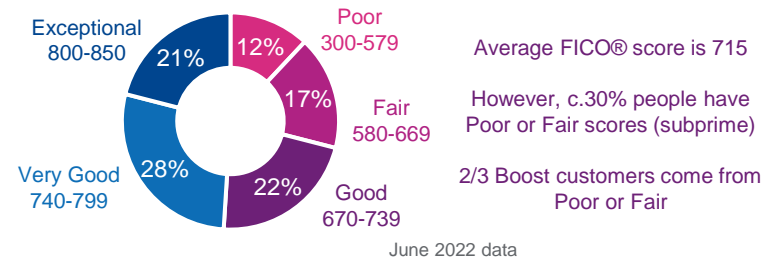
Social – Experian Boost case study (USA)



Overview

Market context

Median US household income is c.\$70k. Around a third of people are sub-prime. A subprime credit score could cost a consumer c.\$200,000 more in interest over their life¹.



What is Boost and how does it work?

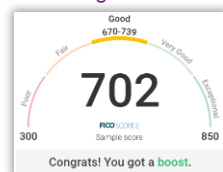
A free consumer product, first launched March 2019 in USA. Consumers give us permission to connect to their online banking accounts; identify rent, car insurance premiums, utility, telecoms & TV streaming payments; then add these to their Experian credit file.

After the consumer verifies the data and confirms they want it added to their Experian credit file, an updated FICO® Score 8 is delivered in real time. A 'boosted' credit score may help lenders to make more informed decisions when examining prospective borrowers.

Consumer benefits

Boost helps bring more consumers into the credit system, and may also give access to more financial products and at lower interest rates, e.g. credit cards and car loans.

A customer's screen after boosting their score

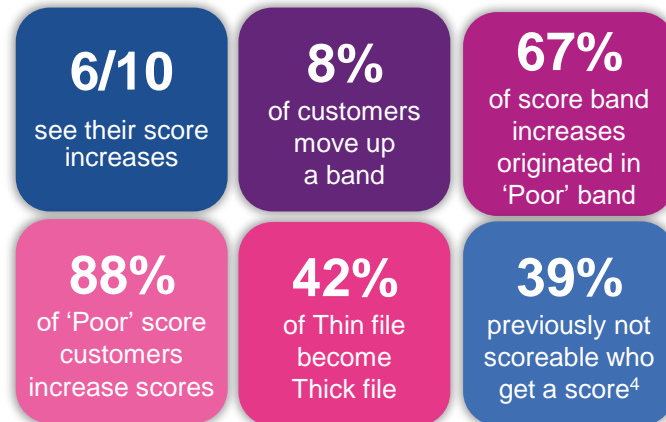


1. Liz Weston, 'Your Credit Score: How to Improve the 3-Digit Number That Shapes Your Financial Future, 5th edition (2015). payment history on an open trade). Differs from thin file people who already have a score, but have less than 5 accounts.

Boost results²

Over 14m people in the US have connected to Boost³.

	All customers	'Poor' score band	'Thin file'
Increased score	60%	88%	84%
Mean points increase	13	24	20
Increased score band	8%	22%	15%



2. results up to end of Q4 FY23 3. As at Q2 FY24

Benefit to customers

- Melinda: "It helped me get credit when I thought that was no longer an option for me"
- Mark: "After my score increase using Boost I was able to get my dream credit card with an incredibly low interest rate."
- Christopher: "I used Boost right before I started applying for a mortgage and I believe it helped me to get my mortgage."
- Nonnie: "I got approved for a credit card I wasn't approved for last year with lower rates."
- Shari: "I've been looking to purchase a new car and since using Boost, my interest rates are lower for car payments."
- Michael: "I was able to acquire my first credit card."
- Erica: "It has been helped me buy really good house with my new and improved high score."
- Cassie: "It was able to successfully raise my credit score enough to secure a loan that was much needed."
- Raymond: "I went through a divorce and my credit took a hit. I used Experian to see where I was and what I was able to do to raise my credit. Little by little, it did."
- Ycatz: "I was able to get better rates on a credit card I had been wanting to previously get but couldn't cuz my credit score was just too low. To my surprise it actually worked. I ended up saving 62% of what I would of without it."
- Greg: "It boosted my score so I could get a car."

Recognised in Fast Company's 2022 World Changing Ideas

Recognised in BIG Innovation Awards 2022

Member of Fortune's Change the World list 2021



4. People who go from not having a credit score to having a credit score (requires 6 months of

Social – Experian Go case study (USA)



Helping credit invisibles

What's the problem?

There are large underserved populations both in Gen Z and among minorities in older age groups

26m

credit invisible consumers
2015 CFPB survey

25%

of households unbanked or underbanked
2017 FDIC survey

20m+

US consumers aged 18-23 years old

4m

consumers turn 18 each year

30K

credit invisible consumers visit Experian each month

Our research shows there are at least 28m credit invisibles in the US with an additional 21m consumers who are unscorable by the credit score models most used by lenders today. This more frequently impacts communities of colour with 28% of all Black and 26% of all Hispanic consumers currently unscorable or credit invisible.

We believe increasing financial inclusion depends on creating opportunities for underrepresented consumers to succeed. This starts with ensuring all consumers have a financial identity. Read more: [press release](#), [blog](#), [website](#)

Getting a credit profile

How does Experian Go help people?

Experian Go is a free service in USA. It enables first time access to credit and education in minutes for credit invisibles and thin file consumers.

Within 5 minutes credit invisible consumers can achieve:

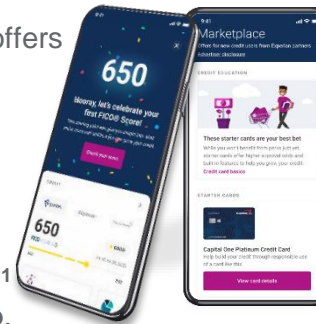
- Authenticated Experian credit bureau record
- Tradelines and credit history (with data added via Experian Boost)
- Instant eligibility to financial offers

Consumers answer a short questionnaire to ensure that their personalised recommended next steps best suit their individual circumstances.

Since launch >130k consumers¹ have connected to Experian Go.

How do I use Experian Go?

1. Open the Experian app
2. Authenticate yourself using a government-issued ID and a selfie
3. Add tradelines using Experian Boost for bills you already pay;
Or learn about becoming an authorised user;
Or accept a specially created card offer from our partners and start building credit



Financial education

The start of a great partnership

We'll guide you through your new credit journey...

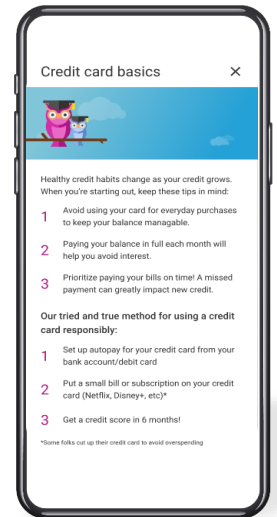
- Education about how credit works
- Help setting and meeting financial goals
- Personalised recommendations to improve your credit and launch you to financial success

Working with partners

Experian Go will be also used by partners who work with underserved communities, such as Unidos, Out and Equal, Urban League and Handshake.

Working with trusted messengers

We're working with a range of different influencers to reach different underserved communities on social media



Recognised at the 2023 BIG Innovation Awards



Recognised by Fast Company World Changing Ideas list 2023



Social – Positive data in Brazil – overview

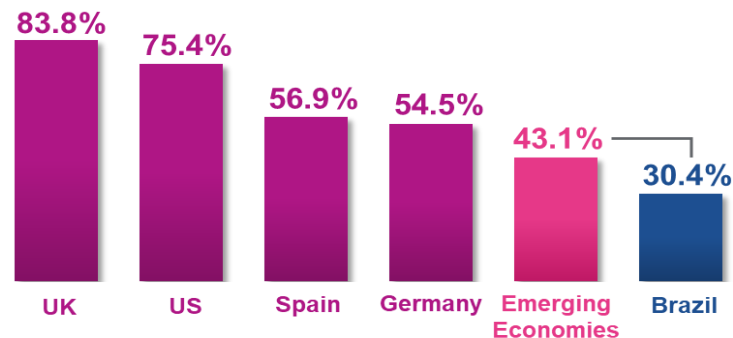


Background

- We supported the introduction of new legislation in 2019 that means positive payment histories (records of bills paid) can now be used in credit assessment in addition to negative data (missed payments and defaults).
- This could represent a sizeable shift in the lending environment in Brazil, with the promise of wider access to credit at more affordable rates and which has the potential to promote greater financial inclusion and improved financial health.
- We have built a new positive data bureau and developed a range of new positive data services. We started to launch these new services in early calendar 2020.
- Our investment in our free consumer platform has paid off – we now have over 1/3 of the adult Brazilian population.

Market context

Credit to consumers (% of GDP)



Source: BIS – Total Credit to Households (Core Debt) – Q4 2019

Combination of positive data and other **trends** can bring new momentum:

- Reduction in benchmark **interest rate**
 - From 14.25% to 2.0% in 3 years (to August 2020)
- Digital banking** expanding fast
- Credit **fintechs** and neobanks penetration
 - Top 4 neobanks estimated to have captured 8.5m+ clients in H1 2020, totalling 36.5m+ clients (+35%)

Progress

112m
consumers on
positive data so far

Banks Telcos
156 | 6
contributing data

Banks Telcos
7.1bn | 733m
transactions
registered so far

86

Products
already
launched

175

Upcoming
launches

Expected Impacts

23m
thin files benefit

67%
total credit /
GDP ratio (vs
current 47%)

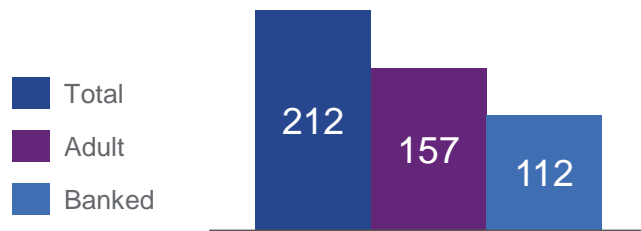
\$240bn
new credit in
the 4 most
benefitted
sectors

Social – Positive data in Brazil – impact



Large adult population

Brazilian population (millions)

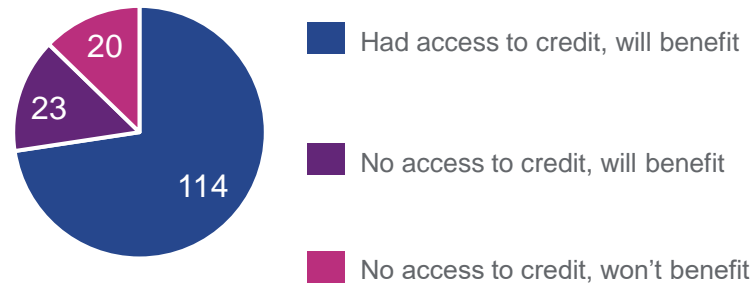


Brazil's 212m population is comprised of 157m adults and 55m children.

Of the 157m adults, 112m are banked and 45m are unbanked.

137m people will benefit

137m people will benefit from positive data



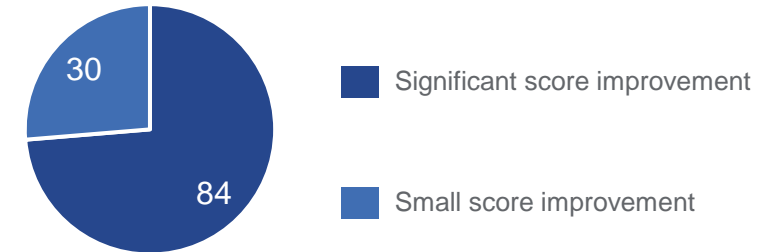
Of the **157m** adults, we expect **137m** will benefit from positive data. This is comprised of:

- **114m** people who already have good scores and access to credit but would benefit to a greater or lesser degree from more information available.
- **23m** people who currently don't have a score good enough to get credit, but don't have a record of missed payments in the negative data file, and so should benefit from positive data, which should boost their score and get them into the credit market.

The remaining **c.20m** people won't benefit currently because they have a record of many missed payments in the negative data file

Significant score benefits

74% of people with current access to credit will see significant improvements to their score



Of the **114m** with current access to credit who will benefit from positive data, we expect:

- **84m** (74%) are expected to see a significant score improvement from positive data, potentially getting lower interest rates.
- **30m** remaining won't see significant score increases, either because
 - they already have very high scores, so the benefit from positive data will be small and won't change interest rates
 - they have unpaid debt – whilst they still have a good enough score to get credit, the unpaid debt would prevent them getting access to lower interest rates.

Social – Protecting identities and combatting fraud



The issue

>15m people in the USA are victims of identity theft annually¹, with

US\$16bn stolen by fraudsters

>\$50bn

Annual cost of identity theft to US business

\$48bn

Synthetic identity fraud is one of the fastest growing forms of identity theft, expected to drive \$48bn in annual losses by 2023

Customer needs:

- Help with identity verification and detection and prevention of fraud
- Streamlined authentication of legitimate parties
- Help for businesses to achieve regulatory compliance

Our solutions for Businesses and Consumers

We help businesses to minimise the risk of fraud

Authentication of customer identity helps prevention of identity fraud and other crime.

CrossCore is being used by more than 250 of our clients worldwide and offers technology and capabilities from multiple leading third-party partners.

Precise ID offers a risk-based fraud detection and prevention platform that helps them manage fraud risk across the entire customer lifecycle.

Sure Profile is a first-of-its-kind solution that combats synthetic identity fraud.

Aidrian reduces false positives to improve customer experience and increase revenue

Our **Anti Money Laundering** products help reduce organised crime.

Fraud prevented²

\$12bn

We help consumers protect themselves and their families from identity theft & fraud

Improved detection of and resilience to identity theft and fraud.

IdentityWorks helps individuals detect potential fraud and take action:

- Identity theft monitoring, alerts and dark web surveillance
- Three bureau credit monitoring
- Fraud resolution and ID theft insurance
- Lock and unlock your credit file

In India our **Prove ID-Link** social innovation product helped 25m people from 2014 launch to 2022 prove their identity to help them gain access to essential services. Now integrated into our mainstream CrossCore identity authentication platform.

c.11% of our revenue came from ID protection and fraud prevention in FY23

Social – Experian Health (USA)



The issue

2 million people

Rising medical bills force an estimated 2 million people in the USA to file for bankruptcy every year

Healthcare provider needs:

- Digital, automated, faster, seamless systems
- Reduced risk of unpaid medical bills

Patient needs:

- Better visibility on medical bills
- Quicker, easier ways to manage their healthcare journey and admin

>60% of hospitals and thousands of other healthcare providers count on Experian Health in the USA

Our solutions for Healthcare providers & Patients

B2B:

Social Determinants of Health connects Americans to preventative healthcare programmes to help them avoid major medical problems and bills in future. See p13-14 of [FY22 Improving Financial Health Report](#)

B2B2C:

Payment Plan Adviser – provides automated payment plans based on patients' financial needs and the provider's payment terms. It's helped people in the USA avoid spiralling into unmanageable debt as they recover from health issues.

Patient Estimates helps providers and patients estimate the potential cost of treatment. It gives patients the opportunity to obtain a personalised, accurate estimate of treatment from healthcare providers' websites. This empowers people to confidently plan and budget for out-of-pocket costs.

Patient Schedule helps patients access their appointments faster by booking or rescheduling their appointments online

Self-Service Financial Assistance Screening connects patients in need of aid to pay for their hospital stays with funds from charities that can support them.

Patient Financial Adviser Funded a consumer-friendly mobile app which brings together all financial information and expenses related to healthcare costs to support consumers through what is currently a disjointed journey, and simplifying the entire experience.

c.8% of our revenue came from our Health business in FY23

Social – Fairness-as-a-Service case study

A capability helping to eliminate Artificial Intelligence bias in decisioning



The issue

There is a growing public awareness that the computer processes relied on to make financial, healthcare, hiring or housing decisions may suffer from unintentional bias. These automated systems, often introduced for cost efficiencies and handling of complex datasets, could be making decisions that are inadvertently sexist, racist or discriminatory

Unfairness may come from multiple sources, including the underlying algorithm and the data introduced during development. During its training phase a machine-learning algorithm may become ‘tainted’ with historical bias because its learning from historical data which is already inherently biased from when these decisions were made exclusively by humans.

Our response

We’ve created and patented the first end-to-end Fairness-as-a-Service platform.

It provides a unique combination of a decisioning platform, normative data and state-of-the-art algorithmic expertise, that helps answer the question ‘What is fairness in AI?’.

The roll-out is envisioned as a multi-industry, global offering that enables cross-selling opportunities for the Experian Ascend platform and Experian’s data resources as well as supporting Experian’s mission of enabling fair and impactful data-driven decisioning across the globe.

The product

It will help banks, consumers, regulators, universities and large organisations to:

1. Evaluate fairness – how fair is their data and model
2. Explain models – do they understand their model’s predictions globally and also at an individual basis
3. Train fair models – so they are both predictive and fair
4. Apply fairness – so they can update their models to make them fair, as well as amend models’ decisions to make those decisions fair.

UN Sustainable Development Goals – primary SDGs



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 – **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

UN Sustainable Development Goals – other SDGs



The previous three SDGs are those where we believe we can have the greatest impact, and on which we are focussing considerable effort. However, there are some other goals which also benefit from our activities, albeit to a lesser extent:

4 QUALITY EDUCATION



Quality education

- We have launched a Financial Education Recovery Programme called **United for Financial Health** to equip vulnerable communities and small businesses with the tools and education resources they need to take control of their finances through and after the COVID-19 crisis.
- This includes new and existing financial education tools and products, a dedicated social media hub and ongoing outreach, a new external Social Innovation fund, and partnerships with NGOs to help us scale our impact.
- We've connected with 113 million people & small businesses since 2020, beating our target to reach 100 million by FY24

10 REDUCED INEQUALITIES



Reduced inequalities

- Our Social Innovation products help people who are locked out of mainstream finance
- Boost most helps customers with the poorest credit scores, 88% of those in the 'Poor' scores tier see their credit scores increase

16 PEACE, JUSTICE AND STRONG INSTITUTIONS



Peace, justice & strong institutions

- Prove-ID has let 25m people in India (since FY14 launch to FY22) have their identity verified for the first time, allowing them to open a bank account & access credit.
- We saved our clients an estimated \$12bn in fraud in FY23
- Our Anti Money Laundering B2B products help reduce organised crime

12 RESPONSIBLE CONSUMPTION AND PRODUCTION



Responsible consumption and production

- Plan to remove the vast majority of avoidable single use plastic from our direct operations over the course of FY24 and FY25

13 CLIMATE ACTION



Climate Action

- Science-based target: by 2030 reduce Scope 1 and 2 emissions by 50% and Scope 3 emission by 15%
- Target to be carbon neutral in our own operations by 2030
- Offset 100% of scope 1 and 2 emissions by 2025

Social – Treating data with respect – Global Data Principles



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.

Social – Data Security overview



1. Cyber is one of the top risks to the company and is central to protecting our business strategy.
2. Staying ahead of cyber threats and protect our data can only be accomplished by continuously advancing our cybersecurity capabilities. Experian is threat-focused so that it can respond to the ever-changing cyber landscape and be sustainable for the long-term.
3. Strong governance – bi-monthly executive reviews by Security and Continuity Steering Committee (SCSC) - CEO, CFO, COO, CIO, CISO and CRO
4. Culture of security with mandatory annual training for all employees, more frequent training for employees working with data
5. We have a multi-tiered approach to security:
 - Prevention – stopping Threat actors from entering the estate
 - Detection – knowing if a Threat actor has entered the estate
 - Mitigation – minimising a Threat actor's ability to extract anything of value if they do enter the estate
6. Cyber Fusion Centre (CFC) coverage with 'follow the sun' capabilities, based in the US, UK and Malaysia. Combines threat intelligence, incident response, threat detection, security automation and threat hunting.
7. DevSecOps builds security into the design of the product during the development phase
8. Robust security controls based on NIST frameworks



Social – Data Security – Governance and responsibility



Board and executive priority

- Data privacy and security is a **top priority**.
- **Regular updates to the Board's Audit Committee and risk committees** on information security risks and the business's response.
- Specific responsibility at the board level is overseen by the **Security and Continuity Steering Committee (SCSC)**, a sub-committee of the Executive Risk Management Committee (ERMC).
- SCSC (**CEO, CFO, COO and CIO**), review global information security, physical security and business continuity **every month**.
- Data security investment decisions are made centrally, to protect level of spend.
- **3 lines of defence** risk management model:
 - 1st line: day-to-day operations, applying internal controls (e.g. IT)
 - 2nd line: oversight, internal assurance, strategies and policies (Global Security Office)
 - 3rd line: independent assurance (Internal Audit)

Global Security Office

- On a **daily basis** data security is overseen by
 - Chief Information Security Officer (leads GSO)
 - Chief Risk Officer
 - Group President of Global Technology
 - Data Protection Officers
- Experian is run on a regional basis. The Global Chief Information Officer has CIOs for each region who report into him, who each have their own regional teams.
- **Global Security Office** provides: Governance and Control, Engineering and Innovation, Application Security, Physical and People Security, Security Operations Centre and Information Security Risk Management Services.
- Within the **Cyber Fusion Centre** there is a **Cyber Security Investigations** team who safeguard key assets such as systems and storage facilities. They manage any security developments that may threaten Experian's people, process, or technology through **intervention and thorough investigation of security incidents**.

Social – Data Security – Technology



Multi-tiered approach

- Multi-tiered approach to security:
 - **Prevention** – stopping threat actors from entering the estate
 - **Detection** – knowing if a threat actor has entered the estate
 - **Mitigation** – minimising a threat actor’s ability to extract anything of value if they do enter the estate

The latter two are as important as prevention

- **Cyber Fusion Centre (CFC)** coverage with ‘follow the sun’ capabilities, based in the US, UK and Malaysia. Combines threat intelligence, incident response, threat detection, security automation and threat hunting. Major emphasis on automation and tools to improve efficiency, speed and efficacy
- **DevSecOps** model of product development increases the speed of development while ensuring a robust security discipline is followed
- We consistently maintain high standards in security. The Experian security program is certified by numerous **industry and international certification bodies**, including **ISO 27001** (internationally recognised standard of security)

High standards

- Experian holds external assurance accreditations:
 - PCI DSS compliant: USA, UK&I, Colombia, India, Australia, Brazil
 - ISO 27001 for
 - North America Datacentres, UK&I Datacentres, and Tapad Marketing services
 - Experian Data Quality Services
 - India Credit Bureau
 - Australia CIS, DA & Targeting
 - Third Party Security Program
 - Ascend One Platform
 - Brazil Positive and Negative Data Services
 - Global Security Administration team, responsible for administering logical access to systems
 - SOC2 Type II
 - North America Datacentres, UK&I Datacentres
 - North America: Automotive, ECS, Health, CIS, DA Fraud, Employer Services, Tapad marketing service, BIS & GVAP (Global Value added products)
- Hold **Cyber Essentials Plus Certification**, perform risk assessments against critical & external facing applications annually
- Others: AASAE3150 (Australia), ISAE3402 (PowerCurve), TISAX (Automotive), FISMA (ESS products), HIPAA/Hitrust (NA Health and ESS products)

Social – Data Security – Multi-layered approach



Protecting our perimeter

We have a defence-in-depth approach to protecting our critical data assets, which provides multiple layers of control and protection

Perimeter scanning

Scanning the perimeter for open access and scanning applications for cyber risks and regulatory compliance

Firewall and Proxy Services

Blocks unauthorised access while permitting outward communication

Intrusion Prevention System (IPS)

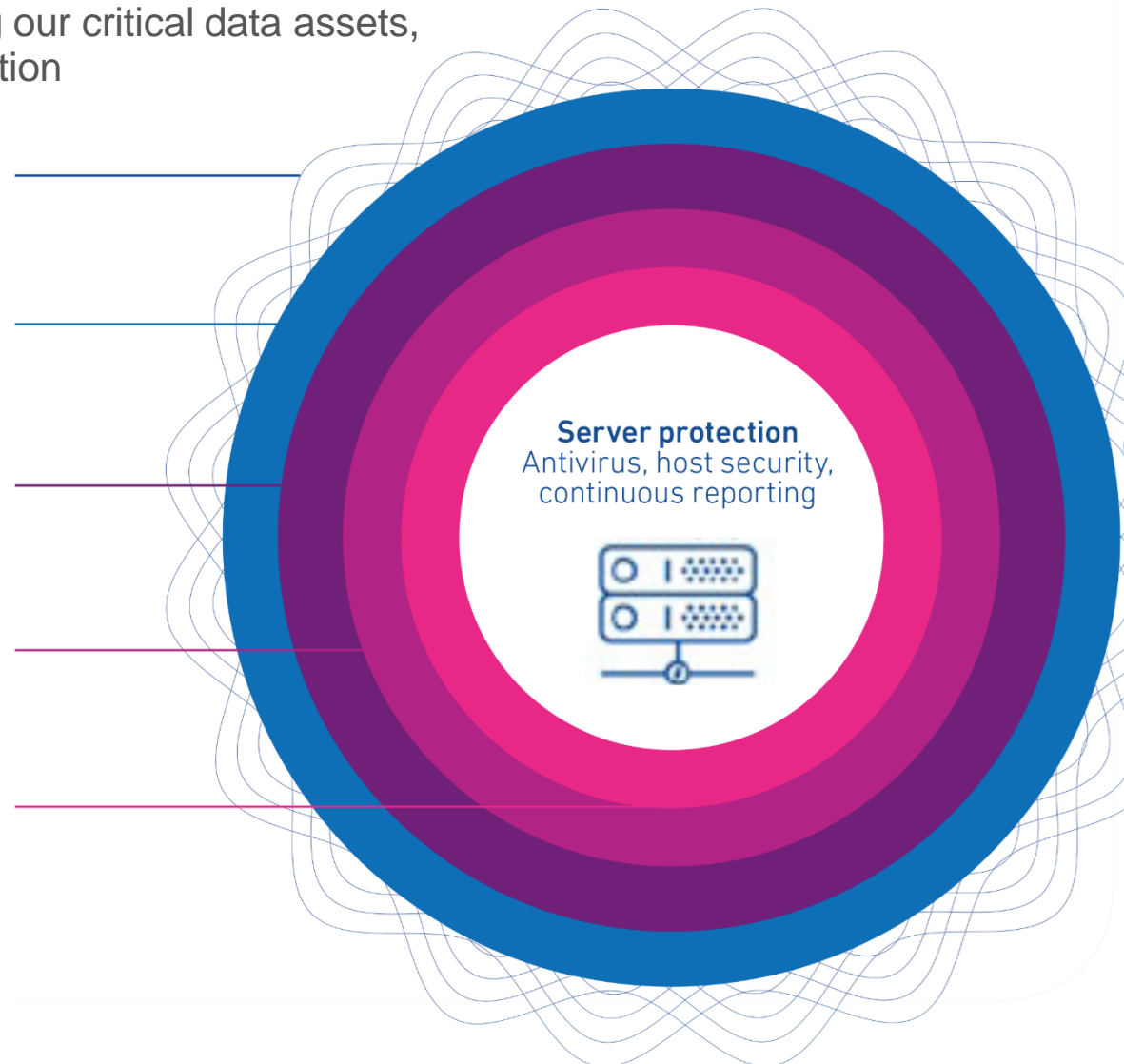
Examines network traffic flows to detect and prevent vulnerability exploitation

Web Application Firewall (WAF)

Filters, monitors, and blocks HTTP traffic to and from web applications

Cloud based scanning

Scanning the cloud environments for inappropriate configurations for cyber risks



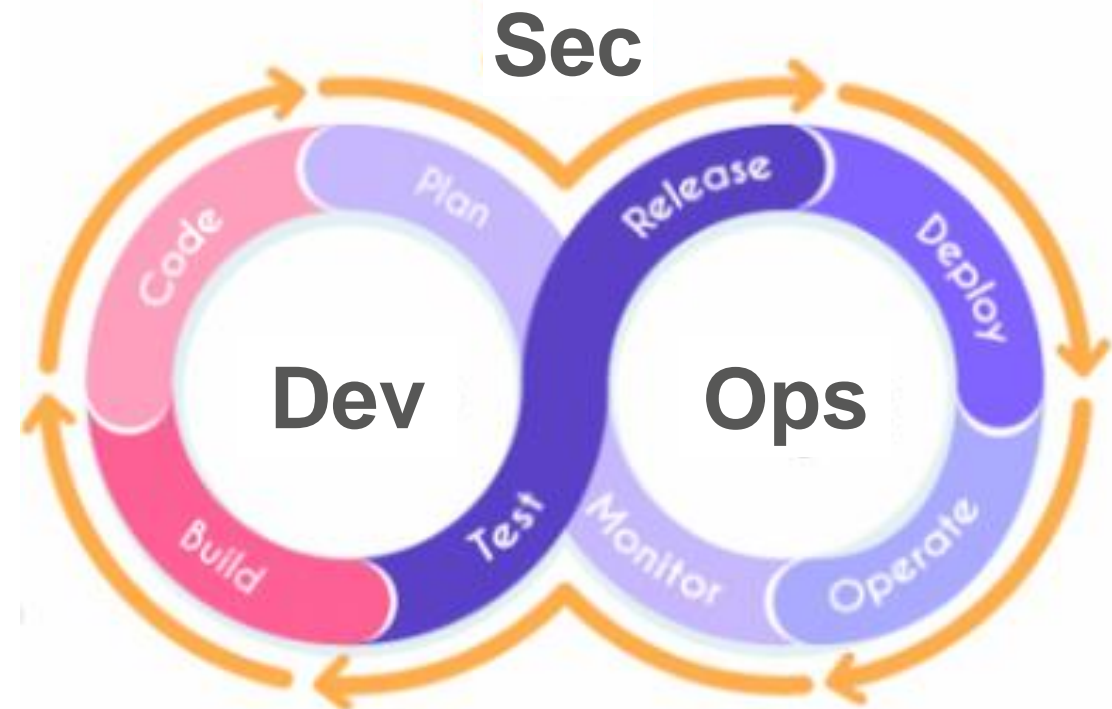
Social – Data Security – What is DevSecOps?



DevSecOps

- We use a DevSecOps approach to product development
- This means thinking about application and infrastructure security from the start and aims to **integrate security controls in the early stage of product development**, rather than implementation at the end by a separate security team. This significantly **benefits both security and the product design**.
- **Built-in security**, not security that functions as a perimeter around apps and data.
- Security is not the responsibility of just one specific team. Instead, **everyone in the product development life cycle is responsible for security**, in essence bringing Development and Operations together with Security functions.

Security is built in



Social – Data Security – Employee training



All employees

- **Culture of security** - all Experian employees play a part in security.
- **Mandatory annual training** for all employees on information security and data protection.
- We offer **>300 training courses** on across various web, mobile and desktop platforms, applications and software.
- **Training metrics** tracked weekly to monitor compliance. Shared monthly with Security and Continuity Steering Committee.
- **Monthly campaigns** using emails, posters and workshops to reinforce that security comes first in everything we do and raise awareness on specific security topics.
- **Phishing Campaigns** provide frequent global tests that our training to staff around not clicking on email links is successful. The aim of the phishing campaigns is to decrease the security risks due to social engineering attacks involving human manipulation and deception

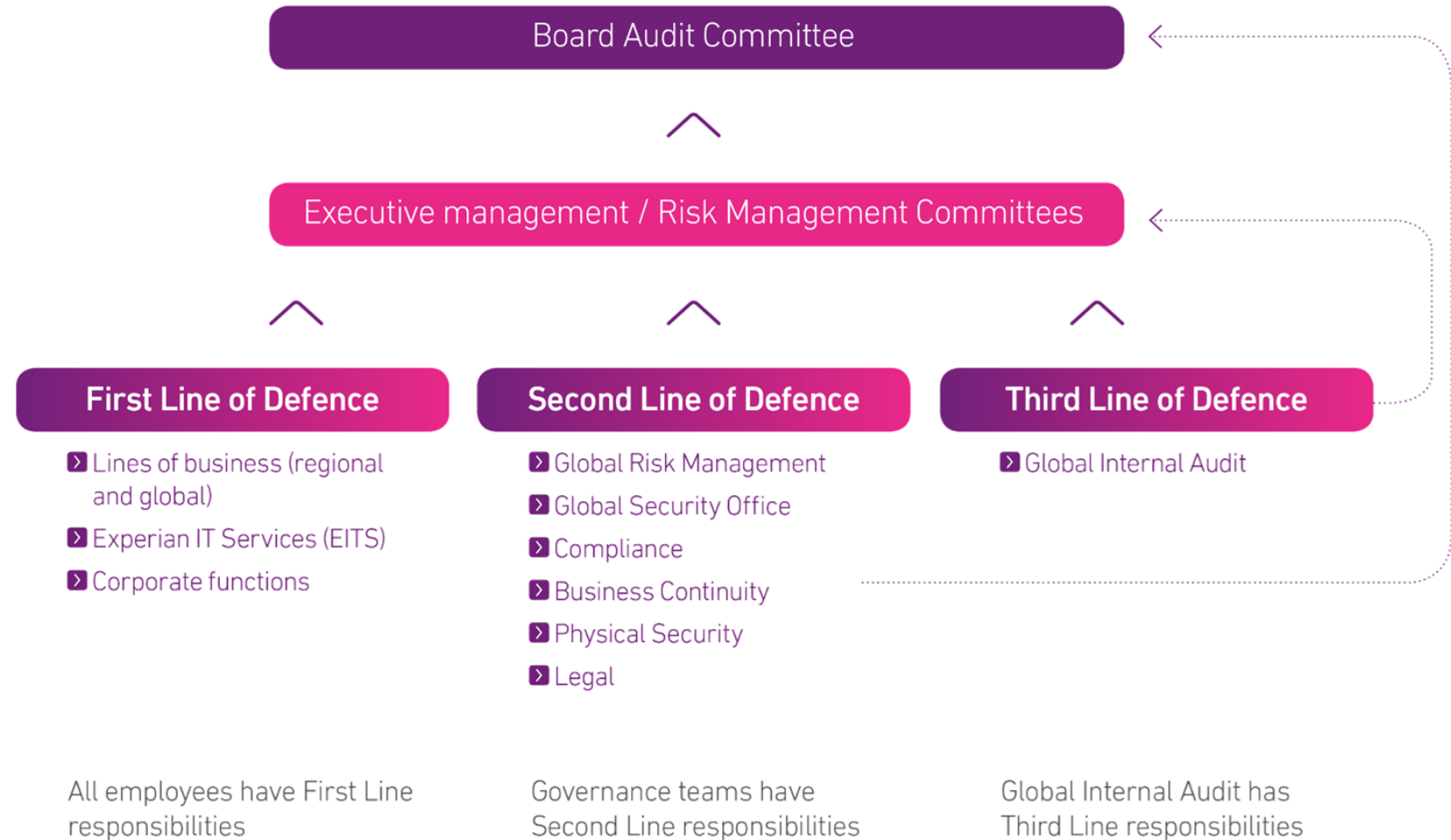
Higher risk roles

- Those who work more closely with data receive **more in depth training** and are required to attend two courses annually.
- Additionally, depending on the roles and region, we offer **specific training** on data as it relates to **healthcare data** and **personally identifiable information**.
- We provide **Secure Software Development** training for those involved in product and software development.
- Depending on the role and an employee's training cycle, users take **2-4 or more mandatory courses** in a year.

Social – Data Security – Three Lines of Defence



- We follow the Three Lines of Defence approach to risk management.
- Risks are owned and managed within the business and reviewed by our businesses at least quarterly.
- Global governance teams review risks and controls, including those relating to information security, compliance and business continuity.
- Global Internal Audit assesses our risks and controls independently and objectively.
- The results of these reviews feed into our quarterly reporting cycle, including through the risk management governance structure.



Social – Data Accuracy



Accurate data is fundamental to our reputation and business success

We constantly strive to increase the accuracy of our data in a competitive market to prevent customers going to other data providers

Sourcing accurate data

- We only use data from reputable sources. **Quality control procedures help identify inaccurate or out of date data** before it is added to our databases
- We assess the accuracy of the consumer credit information from data providers and work with them to improve the quality. We **provide tools to help data providers check data** before they submit it to us to help them meet our data quality standard.
- If data providers are unwilling to implement improvements to meet our standards we will no longer source data from them.

Monitoring data accuracy

- Our platforms enable us to **monitor and measure data accuracy** on a continuous basis.
- In the USA, where data accuracy is a particularly significant issue for stakeholders, we have **taken steps to strengthen our procedures**, including for record matching and ensuring customers' health insurance payments are properly reflected in medical debt records.

Improving data accuracy

- In the USA we have a data accuracy program in which we **review all delivered credit reports** monthly for visible and consequential conflicts and errors
- We have implemented **improvement programs** targeted at these identified errors, which have yielded rapid positive results.
- This has increased our **data accuracy level to 99.9%** in our USA consumer information bureau and we continue to focus on increasing it further.
- See following slides for further details.

Fixing data

- We have **processes in place for consumers to dispute information** in their credit report that they believe is inaccurate. In the USA, our online dispute centre makes it easier for people to file a dispute about credit information and get it corrected quickly.
- We monitor how data providers deal with disputes and how they remediate them to improve accuracy of their data.
- **Many of our products also empower consumers** and businesses to protect their data and check for any inaccuracies in their financial profiles

Social – Data Accuracy – US Consumer Information Bureau



Data development overview

A dedicated team is focused on receiving, loading and managing the accuracy of data from c.13,000 data furnishers.



1.2bn records updated every month
36k monthly furnisher submissions
98% updated within 24 hours

Key improvements

Visible

We resolve conflicts and errors identifiable within the contents of the credit report

Consequential

We resolve conflicts and errors likely to have a material impact on a consumer's credit score

DATA ACCURACY PROGRAM

Targeted at these identified errors, yielding rapid, positive results

FOCUS AREAS

- Collection agencies
- Data furnishers
- Medical accounts
- Public record collections

99.9%
ACCURACY

Further improvements

ACHIEVMENTS:

IMPROVED REPORT LAYOUT

Help consumers focus on meaningful items through a new report layout. The redesigned report features an executive summary, data visualisations and improved organisation to clarify and simplify data for consumers.



GOING FORWARD:

- REDUCE DISPUTES BY ENHANCING ACCURACY**
 Continue to invest in enhancing business rules, credit file accuracy and data furnisher management to increase overall accuracy.
- IMPROVE DISPUTE PROCESSING**
 Implement automation to improve response time and dispute processing for consumers.

Social – Data Accuracy – US Consumer Information Bureau – consumer credit report accuracy program



We review all delivered credit reports monthly for visible and consequential conflicts and errors



Visible Conflicts and Errors

Conflicts and errors identifiable within the contents of the credit report



Consequential Conflicts and Errors

Conflicts and errors likely to have a material impact on a consumer's credit score

We have implemented improvement programs targeted at these identified errors, which have yielded rapid positive results.

- Identity Conflicts
- Non-Updating Data Error
- Deceased Consumer Conflict
- Generation Code Conflict

January 2016
98.3% accuracy



Now
99.9% accuracy

Social – Data Privacy



Protecting consumer privacy is extremely important to us

We have programmes in place to evaluate every product and service to ensure we strike the right balance between consumers' privacy expectations and the economic benefit to both consumers and clients



- Lenders need access to secure and accurate information about people's financial profiles, this is **integral to an efficient and competitive credit ecosystem** that delivers robust and innovative products for consumers that enable them to get the most out of their data, contributes to economic growth and supports a stable consumer banking system. We only ever share data with authorised and trusted organisations, **following strict guidelines and complying with all relevant laws.**
- Our comprehensive data protection programme details the steps we take to **mitigate data protection risks**, and what is expected from our employees. Our Global Data Principles **define how data must be secured, managed and used.** We update our data processes in line with evolving regulations. We respond to government consultations and engage with regulators as privacy regulations and guidance evolve.
- We **strive to be transparent** about the data we collect from consumers and third parties, and how it is used and shared. Consumers can find out more about how we handle their data on our global privacy policy webpages. We continue to **improve and strengthen our internal privacy controls, documentation and evidence to ensure our data processing is transparent to consumers.** In the UK, our new public Consumer Information Portal explains in detail how we process data and allows people to opt out of marketing campaigns. We conducted research with consumers to test the portal, making it more transparent and user-friendly.

Social – Employees overview



Diversity, Equity, Inclusion

UN Women's Empowerment Principles signatory	Yes
Women in executive committee and their direct reports ²	27%
Women as % of senior leaders	34%
Women as % of mid-level leaders	36%
Women in total workforce	44%
Diversity and inclusion employee groups	16
UK gender pay gap report published	Yes
Equal opportunity recruitment policy	Yes

For Board DEI metrics, see Board [slide](#)

Recruitment & retention

Attract world class talent	Yes
Glassdoor score ³	4.4
Voluntary employee attrition	11.9%
Total employee turnover	18.4%
Favourable employee engagement	82%

Pay & benefits

Maternity leave (UK) ⁴	39 weeks
Paternity leave (UK) ⁵	6 weeks
Maternity leave (US) ⁶	18-20 weeks
Paternity leave (US) ⁷	12 weeks
Flexible working hours	Yes
Flexible work locations	Yes
UK Living Wage employer	Yes
Contracted employees eligible for bonus plan / commission scheme	100%
Employees eligible for Sharesave	96%
Employees awarded LTIP ⁸	9%

Learning & Development

Training and career opportunities offered to all employees	Yes
Training with external certification offered	Yes

Health & wellbeing

Lost time injury frequency rate (per 1m hrs)	0.27
Employee Health & Safety policy	Yes
Whistleblowing protection policy	Yes
Freedom of association	Yes
Anti-bullying & harassment policy	Yes
Mental health support and training available for all employees (see slide)	Yes

[Health and Safety policy](#)

Social – Employees – Attract and develop talent in an inclusive culture



Attracting world class talent

- Top 3 sourcing channels were; LinkedIn (67%), Glassdoor (14%), Experian global careers site (10%)
- Glassdoor rating now 4.4
- Experian global careers site had 292,000 unique visitors in FY23.
- Expand early-in-careers programmes to develop young, diverse talent
- UK&I doubled No. of graduates & apprentices in 2022 cohort to >100, have strengthened relationships with local schools and universities to support STEM students
- Continue to use SmartRecruiters global applicant-tracking system. Supported 949,000 global applications and helped us facilitate 5,575 hires.

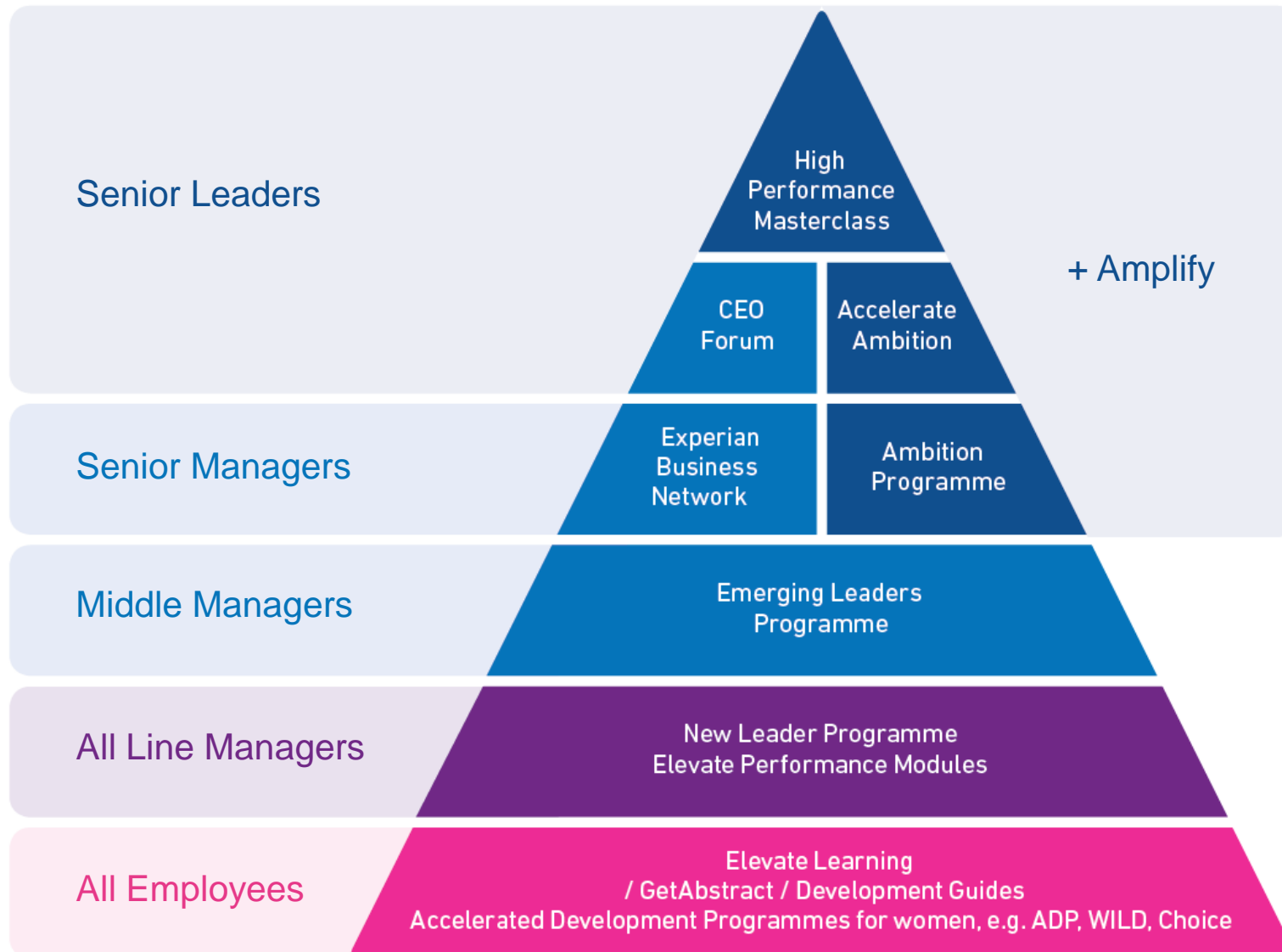
High-performance culture

- High performance focus at all levels
- Launched Leadership Exchange – an online portal with access to on-demand development and support.
- Refreshed Experian Business Network leadership programme
- Launched a new CEO Forum which offers development support and access to top leaders within Experian
- Career Hub - a world-class digital curriculum for our people, a one-stop shop for career development needs
- 2nd Global Careers Week in Jan 2023, attended by 13,000 employees
- In FY23 27.7% of our people moved jobs internally, up from 18.9% in FY22

Diverse and inclusive culture

- Introduced a global voluntary self-ID programme “Count me in”, so we can make more-informed decisions on inclusivity and representation
- Expanded benefits e.g parental leave in USA, UK and Spanish Latam, and menopause healthcare in UK&I
- Investing in technology to improve accessibility, launched Barrier-Free Experian campaign to make progress towards an inclusive and barrier-free workplace, and solutions for our people, customers and consumers with visible or non-visible disabilities
- New Global Wellbeing Hub, to showcase our commitment to providing a psychologically safe and healthy environment

Social – Employees – Talent development opportunities at all levels



Social – Employees – Culture



The Experian Way is a unique and consistent way of working globally. It informs how our people act and behave, which shapes our culture.

It is defined across five key areas of strategic importance:

Delight Customers

At Experian, whether your role brings you into contact with customers directly or not, all of us contribute to meeting customer needs. At the heart of what we do are the relationships we invest in and nurture.

Innovate To Grow

At Experian, it's the responsibility of each one of us to find opportunities and improve the way we do things to help our business and our customers grow.

Collaborate To Win

'One Experian' mindset – we work as one united team and use the combined strengths and capabilities of our people, products and services across teams, functions and regions. This translates into seamless experiences for our customers.

Safeguard our Future

At Experian, each one of us acts as a guardian for the protection of data, information, assets and our people to safeguard our future.

Value Each Other

We make Experian a great place to work. We treat each other with respect, trust and integrity.

Social – Employees – Diversity, Equity and Inclusion (DEI)



Overview

Diversity, equity and inclusion (DEI) is essential to our purpose of creating a better tomorrow, together, by making positive changes in the world and supporting efforts to close the financial wealth gap of underserved communities.

We support and encourage expressions of diversity, including thought, style, sexual orientation, gender identity or expression, race, ethnicity, disability, culture and experience.

Our Global Chief DEI Officer leads our DEI strategy, which focuses on our people, our clients, consumers and communities.

Regional CEOs and business unit leaders are accountable for implementing the accompanying Diversity Action Plans and monitor progress at quarterly business reviews.

DEI is also part of our wider sustainable business strategy and ESG agenda, overseen by our executive-level ESG Steering Committee.

Inclusive leadership is a key element of our new Leadership Exchange development programme.

Our 5 key focus areas for DEI

Our executive committee has commitments to five key focus areas for DEI:

1. Active Sponsorship

We have appointed executive sponsors for five areas of our DEI focus. They each sit on our Group Executive Committee, ensuring these topics are represented in decision-making at the highest level.

Gender: Jennifer Schulz, CEO North America

Race & Ethnicity: Craig Boundy, COO

LGBTQ+: Jose Luiz Rossi, MD, UK and Ireland

Disability: Valdemir Bertolo, President, Latin America

Mental Health: Lloyd Pitchford, CFO

2. Better understand our opportunities and challenges

We believe that it is critical that we have a deep understanding of the make-up of our population and their experience of working here so we can set relevant goals and develop meaningful DEI programmes and practices. During FY23 we launched our 'Count Me In' programme, a global voluntary self-identification programme.

3. Measure progress against specific goals

We are also raising our ambition and setting three-year targets for gender diversity. Our current global gender diversity and FY24 gender targets are:

% Women	FY21	FY22	FY23	FY24 target
ExCo & DRs	26%	27%	27%	30%
Senior leaders	32%	33%	34%	40%
Mid-level leaders	35%	36%	36%	42%
Total workforce	44%	44%	44%	47%

4. Ensure accountability

We hold annual strategic reviews chaired by our CEO focused on DEI. We also have bi-annual DEI deep dives and quarterly reviews with each region to monitor our performance closely and take quick action where needed.

5. Support our people

We are developing a global Conscious Inclusion training programme to ensure that we all understand the importance DEI holds for our people, our business and our customers.

Social – Employees – Mental health and wellbeing (1 of 2)



Our commitment

Experian is committed to providing a psychologically safe and healthy environment where all employees can achieve good mental wellbeing. We commit to providing support to improve individuals' mental health and wellbeing and create conditions under which every individual can thrive. We are committed to raising awareness, reducing stigma, and fostering a preventative and open culture around mental health. We believe it is imperative that all our employees have the same level of support, training, and a proactive senior leadership both globally and regionally.

Executive sponsorship

Our commitment is set by our CEO, supported by our global mental health sponsor, the CFO, and delivered by our Global Chief DEI Officer.



Lloyd Pitchford, CFO, is the Global Mental Health Sponsor, and is closely involved in shaping mental health communication and resources.

Our approach

- Educate - Raise awareness, reduce stigma, and foster a preventative and open culture around mental health
- Equip - Equip our people with tools and resources needed to proactively support their wellbeing
- Empathise - Offer consistent and empathetic support for all people

Resources & training

Overview

We implement our commitment through a wide range of initiatives, programmes, training, and access to support. We provide employees with access to the following services, which are available throughout an individual's career (i.e. recruitment, on-boarding, career development, review cycles and, when applicable, return to work):

- Global Wellbeing Hub with regional support signposting
- Regional Wellbeing Hubs and Employee Assistance Programmes
- Global community of Mental Health First Aiders (MHFA)
- Searchable Global Mental Health First Aider Database
- 'Your Mind Matters' Week – Experian's Annual Global Mental Health Initiative
- Regular employee communications and events on a wide range of wellbeing related topics e.g., mental health, stress, mindfulness, resilience, nutrition, menopause, financial health
- Assisting employees and wider communities in their financial health journeys through our products and education initiatives
- Matching employee donations to mental health organisations across the globe e.g. Mind, National Alliance on Mental Illness

Global Wellbeing Hub

Our internal Global Wellbeing Hub provides all employees access to the complete suite of health and wellbeing resources in an easily accessible manner. The site enables our teammates in different regions to quickly and easily understand what wellbeing services are available to them in their area. Services can include telemedicine, video counselling and employee assistance programs.

'Your Mind Matters' Week

We observe World Mental Health Day every October 10 with our own internal global mental health initiative, 'Your Mind Matters' Week where all employees are encouraged to discuss and share ideas about mental health and wellbeing. We produce mental health communications, and organise events and webinars on a wide range of wellbeing related topics.

Supplemental resources

Manager mental health support packs
Wellbeing Pledges for email signatures
Mindfulness Programmes
Private medical insurance e.g. BUPA
Wellbeing Principles toolkit - tangible examples of how to build a high trust culture, centred around psychological safety
Manager training
Imposter syndrome training for new joiners and early careers
Life Events/Benefits map - wellbeing support different life stages

See next page for further detail on our resources and training

Social – Employees – Mental health and wellbeing (2 of 2)



Resources & training (continued)

Mental Health First Aiders

We have a global community of Mental Health First Aiders (MHFA) who are equipped to support our colleagues who are experiencing mental ill-health or distress and connect them with support and relevant resources. Our MHFA volunteers are first responders, much like medical first aiders; their role is not to be therapists or counsellors, and they do not diagnose mental health conditions or provide ongoing support.

Our Mental Health First Aiders are trained to:

- Spot the early signs and symptoms of mental ill health
- Start a supportive conversation with a colleague who may be experiencing a mental health issue or emotional distress
- Listen to the person non-judgementally
- Assess the risk of suicide or self-harm
- Encourage the person to access appropriate professional support or self-help strategies
- Escalate to the appropriate regional emergency services, if necessary
- Maintain confidentiality as appropriate
- Protect themselves while performing their role

We have a global Experian Mental Health First Aider pledge that is communicated to all employees:

“We will never think that your issue is too small or insignificant. And no mental health first aider will think that you are ‘bothering them’. So, if you want to talk, please reach out. We are here for you. Because if it’s important to you, it’s important to us.”



We trained 2% of our as Mental Health First Aiders in FY23, double our 1% target

Our progress

- Trained 2% of employees as MHFA, double our 1% target
- Achieved 79% globally across the Great Place To Work FY23 Wellbeing Index
- 85% of employees agree that Experian provides them with the right level of support around their wellbeing, up 2% since FY22 – (June 2022, FY23 GPTW Survey)
- 76% of employees reported feeling mentally and physically well, up 2% in the last 12 months (February 2022, Global Pulse Survey)
- 76% of employees agree that Experian is a psychologically and emotionally healthy place to work, up 4% since FY22 (June 2022, FY23 GPTW Survey)

Awards



Tier 1 in CCLA 2023 Corporate Mental Health Benchmark UK 100 (in top 4 in UK)

Best Workplaces for Wellbeing in UK 2023 (Super Large Organisations)



Gold Award for Mind Workplace Wellbeing Index 2021/22



Winner of 'Best Mental Health in the Workplace Strategy' at This Can Happen Awards 2022



'Best Wellbeing Programme' at IoIC Awards 2022

Social – Employee – family friendly policies



It's important to us that we offer a great work-life balance to all our employees and support them and their families through significant moments in their lives. We typically aim to provide leave and benefits that are aligned to best practice in each market, but importantly reflect our company culture and our position as a responsible employer. We regularly review these and have made a number of enhancements in recent years. Below are some of the family friendly policies we offer in our three largest countries.



USA

- We believe that a parent's time away from work to be with their new child is important. This includes birth mothers and fathers, non-birth mothers and fathers, and parents of adopted or foster children.
- Maternity leave – up to 20 weeks fully paid leave for birth mother
- Paternity leave – 12 weeks of fully paid leave for all other eligible parents.
- Adoption / foster leave – 12 weeks of fully paid leave
- Paid leave can be taken anytime within 6 months of the birth or placement of the child and can be taken intermittently.
- A 'baby box' is sent to new parents which welcomes their new child with several Experian baby gifts.
- Fertility support – we provide expanded coverage and direct support for fertility and family-building care through our partnership with Kindbody. This includes coverage for fertility treatment and adoption and surrogacy services.
- Family Care Leave – 6 weeks fully paid leave for employees to care for a family member who has a serious health condition, including their children.
- Bereavement leave – 10 days paid leave, including for 'chosen family'.

Brazil

- Maternity leave – 180 days total (120 days standard entitlement + 60 days¹ extra).
- Paternity leave – 20 days total (5 days standard entitlement + 15 days¹ extra).
- Adoption leave – same as maternity and paternity leave
- Pregnancy loss – paid leave of 14 days for miscarriage. From 23rd week of pregnancy, if the baby is stillborn, the mother is entitled to 120 days paid leave.
- "Programa Cuidar - Take Care Program" for parents (biological or adopting) which includes:
 - Call with a nurse to answer future parents' questions
 - Course for getting ready for baby (including fears and expectations, mother's health, first aid and baby health etc)
 - Egg freezing – partnership with an egg freezing clinic gives employees a 50% discount
- Adoption – support of a Social Worker to assist them.
- Return to work – Social Assistance where a social specialist calls before the return of each mother to assist with their return and help with any questions they have.
- Proper environment for returning mothers to collect and store breast milk

UK

- Maternity leave – 39 weeks total - 26 weeks fully paid leave, plus 13 weeks statutory pay.
- Paternity leave – 6 weeks fully paid leave.
- Neo-natal leave – employees giving birth before 37 weeks entitled to fully paid leave until the date they would have been 37 weeks pregnant, when maternity leave begins.
- Pregnancy loss – 2 weeks paid leave for miscarriage or medical termination, for both parents.
- Fertility leave – 8 days/yr paid leave, for both parents.
- Fertility treatment – allowance included in health plan.
- Adoption leave – 26 weeks fully paid leave, up to 52 weeks leave in total.
- Short periods of leave – up to 5 days/yr paid leave to support dependants, personal emergencies etc.
- Career breaks – 3-12 months unpaid leave.
- Return to Work Mentoring Programme – returning employees can benefit from 1:1 mentoring, matched with a mentor to ensure they get the best support. All mentors have children, returning to work in the last 6 years.
- Return to Work Buddy Scheme – employees are grouped with others that have returned to work at the same time. Allows for informal exchange of information, support and advice during the return-to-work phase
- Dedicated space to collect & store breast milk (main offices)
- Member of '[Working Families](#)', UK's leading work-life balance charity, which aims to help working parents & carers and their employers find a better work-life balance.

Social – Recruiting diverse talent & supporting our employees



National Urban League
(African Americans and other underserved urban communities), USA



UnidosUS
(Hispanic) member, USA



Disability:IN - Disability Inclusion in Business
global partner



Disability Confident Committed
employer, UK



Business in the Community member, Race at Work Charter signatory, UK



UN Women's Empowerment Principles
global signatory

AFROTECH

Afrotech
(Black community) member, USA



Grace Hopper Celebration
(women and non-binary technologists) member, USA



NDI – National Disability Institute
member, USA



Business Disability Forum
member, UK



Investing in Ethnicity
member, UK



Women in Data
gold partner, UK



Tech Talent Charter
(diversity in technology) signatory, UK



Neurodiversity in Business (NiB)
member, UK



Halo Code
(for Black hair)



Working Families
member, UK



Ascend
(Pan-Asian) member, USA
59 © Experian Public



Out & Equal
(LGBTQ) member, USA



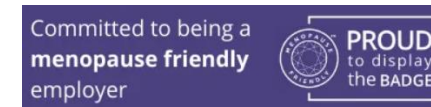
Stonewall Diversity Champion
(LGBTQ), UK



Living Wage
employer, UK



Mind (mental health) index participant, UK



Menopause friendly employer, UK

Social – Employer awards



Social – Supply chain overview



Key points

Suppliers must comply with our **Supplier Code of Conduct** **Yes**

All company policies including Supplier Code of Conduct aligned with **UN Universal Declaration of Human Rights** **Yes**

Member of the **Slave-Free Alliance** **Yes**

Actively engage in **social supply chain management** **Yes**

Have **Supplier Diversity Programme** **Yes**

Supplier Diversity Programme ([link](#))

As part of our supplier diversity programme in North America we support businesses owned by diverse groups, as certified by these organisations:

- WBENC – Women’s Business Enterprise National Council
- NMSDC – National Minority Supplier Development Council
- Disability:IN – Disability Inclusion in Business
- NGLCC – US National LGBT Chamber of Commerce
- NaVOBA – National Veteran-Owned Business Association
- SBA – US Small Business Association

Standards

Modern Slavery Statement ([link](#))

Experian plc and its subsidiary companies are committed to protecting our organisation and those people at risk from exposure to slavery or people trafficking in our supply chain, both via directly employed staff and staff working on our behalf via third party vendors.

Supplier Code of Conduct ([link](#))

Experian requires all suppliers to adhere to Experian’s Supplier Code of Conduct, which cover these 10 areas. See details on the next slide.

- Minimum age
- No forced labour
- Health and safety
- Free to join trade unions
- No discrimination
- Dignity & respect
- Collecting bargaining
- Working hours & minimum wage
- Protect environment
- No bribery & corruption

Whistleblowing service ([link to global confidential helpline](#))

People working for, or engaging with either our business directly, or our suppliers, and are exposed to anything which does not align with our Supplier Code of Conduct, can use our Whistleblowing service to confidentially report this concern. This includes suppliers, customers and other third parties.

Social – Supplier Code of Conduct



Supplier Code of Conduct

Suppliers shall conduct their business activities in such a manner to advance social and environmental responsibility and business ethics in compliance with all Applicable Law. In furtherance of the foregoing suppliers shall:

- (i)** not employ any **person under the age of 15** (or 14 where the Applicable Law of the country permits) or under the age for completing compulsory education, or under the minimum age of employment, whichever is greatest;
- (ii)** not use **forced labor or involuntary labor** in any form (e.g. bonded, indentured, or involuntary prison labor), nor shall personnel be required to lodge papers or deposits;
- (iii)** comply with all **applicable local environmental, safety and health regulation**. Provide a safe and healthy workplace environment, presenting no immediate hazards to staff and take effective steps to prevent potential occupational accidents;
- (iv)** respect the rights of all personnel to **form and join trade union(s)** which are free to meet without hindrance and bargain collectively without negative consequences or retaliation;
- (v)** not **discriminate in hiring or employment practices** on any grounds (including race, religion, nationality, territorial or social origin, gender, sexual orientation, family responsibilities, marital status, political affiliation, age, pregnancy, disability or any other condition that could give rise to discrimination);
- (vi)** **treat all personnel with dignity and respect** and shall not engage in or support the use of corporal punishment, mental or physical, sexual or verbal abuse of personnel;
- (vii)** comply with **collective bargaining agreements** (where applicable), industry standards and local laws on maximum working hours, breaks and public holidays and employment rights in the countries of operation;
- (viii)** comply with all applicable **wage and hour laws and regulation** (including the minimum wage, or the prevailing industry wage, (whichever is higher)), and provide legally mandated benefits;
- (ix)** act in such a way to **protect and preserve the environment**, including complying with all local legislation and industry standards; identifying all the hazardous or toxic waste produced and ensuring the safe disposal of all waste by competent bodies via authorised disposal routes;
- (x)** shall comply with all Applicable Law on **bribery, corruption, and prohibited business practices**.

Suppliers will comply with the above standard of conduct (“Supplier Code of Conduct”) and shall implement processes and procedures which demonstrate how they manage compliance with the Supplier Code of Conduct. Suppliers shall maintain all documentation as necessary to demonstrate compliance with the Supplier Code of Conduct, and will provide Experian with access to such documentation upon Experian’s written request (or alternatively provide clear and accurate responses to requests from Experian regarding compliance with the Supplier Code of Conduct, regulatory requirements, and business or employment practices).

Social – Supplier diversity programme & other supply chain memberships



WBENC - Women's Business Enterprise National Council
corporate member



NMSDC - National Minority Supplier Development Council
corporate member



Disability:IN - Disability Inclusion in Business
global partner



NGLCC - National LGBT Chamber of Commerce
corporate partner



NaVOBA – National Veteran-Owned Business Association



SBA – US Small Business Association



Prompt Payment Code
signatory



Slave-Free Alliance
founding member

Environment overview



Experian commitments

- **Carbon neutral in our own operations¹ by 2030**
 - **Science-based target:**
 - **Scope 1 and 2 (1.5°C scenario):** Reduce absolute scope 1 and 2 emissions by 50% by 2030 (from 2019 base year)
 - **Scope 3 (2°C scenario):** Reduce absolute scope 3 emissions from purchased goods and services, business travel, and fuel-and-energy-related activities, by 15% by 2030 (from 2019 base year)
 - Approved by SBTi, see [certificate](#)
- 
- **Carbon offset 100% of scope 1 & 2 emissions by 2025**
 - We will **reduce the footprint** of our buildings and data centres, switch to using more **renewable energy**, cut the carbon impact of business travel and invest in high-quality carbon offsetting projects to offset any remaining emissions
 - Developing a **Net Zero Transition Plan**, in line with the UK's draft Transition Task Force Framework
 - Plan to remove the vast majority of avoidable single use plastic from our direct operations over the course of FY24 and FY25

CO₂ emissions

CO ₂ e in 000s tonnes	188.2
Scope 1 and 2 CO ₂ e emissions since 2019 base line year	-65%
% scope 1 & 2 remaining emissions offset	60%

Energy

% of energy used that is electricity	92%
Electricity from renewable sources	62%
Total energy use YoY	-8%
Total energy use per \$1m revenue YoY	-13%
Office energy use per \$1m revenue YoY	-18%
Data centre energy use per \$1m revenue YoY	-8%

Contributing to SDG 13

UN SDG target 13.2

Integrate climate change measures into national policies, strategies and planning

13 CLIMATE ACTION



Reporting & recognition

Report in line with TCFD, public supporter



CDP Climate Change score 'A-' 'Leadership band' (2022)



CDP Supplier Engagement Rating 'A-' (2022)



Named as one of the Financial Times' Europe Climate Leaders in 2022 and 2023



4 sites with ISO 14001:2015 certification (in UK & Bulgaria, with principles followed globally at all sites)



Memberships

We Mean Business Coalition



Environment – carbon emissions data



Scope 1 and 2 emissions	Unit	2023	2022 restated ³	2022	2021	2020	2019
Scope 1 emissions	000s tonnes CO ₂ e	2.8	2.5	2.5	2.2	3.0	3.6
Scope 2 emissions (market-based)	000s tonnes CO ₂ e	7.3	13.9	13.9	14.3	22.1	25.6
Total Scope 1 and 2 emissions	000s tonnes CO₂e	10.1	16.4	16.4	16.5	25.1	29.2
Scope 3 emissions	Unit	2023	2022 restated ³	2022	2021	2020	2019
Purchased goods and services ¹	000s tonnes CO ₂ e	130.9	125.7	412.0	350.9	378.9	357.4
Fuel-and-energy-related activities ¹	000s tonnes CO ₂ e	6.1	6.3	6.3	3.9	4.2	6.2
Business travel ¹	000s tonnes CO ₂ e	7.5	1.8	1.8	0.3 ²	15.2	49.1
Upstream leased assets	000s tonnes CO ₂ e	6.3	8.3	45.3	35.4	31.0	17.5
Capital goods	000s tonnes CO ₂ e	7.2	19.1	40.8	40.4	31.4	31.2
Employee commuting	000s tonnes CO ₂ e	19.7	17.8	17.8	13.7	24.8	24.6
Investments	000s tonnes CO ₂ e	0.3	0.5	8.6	8.9	7.7	4.3
Waste generated in operations	000s tonnes CO ₂ e	0.1	0.3	0.3	0.4	0.2	5.2
Total Scope 3	000s tonnes CO₂e	178.1	179.8	532.9	453.9	493.4	495.3
Subset of emissions within our Scope 3 science-based target (Purchased Goods and Services, Business Travel, and Fuel-and-energy-related activities)	000s tonnes CO ₂ e	144.5	133.8	420.1	355.1	398.3	412.6
Total	Unit	2023	2022 restated ³	2022	2021	2020	2019
Total Scope 1, 2 and 3 emissions	000s tonnes CO₂e	188.2	196.2	549.3	470.4	518.5	524.5

¹ Scope 3 emissions within science-based target.

² The business travel figure for FY21 only includes emissions from air travel

³ In 2023 we have upgraded our Scope 3 methodology, from using a purely spend-based analysis to also including actual supplier emissions data. We are therefore restating our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. Please refer to our 2023 Carbon Reporting Principles and Methodologies for further detail.

Environment – reducing our carbon footprint – scope 1 and 2



Reducing energy consumption

- Flexible approach to employees' work places has allowed us to reduce and consolidate office space in our portfolio. Less electricity and gas needed to light, heat and cool our offices.
- Upgraded lighting at some offices in Brazil and UK, optimised aircon for fewer people in US offices.
- Transformation of London hub (below) included maximising natural light, more energy efficient lighting and monitors, and installing high-tech connectivity tools in meeting & conference rooms to reduce the need for travel by enhancing the experience of virtual meetings.
- Moved to new corporate headquarters in Ireland, certified as a nearly zero-energy building (NZEB) and achieved a LEED (Leadership in Energy and Environmental Design) Platinum score.



Switching to renewable energy

In the buildings that we own or control we're looking at how we can switch to renewable energy contracts (where possible) and looking at where we can install solar panels.

- In FY23 62% of total electricity used was renewable, mainly RECs (renewable energy credits).
- In UK 100% of electricity used in our own or controlled buildings (e.g. Fairham data centre) is from renewable energy contracts. Cardinal Place, our London office, is now 100% on renewable energy.
- Now purchase RECs (renewable energy credits) for 100% of electricity consumed at our North America datacentres (Allen & McKinney).
- Installed solar panels at São Carlos, Brazil (below). More on-site installations planned for FY24.

We're looking at how we can use co-los and clouds more efficiently, creating a blueprint of best practice, to ensure we move forwards to more sustainable solutions.



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Sustainable growth

As our business continues growing and expanding (both organically and through M&A) we'd naturally expect an increase in our environmental footprint. However our science-based targets are to reduce absolute emissions vs our 2019 base emissions.

- We'll develop protocols to address any footprint added to our portfolio as a result of acquisitions.
- Sustainability criteria will be embedded in the decision-making and integration processes.
- We'll also tackle any increase in Purchased Goods and Services, Business travel and Capital goods via our Scope 3 initiatives (as discussed on the next page).



Environment – reducing our carbon footprint – scope 3



Scope 3 emissions

- We have estimated our total end-to-end emissions for FY19, our base year, as being 525,000 tonnes CO₂e, with Scope 1+2 representing 6%, and Scope 3 representing 94% of total emissions.
- Our commitment to reduce scope 3 emissions by 15% by 2030 encompasses the categories of ‘purchased goods & services’, ‘business travel’ and ‘fuel-and-energy-related activities’, which make up 83% of scope 3 emissions in our 2019 base year.

Purchased goods and services

- Within Scope 3 our largest category is Purchased goods and services (72% of scope 3 emissions in FY19, or 68% of total emissions).
- Reducing these emissions is therefore a major focus of our carbon neutral transition plan.

A-

In 2022 we scored ‘A-’ in CDP Supplier Engagement Rating
 In 2021 we scored ‘A’ in CDP Supplier Engagement Rating and were named a CDP ‘Supplier Engagement Leader’ – for score being in top 8% of companies



As a **Supplier Engagement Leader**, we’re taking action to measure and reduce environmental risks within our supply chain

- We’re engaging with our suppliers to reduce the indirect impact of the products and services we procure.
- FY24 is our second year using CDP to obtain emissions data and sustainability strategies from our top suppliers.
- In FY23 we obtained emissions data from suppliers covering 32% of global spend. 24% of suppliers (by spend) have science-based targets, we’ll increase this.
- Having already engaged directly with our largest suppliers to understand their climate strategies, commitments and targets, we’re now also engaging directly with the next tier down - significant suppliers who don’t currently submit to CDP.
- This engagement will lead to the identification of collaborative opportunities to reduce the carbon intensity of the products and services that we purchase and also discuss strategic opportunities such as the use of renewable electricity, adoption of electric vehicles, end-of-life takeback schemes, and eliminating the use of single-use plastics and minimising packaging.
- We’ll update our supplier code of conduct and supplier contracts to require emissions data and targets.

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Business travel

- Business travel was 10% of our scope 3 emissions for FY19.
- The covid-19 pandemic has demonstrated to us how we can collaborate effectively with less need for business travel, our business travel emissions were down significantly in FY21 vs FY20 driven by covid-19 restrictions.
- As the world exits the pandemic we expect to have slightly higher levels of travel, but we will not return to previous levels.



Environment – carbon offsetting



Offsetting our remaining emissions

- We have a commitment to be carbon neutral by 2030 and have set a science-based target, verified by the SBTi, in order to deliver on this.
- As explained in the previous slides, we have a wide range of activities taking place across the company in order to deliver this including reducing the footprint of our buildings and data centres, switching to using more renewable energy, engaging with our supply chain, and reducing the carbon impact of business travel.
- We are very clear that reducing our emissions is our priority in order to deliver on our carbon neutral commitment.
- However in order to reach our carbon neutral commitment we are also investing in high-quality carbon offsetting projects to offset any remaining emissions.
- We have a target to carbon offset 100% of scope 1 & 2 emissions by 2025.
- We offset 20% of remaining scope 1&2 emissions in FY21, 40% in FY22, 60% in FY23, and will offset 80% for FY24 and 100% for FY25.

Our requirements for offsets

- 1) Be certified by recognised carbon standard, e.g. Verified Carbon Standard (VCS), and the carbon credit is retired and removed from the governing registry for each reporting year.
- 2) Preferably be certified to a Gold level with the Climate, Community and Biodiversity (CCB) Standard.
- 3) Preferably a community-based project that supports our sustainable business strategic priority of Improving Financial Health for all.
- 4) Contribute to the Sustainable Development Goals (SDGs) that our business supports:
 - 1.4 - No Poverty;
 - 8.10 - Decent Work and Economic Growth;
 - 9.3 - Industry, Innovation and Infrastructure.
- 5) Preferably projects are located within a geography where Experian operates, and where the current lack of infrastructure would prevent us from achieving carbon reductions locally.

Our carbon offsetting project

- We have invested in a Verified Carbon Standard (VCS) offsetting project in Kenya that not only avoids carbon emissions, but also supports climate adaptation, promotes [biodiversity](#), brings added value to communities and contributes to 11 SDGs
- The Kasigau REDD+ Project Phase II – The Community Ranches – from Wildlife Works is the first project in the world to issue REDD+ carbon offsets under the Verified Carbon Standard (VCS) standard.
- Also certified with Climate, Community and Biodiversity (CCB) Gold Level.
- The Kasigau corridor in Kenya runs between two wildlife parks, the Tsavo East and Tsavo West national parks. It is threatened by farmers chopping down trees to clear the land for cattle and by illegal poaching.
- The project aims to protect more than 500,000 acres of Kenyan forests under threat from cattle farming by providing communities with alternative income opportunities, training wilderness guardians, and securing a wildlife migration corridor between the Tsavo East and Tsavo West national parks.
- This project itself has expanded to protect over 500,000 acres, which includes the protection of over 50 species of large mammals, 20 species of bats and over 300 species of birds. The project also protects a variety of IUCN Red Listed species including over 2,000 African elephants.

Environment – TCFD reporting



Our Task Force on Climate-Related Financial Disclosures (TCFD) statement sets out our commitment to mitigating climate-related risks and harnessing opportunities for our products and business to support wider climate action. This table indicates where the relevant information can be found in our [FY23 Annual Report](#).

We recognise the importance of identifying and effectively managing the physical and transitional risks that climate change poses to our business, as well as the opportunities that climate change mitigation and adaptation create.

Governance	
<i>Disclose the organization's governance around climate-related issues and opportunities.</i>	
a) Describe the board's oversight of climate-related risks and opportunities.	Pages 39 and 56
b) Describe the management's role in assessing and managing climate-related risks and opportunities.	Pages 39 and 56
Strategy	
<i>Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's business, strategy and financial planning where such information is material.</i>	
a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Pages 57-59
b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	Pages 57-59, 152
c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	Pages 57-59
Risk management	
<i>Disclose how the organization identifies, assesses and manages climate-related risks.</i>	
a) Describe the organization's processes for identifying and assessing climate-related risks.	Pages 56-59, 80
b) Describe the organization's processes for managing climate-related risks.	Pages 56-59, 80
c) Describe how processes for identifying, assessing and managing climate-related risks are integrated into the organization's overall risk management.	Pages 56-59, 80
Metrics and targets	
<i>Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.</i>	
a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	Pages 57-62
b) Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 GHG emissions, and the related risks.	Page 62
c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	Pages 60-62

Environment – biodiversity



We recognise that our operations impact on the environment in a number of ways, and we are committed to identifying, assessing and, accordingly addressing any environmental risks arising from our practices, including those related to biodiversity.

Why biodiversity matters to Experian

- Biodiversity refers to the variety of living organisms that make up our natural world. This includes all animals, plants, fungi, and other micro-organisms. An area rich in biodiversity provides ecosystem services to the natural world, human society, and our economic activities. Ecosystems with high biodiversity are generally stronger and more resilient to change than those with fewer species.
- Climate change and biodiversity loss are interconnected, and impacting one affects the other. As global temperatures rise, plant and animal species will need to adapt to different environments in order to survive. Biodiversity loss reduces an ecosystem's ability to remove and store CO₂, and potentially transforms what was a carbon sink into a carbon source. The IPCC reports that 10% of species are expected to face a high risk of extinction if global warming rises above 2°C.
- With sustainability central to what we do, and biodiversity loss and nature-related risks affecting the global economy, we need to understand better the role that we play as a business in this area, and how it could affect our overarching sustainability and ESG goals.
- Due to the nature of our business and operations we don't have a significant impact on global biodiversity loss. We are also not dependent on a specific ecosystem service for our business and economic activity to function. We do, however, recognise we are part of the global economy and even if it is not direct, we will indirectly have an impact on biodiversity loss.
- From a responsible business and an innovation perspective, we have been able to identify opportunities to prevent biodiversity loss and contribute to the protection of natural ecosystems. As a global business, we have the power and ability to influence change. Through regional and location-specific initiatives, we can have a positive influence on biodiversity across our global sites. Not only through biodiversity-led initiatives, but through the development of products and services, that contribute to the protection of the natural environment.

Our actions

What have we done so far:

- **Carbon neutral commitment and science-based targets** – Our commitment to reduce carbon emissions through the Science Based Targets initiative, and the reduction of our footprint is closely connected to the protection of biodiversity.
- **Carbon Offsets** – protecting against biodiversity loss in Kasigau corridor, Kenya. See [carbon offsetting](#) slide for details.
- **Products and Services** – Our Agribusiness in Brazil enables clients to assess and monitor their portfolio based on compliance with ESG regulations, including those related to topics such as deforestation, environmental and social violations, and banned and protected areas. In FY23 the platform helped clients assess more than 3 million agricultural producers across 234 million hectares of land in Brazil, including identifying properties with banned areas and areas with signs of deforestation to support supply chain transparency and risk mitigation.
- **Regional responsible-business initiatives** – vegetable allotments at offices, employee volunteers cleaning parks & beaches, webinars on protecting biodiversity. Improved the biodiversity around Nottingham (UK) office, with successional planting including meadow grass and local tree species, addition of ten beehives.

What are we planning:

- **Future reporting** – reviewing the Taskforce on Nature-related Financial Disclosures (TNFD) and in the process of assessing our biodiversity-related risks and opportunities further using the LEAP framework.

Environment – water usage



(1) Why water usage matters

- The UN states that: “Water is a dealmaker for the Sustainable Development Goals, and for the health and prosperity of people and planet. But our progress on water related goals and targets remains alarmingly off track, jeopardizing the entire sustainable development agenda.”
- “Without a functioning, resilient water cycle for all people everywhere, human health and environmental integrity will always be threatened and a sustainable, equitable future will remain out of reach.”

(3) Measuring water

- For FY23 we have published [water usage data](#) for the first time.
- We have provided data for the two Experian data centres that use water for cooling.
- In FY23 our usage was 40,119 cubic metres.
- We will continue to report on this in future years.

(2) How we use water

- Being an information services company, we do not operate in a water intensive industry. However we recognise the need for all companies to address the urgent global water challenges.
- Data centres use different methods for cooling, one of which is to use water. Of the 4 major data centres that Experian runs, 2 use water for cooling.
- Water is used in our buildings in employee bathrooms and kitchens, but we judge this to be minimal.

(4) Looking ahead

- We are currently part way through a technology transformation, migrating our data centres to the cloud.
- As this happens, the figures we report for our own water usage will come down.
- We recognise that third party data centres are significant users of water, used indirectly for electricity generation and directly through cooling. We don't expect water consumption data to be made available in the near term at a customer level. In the mean time we will be requesting information on water stewardship through our supplier engagement programme

Environment – single-use plastic



Cutting out single use plastics

- In FY22 we carried out an assessment of our spend on single-use plastics in our controlled facilities over the preceding 3 years. This found 99% of single-use plastic items we buy are related to food and drink.
- In FY23 we implemented a pilot programme at our largest sites to validate this assessment and establish a baseline for the amount of single-use plastic we use globally.
- As a first step to eliminate as much single-use plastic as possible in facilities we control, we have identified five types of single-use plastic items:
 - food storage bags, stirrers, cutlery, water bottles, and other drinks bottles – that we aim to either eliminate completely or replace with renewable or reusable alternatives in the coming year (FY24).
- We have started publishing [data on waste](#)



Governance – Board



Board composition

Board structure (11 directors in total)²

- **Chair of Board (independent)**
- **CEO, CFO, COO**
- **7 independent non-executive directors**

Independent Chair of Board **Yes**

Clear division of responsibilities between the Chair and CEO **Yes**

Female Senior Independent Director² **Yes**

Independent Board members^{2,3} **73%**

Women Board members² **45%**

Ethnically diverse Board members^{1,4} **2**

Meets Parker Review Committee recommendation on ethnic diversity **Yes**

Meets FTSE Women Leaders Review on gender diversity **Yes**

Average Board tenure¹ **4.1 years**

100% independent Audit Committee **Yes**

100% independent Remuneration Committee³ **Yes**

100% independent Nominations Committee **Yes**

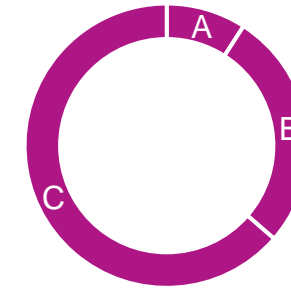
Conflict of interest policy **Yes**

Board performance

Independent external evaluation of the Board's performance⁵

- **Functions extremely well, in line with first class corporate governance standards**
- **Board dynamics remain strong, demonstrating smoothness of recent transitions**
- **Alignment on challenges and risks facing Experian**
- **Was strong three years previously, now even better**

Balanced Board²



A. Chairman	1
B. Executive	3
C. Independent non-executive	7

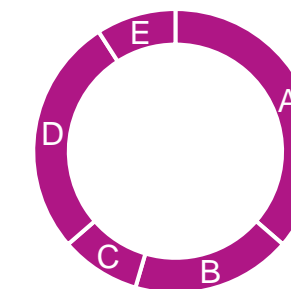
General

Voting rights for shareholders **Equal**

Mandatory annual training for all employees:

- **Code of Conduct**
- **Security and Data**
- **Anti-Corruption**

Board tenure²



A. <1 year	4
B. 1 to <3 years	2
C. 3 to <6 years	1
D. 6 to <9 years	3
E. 9+ years	1

Governance – Executive remuneration



Summary

Executive remuneration linked to Group performance

Long term focus - % of package linked to delivering long term strategic objectives.

Pay for performance: balanced incentive structure drives both short term and sustainable long-term performance. Only exceptional performance delivers a consummate level of reward.

Shareholder alignment: co-investment feature of CIP further aligns with shareholder interests.

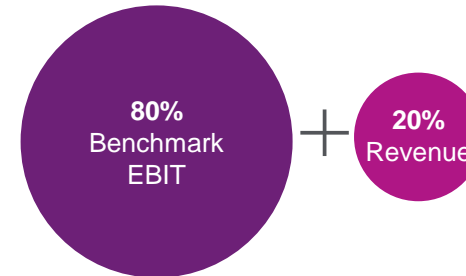
Talent: the leverage of the combined incentive plans is key to our ability to compete for top talent in a competitive external market dominated by some of the world's largest technology companies.

Examples of **non-financial metrics** taken into consideration in executive performance review for bonus and LTIPs:

- **Employee engagement**
- **Diversity and inclusion**
- **Risk including ESG risk**

Framework

65%



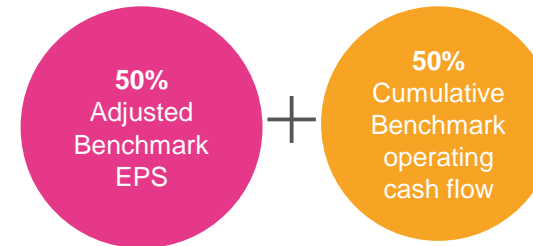
Annual Bonus

Revenue growth is a key metric for us and will provide a quality of earnings balance to the important profit focus of Benchmark EBIT.

Yes

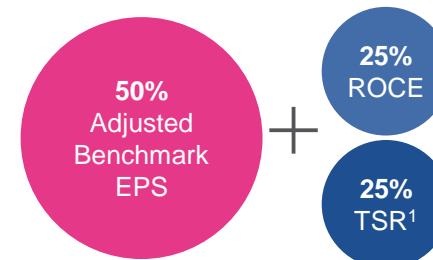
Yes

Yes



Co-Investment Plans

The CIP is designed to incentivise cash discipline while the PSP is designed to incentivise shareholder returns.



Performance Share Plan

However, growth is the single most important aspect of our business strategy and therefore adjusted Benchmark EPS runs across both plans.

Governance – Chair and executive directors



Mike Rogers



Mike Rogers (58) Chairman, and Chair of the Nomination and Corporate Governance Committee

Appointed to the Board July 2017, and as Chairman July 2019.

Other current roles: non exec chair of Admiral Group plc and Aegon UK.

Skills and contribution: >30 yrs of banking & financial services experience, reputation for strategic insight and focused execution. His current and previous board-level experience, both executive and non-executive, is of huge value to the Experian Board.

Experience: Group CEO LV= Group from 2006-2016, during which time he grew the organisation into a significant player in the life and general insurance market. Before that, at Barclays plc for >20 years, holding a number of senior roles, most recently as MD, UK Retail Banking. Previously a NED of the Association of British Insurers and NatWest Group plc.

Brian Cassin



Brian Cassin (55) Chief Executive Officer

Appointed to the Board as CFO April 2012, and as CEO July 2014.

Other current roles: NED of J Sainsbury plc and sits on its Audit and Nomination Committees.

Skills and contribution: Brings strong leadership, a clear view of strategic objectives and decisive management skills to this role. He has strong financial and commercial acumen and a broad range of operational competencies. His non-executive role augments his strong board-level experience.

Experience: Previously CFO of Experian and, before that, Managing Director at Greenhill & Co. He has also held various senior roles at Baring Brothers International and the London Stock Exchange.

Lloyd Pitchford



Lloyd Pitchford (51) Chief Financial Officer

Appointed to the Board October 2014.

Other current roles: NED (and chairs the Audit Committee) of Bunzl plc.

Skills and contribution: Qualified accountant. Holds an MBA and has deep financial and strategic experience, built up through a career working in complex, growth-oriented, global organisations, across a range of industries and responsibilities. He brings additional perspectives to Experian from his NED role with Bunzl plc.

Experience: Before joining Experian, Lloyd held a wide portfolio of finance and operational responsibilities: as CFO of Intertek Group plc; in senior finance positions (including Group Financial Controller) at BG Group plc; and in financial and commercial roles at Mobil Oil. Lloyd sponsors Experian's Environmental, Social and Governance (ESG) and employee mental health programmes.

Craig Boundy



Craig Boundy (48) Chief Operating Officer

Appointed to the Board July 2022.

Skills and contribution: Craig has excellent commercial and operational expertise, and will continue to progress Experian's journey of innovation-led growth. He has a strong commitment to fostering diversity, equity and inclusion within Experian, and is the global lead for Race and Ethnicity.

Experience: Craig's roles at Experian have included Chief Executive Officer (CEO) of Experian North America, and Managing Director of Experian UK and Ireland. Previously, he was CEO and CEO Global Operations of Logica UK, Chief Operating Officer (COO) at Cable & Wireless' business in Europe, US and Asia, and Sales Director and COO at Energis. His early career was with BT.

Governance – Risk Management



Identifying and managing risk

- Identifying and managing risk is key to our business. Doing so helps us deliver long-term shareholder value and protect our business, people, assets, capital and reputation.
- Board is responsible for maintaining and reviewing effectiveness of risk management from a strategic, financial, and operational perspective. Designed to identify and manage, rather than eliminate, the risk of failure to achieve business objectives or to successfully deliver our business strategy.
- The risk management process is designed to identify, assess, respond to, report on and monitor the risks that threaten our ability to achieve our business strategy and objectives, within our risk appetite.



Our risk management governance structure

Board

Sets our overarching risk appetite and ensures that we manage risks appropriately across the Group. The Board delegates oversight of risk management activities to the Audit Committee.

Audit Committee

Regularly monitors the principal risks and uncertainties identified by our risk assessment processes, with the strategies we have developed and the actions we have taken to mitigate them. Management also continually reviews the effectiveness of our risk management system and internal control systems, which support our risk identification, assessment and reporting.

Executive Risk Management Committee (ERM)

Comprises senior Group executives, including the executive directors and the Company Secretary. It oversees how we manage global risks.

Security and Continuity Steering Committee (SCSC)

is a sub-committee of the ERM. Its primary responsibility is to oversee management of global information security, physical security, and business continuity risks.

Assurance Steering Committee (ASC)

is a sub-committee of the ERM and oversees the development and implementation of the Group's assurance framework.

Tax and Treasury Committee

oversees management of financial risks, including tax, credit, liquidity, funding, market and currency risks.

Global and Regional Strategic Project Committees

ensure that we appropriately resource our strategic projects, and that they are risk-assessed, and commercially and technically appraised. The committees' conclusions are then considered by the Board or relevant Group Principal Operating Subsidiary for approval.

Regional Risk Management Committees (RRMC)

oversee management of regional risks and feed up to the ERM.

Group Operating Committee (OpCo)

The Group Operating Committee comprises our most senior executives. Its remit includes identifying, debating and achieving consensus on issues involving strategy, risk, growth, people and culture, and operational efficiency. Its meetings generally focus on the key issues facing our Group.

Executive management

Our executive management takes day-to-day responsibility for implementing the Board's policies on risk management and internal control. It designates who is responsible and accountable through the design and implementation of all necessary internal control systems, including policies, standards and guidance.

Governance of ESG (1 of 2)



- **Governance of ESG** - We believe strong ESG performance can be a source of competitive advantage, as well as boosting our reputation and strengthening our relationships with all our stakeholders.
- Our ESG strategy helps us set targets and commitments, drive progress, and enhance transparency through our ESG reporting and disclosures. It is developed, approved, implemented and overseen through a robust governance structure.
- The Board oversees our ESG strategy and performance. Board members receive a written update on ESG activities ahead of every Board meeting, as well as an annual in-depth presentation from our Chief Sustainability Officer that educates them on the evolving global ESG context and provides a detailed update on our ESG strategy and performance. The Group Operating Committee reviews and approves our ESG strategy and targets, and receives regular updates on performance.
- The Chief Financial Officer is executive sponsor of our overall ESG programme and the Company Secretary oversees the Group's Sustainability function. They both sit on the Executive Risk Management Committee that oversees how we manage risks globally, including ESG risks, with oversight from the Audit Committee of the Board.
- Our ESG Steering Committee, comprised of executive sponsors and workstream leaders and chaired by the Chief Financial Officer, meets six times a year to oversee our ESG agenda. It steers our strategy, metrics and targets, and helps to shape the priorities of our ESG programme. Topics discussed this year included: social impact initiatives, communications and engagement, data security and ESG in investor relations, as well as climate-related items.
- The ESG Steering Committee also regularly discusses and agrees appropriate responses to relevant market and regulatory developments and stakeholder needs, and their potential implications for our business and stakeholders. These are also monitored continually by our Sustainability, Investor Relations, Government Affairs, Finance and Corporate Secretariat teams.
- Our Chief Sustainability Officer is responsible for ensuring successful implementation of our ESG plans across all our workstreams. A central sustainability team and a network of regional leads, specialists and steering groups across the business manage our Social Innovation, community investment, health and safety, and environmental programmes and impact.

Governance of ESG (2 of 2)



- **Embedding ESG in innovation** - Our innovation culture puts consumer and client needs first. Our five Strategic Focus Areas, three of which align closely with our sustainable business priority of improving financial health, inform our allocation of investment in innovation for core products.
- In addition, we invest in developing new products that are specifically designed to offer additional societal benefits, as well as creating revenue for our business, through our Social Innovation programme. The funding model for social innovation products is aligned with our global innovation framework.
- The Social Innovation programme is governed by a global steering committee facilitated by the Global Head of Social Innovation and chaired by the Group President of Experian Consumer Services North America. The steering committee also includes our Chief Sustainability Officer, Chief Investment Officer, and Company Secretary, as well as senior representatives from each region. A sub-committee governs lower-level funding of early-stage ideas to explore their feasibility.
- We also have strict processes to ensure we build critical ESG considerations, such as data security, privacy and accuracy, into all our products and services. We extend our high standards to suppliers through our third-party risk management framework.
- **Managing ESG risks** - The Board and our Executive Risk Management Committee review our principal risks on an ongoing basis. Five of our eight principal business risks are relevant to ESG (see table below). In addition, we continue to identify and analyse emerging risks including those related to ESG, such as climate risks. See pages 57-59 of the [FY23 Annual Report](#) for details on climate-related risks and opportunities. See pages 78-85 of the Annual Report for more on our principal risks and risk management processes, including our Three Lines of Defence approach.

Principal risk	Related ESG topic/sustainable business priority
Data loss or misuse	Treating data with respect (data security)
Legislative / regulatory change and compliance	Potential to impact all – in FY23 particularly treating data with respect (data privacy)
Resiliency	Potential to impact all – we monitor climate related risks that could impact on our Enterprise resiliency
Business conduct risk	Working with integrity
Talent acquisition and retention	Inspiring and supporting our people



Section 3: Policies and Data tables



Key policies and statements



Global Code of Conduct

www.experianplc.com/media/4667/code-of-conduct.pdf

Global Data Principles

www.experianplc.com/responsibility/treating-data-with-respect/

Environmental Policy

<https://www.experianplc.com/media/4783/environmental-policy.pdf>

Diversity, Equity and Inclusion Key Principles

www.experianplc.com/media/4649/dei-key-principles.pdf

Global Approach to Mental Health and Wellbeing

www.experianplc.com/media/4650/global-approach-to-mental-health-and-wellbeing.pdf

Health & Safety Policy

<https://www.experianplc.com/media/4782/health-and-safety-policy.pdf>

Supplier Code of Conduct

www.experian.com/corporate/code-of-business-conduct

Modern Slavery Statement

<https://www.experianplc.com/media/4692/modern-slavery-statement.pdf>

Statement on Salient Human Rights

www.experianplc.com/media/4662/statement-on-salient-human-rights.pdf

Tax Policy

www.experianplc.com/media/4671/tax-policy.pdf

UK Gender Pay Gap report

2022: www.experian.co.uk/content/dam/marketing/uki/uk/en/pdf/about-us/reports/2022-gender-pay-gap-report-uk.pdf
 2021: www.experian.co.uk/content/dam/marketing/uki/uk/en/pdf/experian-gender-pay-gap-report-2021.pdf
 2020: www.experian.co.uk/content/dam/marketing/uki/uk/en/pdf/about-us/reports/Experian_GPG_Report_2020.pdf
 2019: www.experian.co.uk/assets/careers/Experian-Gender-Pay-Gap-Report-2019.pdf
 2018: www.experian.co.uk/assets/careers/experian-gender-pay-gap-2018.pdf
 2017: www.experian.co.uk/assets/about-us/reports/experian-gpg-report.pdf

UK Living Wage

www.livingwage.org.uk

ESG Performance Data



Unless otherwise noted the data in this section reflects performance for the period of 1 April 2022 to 31 March 2023, which is referenced as '2023' in tables. You can access this same data in our [ESG Performance Data](#) file.

Improving Financial Health – core products and social innovation

Consumer profiles	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Number of people with profiles in Experian's consumer bureaus	Billions of people	1.46	1.41	1.28	1.20	1.00	0.95	0.93	0.86	0.82

Free access to credit scores	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
USA	Millions of people	62	52	41	29.5	19	14	9	4	-
Brazil	Millions of people	81	71	59	45	32	22	11	-	-
Spanish Latam – Colombia and Peru	Millions of people	13	11							
UK	Millions of people	12	11	9.5	7.5	5.6	4	2	-	-
Total number of people using Experian to access their credit scores for free	Millions of people	168	145	110	82	57	40	22	4	-

Limpa Nome	Unit	2023	2022	2021	2020	2019
Value of debts on Limpa Nome for which consumers took up renegotiated offer	\$bn	8.9	5.9	7.8	2.7	0.5
Value of payments made to pay off renegotiated debts	\$bn	1.8	1.2	1.1	0.4	0.1
Value of debt written off for consumers	\$bn	7.1	4.7	6.7	2.3	0.4

The Limpa Nome portal allows consumers to renegotiate their debts, they then have a choice whether or not to accept the renegotiated lower figure and repayment plan. The data above relates to those offers that have been accepted, which is a subset of the larger number of debts that have been renegotiated on the platform

Social Innovation impact	Unit	2023	2022	2021	2020	2019	2018	2017
Total revenue generated through social innovation products since 2013 (cumulative)	\$m	241	162	103	40	17	10	7
Total people reached through social innovation products since 2013 (cumulative)	Millions of people	106	82	60	35	21	13	4

Improving Financial Health – Community Investment



United for Financial Health	Unit	2023	2022	2021
Connections through United for Financial Health programme (cumulative)	Millions of people	113	87	35

Community investment data	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Charitable contributions	US\$ 000s	14,622	14,072	10,319	8,424	8,536	7,746	6,959	5,969	6,347
Voluntary contributions	US\$ 000s	3,017	1,807	1,726	2,724	2,160	1,625	1,435	1,770	1,141
Total from Experian	US\$ 000s	17,639	15,879	12,045	11,147	10,696	9,371	8,394	7,739	7,488
% Benchmark PBT	%	1.06	1.03	0.95	0.89	0.89	0.81*	0.75	0.68	0.61

*The 2018 metrics based on Benchmark PBT have been restated following the adoption of IFRS 15. See note 3 of the Group financial statements (on page 118 of the Annual Report 2019) for further detail.

Community investment data (full breakdown)	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Funds from Experian plc	US\$ 000s	4,454	5,683	3,942	3,690	3,391	2,955	3,359	3,272	3,310
Financial donations and investments from Experian subsidiaries	US\$ 000s	7,486	5,632	3,754	3,077	3,651	2,781	2,237	1,594	1,565
Employee time volunteered	US\$ 000s	1,874	849	725	1,943	1,528	1,524	1,243	1,296	1,173
Gifts in kind	US\$ 000s	1,119	1,070	1,947	737	712	711	648	620	503
Management costs	US\$ 000s	2,705	2,645	1,677	1,700	1,414	1,401	907	957	937
Total from Experian	US\$ 000s	17,639	15,879	12,045	11,147	10,696	9,371	8,394	7,739	7,488

Board – Gender, Ethnic diversity



Board - Composition	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Total number of Board members	number	11	11	11	9	11	12	10	10	12
Number of independent Board members ¹	number	8	8	8	6	7	8	6	6	8
% independent non executive directors ¹	%	73%	73%	73%	67%	64%	67%	60%	60%	67%
Number of women	number	5	4	4	3	3	3	2	2	4
% women on Board	%	45%	36%	36%	33%	27%	25%	20%	20%	33%
Number of women in Board Senior Positions ²	number	1								
Number of ethnically diverse directors on Board	number	2	2	2	2	2	2	1	1	0

Figures for FY23 as reported as at 31 March 2023. For prior years (2015 to 2022) figures are as per those in the annual reports, as at May each year

1. Includes Board Chairman Mike Rogers (independent on appointment on 24 July 2019) from FY20 onwards. The previous Board Chairman has not been classified as independent in this data
2. Senior positions on the Board comprise the Chair, Chief Executive Officer, Chief Financial Officer, and Senior Independent non-executive

Board - Ethnicity	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
White British or other White (including minority-white groups)	number	9	9	9	7	9	10	9	9	12
Mixed/Multiple Ethnic Groups	number	-	-	-	-	-	-	-	-	-
Asian/Asian British	number	1	-	-	-	-	-	-	-	-
Black/African/Caribbean/Black British	number	-	-	-	-	-	-	-	-	-
Other ethnic group, including Arab	number	1	2	2	2	2	2	1	1	-
Not specified / Prefer not to say	number	-	-	-	-	-	-	-	-	-
Total number of ethnically diverse directors on Board	number	2	2	2	2	2	2	1	1	0

Figures for FY23 as reported as at 31 March 2023. For prior years (2015 to 2022) figures are as per those in the annual reports, as at May each year

Board – Nationality, Age, Tenure



Board - Nationality	Unit	2023
American	number	3
Brazilian	number	1
British	number	6
Irish	number	1

Board - Age	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
30 to 39	number	-	-	-	1	1	1	-	-	-
40 to 49	number	1	1	2	1	1	1	2	2	3
50 to 59	number	5	6	6	5	6	6	5	6	6
60 to 69	number	5	4	3	2	3	4	3	2	3

Board - Tenure	Unit	2023	2022	2021	2020	2019	2018
< 1 year	number	4	1	2	-	-	2
1 to <3 years	number	2	1	2	2	3	2
3 to <6 years	number	1	3	4	4	3	5
6 to <9 years	number	3	3	2	3	4	1
9+ years	number	1	3	1	-	1	2
Total number of directors	number	11	11	11	9	11	12
Average board tenure	number	4 years 1 month	6 years 3 months	5 years 9 months	Not disclosed	Not disclosed	Not disclosed

Group Operating Committee – Gender, Ethnic diversity



Group Operating Committee - Gender Identity	Unit	2023
Men	number	11
Men	%	73
Women	number	4
Women	%	27
Other	number	-
Other	%	-
Not specified / prefer not to say	number	-
Not specified / prefer not to say	%	-

Operating Committee includes the Chief Executive Officer, the Chief Financial Officer, the Chief Operating Officer and other members of executive management. This is aligned with the UK Financial Conduct Authority (FCA) 'Executive Management' metrics, as reported in the Annual Report

Group Operating Committee - Ethnicity	Unit	2023
White British or other White (including minority-white groups)	number	12
Mixed/Multiple Ethnic Groups	number	-
Asian/Asian British	number	-
Black/African/Caribbean/ Black British	number	-
Other ethnic group, including Arab	number	3
Not specified / Prefer not to say	number	-

Operating Committee includes the Chief Executive Officer, the Chief Financial Officer, the Chief Operating Officer and other members of executive management. This is aligned with the FCA's 'Executive Management' metrics, as reported in the Annual Report

Group Operating Committee and direct reports - Gender diversity	Unit	2023	2022	2021	2020	2019	2018	2017
Group Operating Committee and their direct reports	% women	27%	27%	26%	24%	24%	25%	29%

Direct reports excludes administrative and support functions. 2023 and 2022 figures as 31 March. 2021 figure as at May 2021. Prior year figures are those submitted for Hampton Alexander Review during the financial year

Employees – Gender diversity



Gender diversity by level (SASB SV-PS-330a.1)	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Senior leaders	% women	34%	33%	32%	30%	31%	32%	30%	29%	28%
Total population of senior leaders (men & women)	number	1,068	1,016	869	806	762	718	710	681	680
Mid-level leaders	% women	36%	36%	35%	35%	35%	35%	35%	35%	35%
Total workforce	% women	44%	44%	44%	44%	44%	45%	45%	45%	44%

Senior leaders = EB1-EB6 (Senior Leadership/ leadership roles), Mid-tier leaders = EB7-EB8 (Senior career, experienced and managerial roles), Total workforce = EB1-EB12 (previous categories plus Administrative, junior and early/mid-career roles).

Gender diversity by region	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
North America	% women	47	47	47	46	46	47	47	49	47
Latin America	% women	45	44	45	47	48	50	50	47	49
UK & Ireland	% women	37	36	36	35	36	37	37	37	38
EMEA / Asia Pacific	% women	44	44	45	45	44	N/A	N/A	N/A	N/A
Total workforce	% women	44	44	44	44	44	45	45	45	44

Employees – Ethnic diversity USA



Racial and Ethnic diversity in USA by year	Unit	2023	2022	2021	2020	2019	2018
Asian	%	20.4	19.2	18.8	19.3	18.0	16.0
Black or African American	%	8.6	8.2	7.9	6.4	6.2	8.3
Hispanic or Latino	%	8.9	8.7	8.6	8.9	9.1	9.1
White	%	55.1	56.7	60.0	62.2	63.0	63.5
Other	%	2.5	2.3	2.1	1.9	1.9	1.9
N/A	%	4.4	4.9	2.5	1.4	1.8	1.1

Other includes Native American or Alaska Native, Native Hawaiian or Pacific Islander, and 'Two or More Races' classifications

N/A includes not disclosed/available.

Racial and Ethnic diversity in USA by level in FY23 (SASB SV-PS-330a.1)	Unit	Asian	Black or African American	Hispanic or Latino	White	Other	N/A
Senior leaders	%	15.7	1.8	4.0	72.8	1.7	4.0
Mid-tier leaders	%	31.2	3.8	6.8	52.1	1.8	4.3
Total workforce	%	20.4	8.6	8.9	55.1	2.5	4.4

Other includes Native American or Alaska Native, Native Hawaiian or Pacific Islander, and 'Two or More Races' classifications

N/A includes not disclosed/available.

Senior leaders = EB1-EB6 (Senior Leadership/ leadership roles), Mid-tier leaders = EB7-EB8 (Senior career, experienced and managerial roles), Total workforce = EB1-EB12 (previous categories plus Administrative, junior and early/mid-career roles).

Employees – Ethnic diversity UK, Disability



Racial and Ethnic diversity in UK by year	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Asian or Asian British	%	6.0	3.5	2.9		1.8	1.6	1.8	1.9	2.2
Black, African, Caribbean or Black British	%	1.5	1.1	0.8		0.4	0.3	0.3	0.3	0.3
Mixed or Multiple ethnic groups	%	1.7	1.0	0.9		0.4	0.3	0.4	0.4	0.4
White	%	37.6	23.4	20.0		24.8	26.2	26.9	27.5	29.9
Other	%	0.0	0.0	0.2						
Not disclosed	%	53.2	71.0	75.2		72.7	71.6	70.5	69.9	67.2

Disability diversity	Unit	2023
Disabled	%	3.1
Not disabled	%	42.6
I prefer not to say	%	3.8
Not disclosed	%	50.4

Data from employees in countries comprising 87% of Experian's global headcount

Employees – Age diversity



Age diversity by year	Unit	2023	2022	2021	2020	2019	2018	2017
16-24	%	6.4	6.4	4.6	5.4	6.1	6.9	7.4
25-34	%	34.2	34.4	34.4	36.5	36.2	36.3	37.0
35-44	%	31.7	31.6	32.4	31.7	31.4	31.1	30.4
45-54	%	18.4	18.5	19.3	18.1	18.1	17.8	17.7
55-64	%	8.3	8.1	8.4	7.4	7.3	7.0	6.9
65+	%	1.0	1.0	0.9	0.9	0.9	0.9	0.8

Age diversity by region in FY23	Unit	Total	North America	Latin America	UK & Ireland	EMEA / APAC
16-24	%	6.4	4.1	11.6	6.0	4.9
25-34	%	34.2	27.8	43.5	29.1	39.5
35-44	%	31.7	28.3	32.3	32.5	36.6
45-54	%	18.4	23.2	10.2	23.5	14.8
55-64	%	8.3	14.5	2.3	8.5	4.0
65+	%	1.0	2.2	0.1	0.4	0.2

Employees – Composition



Employee population by region	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
North America	Number	8,819	8,697	7,016	6,645	6,666	6,583	6,245	5,867	6,691
Latin America	Number	5,280	4,606	3,328	3,276	3,109	3,184	3,187	3,021	3,031
UK & Ireland	Number	3,615	3,240	3,313	3,497	3,589	3,742	3,632	3,455	3,569
EMEA / Asia Pacific	Number	3,651	3,908	3,989	3,707	3,150	2,806	2,615	2,655	3,229
Central	Number	242	206	189	199	193	180	159	158	157
TOTAL	Number	21,607	20,657	17,835	17,324	16,707	16,495	15,838	15,156	16,677

2016 figures re-presented

Employee composition (SASB SV-PS-000.A)	Unit	2023	2022	2021	2020	2019	2018
Permanent full-time employees	%	93	92	93	94	93	93
Permanent part-time employees	%	4	5	3	2	3	3
Temporary employees	%	3	3	4	4	4	3
Contractors	%	0	0	0	0	0	0

Employees – engagement, health & safety



Employee engagement (SASB SV-PS-330a.3)	Unit	2023	2022	2021	2020	2019	2018
Employee engagement	%	82	78		76	75	76

We report employee engagement as one of our key performance indicators for the business. During FY21 we switched from annual surveys to more regular pulse surveys check on our employees' health and well-being during the COVID-19 pandemic. Our annual survey has been reinstated for FY22. For FY22 going forwards we have switched our engagement survey from Korn Ferry to Great Place To Work, the questions are very similar in sentiment but not like-for-like.

Employee turnover (SASB SV-PS-330a.2)	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Voluntary employee turnover rate (attrition)	%	11.9	16.1	10.1	11.6	12.3	11.0	11.5	13.0	14.9
Involuntary employee turnover rate	%	6.4	5.5	6.3	7.2	8.5	10.6	10.2	9.8	11.4
Total employee turnover	%	18.4	21.7	16.5	18.8	20.8	21.6	21.7	22.8	26.3

Accidents with and without absence and number of lost days in FY23	Unit	Accidents with absence	Accidents with no absence	Total number of accidents	Lost days
North America	Number	9	1	10	197
Latin America	Number	3	0	3	159
UK & Ireland	Number	0	3	3	0
EMEA / Asia Pacific	Number	0	0	0	0
Total workforce	Number	12	4	16	356

Lost time injury frequency rate	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Lost time injury frequency rate	Per 1m hrs worked	0.27	0.27	0.20	0.49	0.34	0.52	0.52	0.80	0.69

Total number of accidents with absence per one million hours worked

Carbon emissions – Overview – Market-based



In order to accurately reflect our renewable electricity consumption, we have shifted our key emissions metrics from using location-based Scope 2 emissions to market-based Scope 2 emissions. Our carbon neutral commitment, our offsetting commitment, and our science-based target are based on our market-based emissions.

Absolute CO ₂ e emissions	Unit	2023	2022 ³	2022	2021	2020	2019	2018	2017	2016	2015
Scope 1	000s tonnes CO ₂ e	2.8	2.5	2.5	2.2	3.0	3.6	3.9	4.4	4.4	4.8
Scope 2 (market-based) ¹	000s tonnes CO ₂ e	7.3	13.9	13.9	14.3	22.1	25.6	28.0	34.2	36.6	
Scope 1 and 2 (market-based) total	000s tonnes CO ₂ e	10.1	16.4	16.4	16.5	25.1	29.2	31.9	38.6	41.0	
Scope 3 ²	000s tonnes CO ₂ e	178.1	179.8	532.9	453.9	493.4	495.3				
Scope 3 (Purchased Goods and Services, Business Travel, and Fuel-and-energy related activity) ⁴	000s tonnes CO ₂ e	144.5	133.8	420.1	355.1	398.3	412.6				
Total emissions - Scope 1, 2 and 3 (market-based)	000s tonnes CO ₂ e	188.2	196.2	549.3	470.4	518.5	524.5				
Annual changes in absolute CO ₂ e emissions	Unit	2023	2022 ³	2022	2021	2020	2019	2018	2017	2016	
Scope 1 and 2 (market-based) total	%	-38%	-1%	-1%	-34%	-15%	-8%	-20%	-8%		
Scope 1, 2 and 3 (market-based) CO ₂ e emissions	%	-4%	N/A	+17%	-9%	-1%					
Normalised CO ₂ e emissions	Unit	2023	2022 ³	2022	2021	2020	2019	2018	2017	2016	2015
Scope 1 and 2 (market-based) normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	1.5	2.6	2.6	3.1	4.8	6.0	6.8	8.9	9.7	
Scope 1, 2 and 3 emissions (market-based) normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	28.4	31.2	87.4	87.6	100.1	107.9				
Scope 1, 2 and 3 emissions (market-based) normalised by headcount – per FTE	Tonnes CO ₂ e	8.6	11.1	31.0	26.4	29.7	30.8				
Annual changes in normalised CO ₂ e emissions	Unit	2023	2022 ³	2022	2021	2020	2019	2018	2017	2016	
Scope 1, 2 and 3 emissions (market-based) normalised by revenue – per \$1m revenue	%	-9%	N/A	0%	-12%	-7%					
Scope 1, 2 and 3 emissions (market-based) normalised by headcount – per FTE	%	-22%	N/A	+17%	-11%	-4%					

¹ We have calculated market-based scope 2 emissions using electricity supplier emission factors where available. Where these were not available, we used residual mix emission factors. If residual factors were not available we used location-based factors.

² Includes our total Scope 3 emissions (Purchased goods and services, Capital goods, Fuel-and-energy-related activities, Waste generated in operations, Business travel, Employee commuting, Upstream leased assets, and Investments). In prior years, this only included emissions from air travel. As we have now conducted a full Scope 3 analysis, we are able to report total Scope 3 emissions data for each year since our baseline year of 2019. This does not just include emissions from air travel, but from all Scope 3 categories

³ In 2023 we have upgraded our Scope 3 methodology, from using a purely spend-based analysis to also including actual supplier emissions data. We are therefore restating our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. Please refer to our 2023 Carbon Reporting Principles and Methodologies for further detail.

⁴ The Scope 3 categories that make up our Scope 3 science-based target.

Carbon emissions – Overview – Location-based



For completeness and transparency, we have also reported our location-based emissions below

Absolute CO ₂ e emissions	Unit	2023	2022 ³	2022	2021	2020	2019	2018	2017	2016	2015
Scope 1	000s tonnes CO ₂ e	2.8	2.5	2.5	2.2	3.0	3.6	3.9	4.4	4.4	4.8
Scope 2 (location-based)	000s tonnes CO ₂ e	18.4	21.1	21.1	22.2	25.5	29.8	33.0	37.0	38.0	40.9
Scope 1 and 2 (location-based) total	000s tonnes CO ₂ e	21.2	23.6	23.6	24.4	28.5	33.4	36.9	41.4	42.4	45.7
Scope 3	000s tonnes CO ₂ e	178.1	179.8	532.9	453.9	493.4	495.3				
Scope 3 (Purchased Goods and Services, Business Travel, and Fuel-and-energy related activity) ¹	000s tonnes CO ₂ e	144.5	133.8	420.1	355.1	398.3	412.6				
Total emissions - Scope 1, 2 and 3 (market-based)	000s tonnes CO ₂ e	199.3	203.4	556.5	478.3	521.9	528.7				

Normalised CO ₂ e emissions	Unit	2023	2022 ³	2022	2021	2020	2019	2018	2017	2016	2015
Scope 1 and 2 (location-based) normalised by revenue ² – per \$1m revenue	Tonnes CO ₂ e	3.2	3.8	3.8	4.5	5.5	6.9	8.0	8.9	9.3	9.5
Scope 1, 2 and 3 emissions (location-based) normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	30.1	32.4	88.5	89.0	100.8	108.8				
Scope 1, 2 and 3 emissions (location-based) normalised by headcount – per FTE	Tonnes CO ₂ e	9.1	11.5	31.4	26.9	29.9	31.0				

Location-based carbon emissions. We have calculated location-based Scope 2 emissions using the International Energy Agency (IEA) carbon emission factors for electricity.

¹ The Scope 3 categories that make up our Scope 3 science-based target

² The 2018 intensity metric based on revenue has been restated following the adoption of IFRS 15. See note 3 to the Group financial statements on page 118 of the Annual Report 2019 for further detail. Metric reported in our 2018 Annual Report: 10.8 Kilograms of CO₂e per US\$1,000.

³ In 2023 we have upgraded our Scope 3 methodology, from using a purely spend-based analysis to also including actual supplier emissions data. We are therefore restating our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. Please refer to our 2023 Carbon Reporting Principles and Methodologies for further detail.

Carbon emissions – Buildings and Travel



Total Buildings CO ₂ e emissions (market-based)	Unit	2023	2022	2021	2020	2019	2018	2017	2016
Buildings (offices + data centres) CO ₂ e emissions	000s tonnes CO ₂ e	8.3	14.9	15.4	23.1	27.1	29.7	36.1	38.4

Offices CO ₂ e emissions (market-based)	Unit	2023	2022	2021	2020	2019	2018	2017	2016
Total CO ₂ e emissions	000s tonnes CO ₂ e	7.8	10.7	10.7					
CO ₂ e emissions normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	1.2	1.7	2.0					
CO ₂ e emissions normalised by headcount – per FTE	Tonnes CO ₂ e	0.4	0.6	0.6					

Data centres CO ₂ e emissions (market-based)	Unit	2023	2022	2021	2020	2019	2018	2017	2016
Total CO ₂ e emissions	000s tonnes CO ₂ e	0.5	4.2	4.6					
CO ₂ e emissions normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	0.1	0.7	0.9					
CO ₂ e emissions normalised by FTE	Tonnes CO ₂ e	0.02	0.2	0.3					

Emissions for offices and data centres are in both Scope 1 and Scope 2. Emissions for third party cloud data centres are not included above, these are in Scope 3 emissions within 'Purchased goods and services' and 'Upstream leased assets'.

Travel CO ₂ e emissions (air travel + company owned and leased vehicles)	Unit	2023	2022	2021	2020	2019	2018	2017	2016
Total CO ₂ e emissions	000s tonnes CO ₂ e	8.9	3.3	1.4	17.2	16.4	16.3	15.3	14.7
CO ₂ e emissions normalised by revenue – per \$1m revenue ¹	Tonnes CO ₂ e	1.3	0.5	0.3	3.3	3.4	3.5	3.5	3.5
CO ₂ e emissions normalised by FTE	Tonnes CO ₂ e	0.4	0.2	0.1	1.0	1.0	1.0	1.0	1.0

Air travel emissions are recorded within Scope 3, company owned and leased vehicles emissions are recorded within Scope 1

1. The 2018 intensity metric based on revenue has been restated following the adoption of IFRS 15. See note 3 of the Group financial statements (on page 118 of the Annual Report 2019) for further detail

Carbon emissions – Breakdown of Scope 3 emissions



Scope 3 emissions	Unit	2023	2022 (restated) ²	2022	2021	2020	2019	2023 contribution to Scope 3 (%)
Purchased goods and services ¹	000s tonnes CO ₂ e	130.9	125.7	412.0	350.9	378.9	357.4	73.5%
Fuel-and-energy-related activities ¹	000s tonnes CO ₂ e	6.1	6.3	6.3	3.9	4.2	6.2	3.4%
Business travel ^{1,3}	000s tonnes CO ₂ e	7.5	1.8	1.8	0.3	15.2	49.1	4.2%
Upstream leased assets	000s tonnes CO ₂ e	6.3	8.3	45.3	35.4	31.0	17.5	3.5%
Capital goods	000s tonnes CO ₂ e	7.2	19.1	40.8	40.4	31.4	31.2	4.0%
Employee commuting	000s tonnes CO ₂ e	19.7	17.8	17.8	13.7	24.8	24.6	11.1%
Investments	000s tonnes CO ₂ e	0.3	0.5	8.6	8.9	7.7	4.3	0.2%
Waste generated in operations	000s tonnes CO ₂ e	0.1	0.3	0.3	0.4	0.2	5.2	0.1%
Total Scope 3	000s tonnes CO₂e	178.1	179.8	532.9	453.9	493.4	495.3	100.0%
Subset of emissions within our Scope 3 science-based target (Purchased goods and services, Business travel, and Fuel-and-energy-related activities)	000s tonnes CO ₂ e	144.5	133.8	420.1	355.1	398.3	412.6	

¹ Scope 3 emissions within science-based target.

² In 2023 we have upgraded our Scope 3 methodology, from using a purely spend-based analysis to also including actual supplier emissions data. We are therefore restating our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. Please refer to our 2023 Carbon Reporting Principles and Methodologies for further detail.

³ The business travel figure for FY21 only includes emissions from air travel

Energy



Total energy use	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Energy consumption	GWh	69	75	76	80	95	89	99		
Energy consumption normalised by revenue – per \$1m revenue ¹	MWh	10.5	12.0	14.1	15.4	19.5	19.1	22.8		
Energy consumption normalised by headcount – per FTE	MWh	3.2	4.2	4.3	4.5	5.5	5.4	6.3		
Energy consumption normalised by floor area – per square foot	kWh	25.9	27.0	24.6	29.1	32.7	29.8	34.6		

Office building energy use	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Energy consumption	GWh	30	35	40	44	55	51	63	74	79
Energy consumption normalised by revenue – per \$1m revenue ¹	MWh	4.5	5.5	7	9	11	11	21	22	22
Energy consumption normalised by headcount – per FTE	MWh	1.4	2.0	2.2	2.5	3.2	3.1	3.5	3.8	4.0

Office building energy used is predominantly electricity

Data centre electricity use	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Energy consumption	GWh	40	40	36	36	40	38	36		
Energy consumption normalised by revenue – per \$1m revenue ¹	MWh	6.0	6.5	6.7	7.0	8.2	8.2	8.3		
Energy consumption normalised by headcount – per FTE	MWh	1.8	2.3	2.0	2.0	2.3	2.3	2.3		

Data centre energy used is 100% electricity

Renewable energy	Unit	2023	2022	2021	2020	2019	2018	2017	2016	2015
Proportion of energy from renewable sources	%	62%	32%	34%	29%					
Proportion of energy from renewable or low carbon sources	%					26%	27%	26%		

In FY23 92% of energy consumption was electricity

¹ The 2018 intensity metric based on revenue has been restated following the adoption of IFRS 15. See note 3 of the Group financial statements (on page 118 of the Annual Report 2019) for further detail

Natural resources and waste



Water usage in data centres	Unit	2023
Water usage in data centres	Cubic metres	40,119

Data on water usage from the two Experian-owned dedicated data centres that use water in their cooling systems. Other Experian-owned data centres don't use water in their cooling systems.

Non-hazardous waste	Unit	2023
Non-hazardous waste recycled	Tonnes	520
Non-hazardous waste landfilled	Tonnes	254
Non-hazardous waste incinerated	Tonnes	96
Total non-hazardous waste	Tonnes	870

Data covers all offices and Experian-owned data centres.

Non-hazardous waste % split	Unit	2023
Non-hazardous waste recycled	%	60
Non-hazardous waste landfilled	%	29
Non-hazardous waste incinerated	%	11
Total non-hazardous waste	%	100

Data covers all offices and Experian-owned data centres.



Appendix



IR contacts, calendar, and ADRs



IR contact details

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Calendar

15 May 2024

Full year results, FY24

Experian American Depositary Receipt (ADR) programme

ADR shareholder enquiries:

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Call + 1 651 453 2128
Or from US: 1 800 990 1135
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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 (Sponsored)

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