



Experian ESG presentation



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Section 1: Executive Summary



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

Experian ESG 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.
- Follow **TCFD** recommendations and report to CDP (score B)

• Governance:

- Independent board evaluation shows **first class corporate governance** and excellent board performance
- **Board** meets recommendations of Parker Review on ethnic diversity



Supporting the UN Sustainable Development Goals



FTSE4Good

Member of FTSE4Good ESG index since 2012



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



Recognised in Fast Company's 2022 World Changing Ideas Awards



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



Fortune 100 Best Companies To Work For 2022

Improving Financial Health – at the heart of our purpose

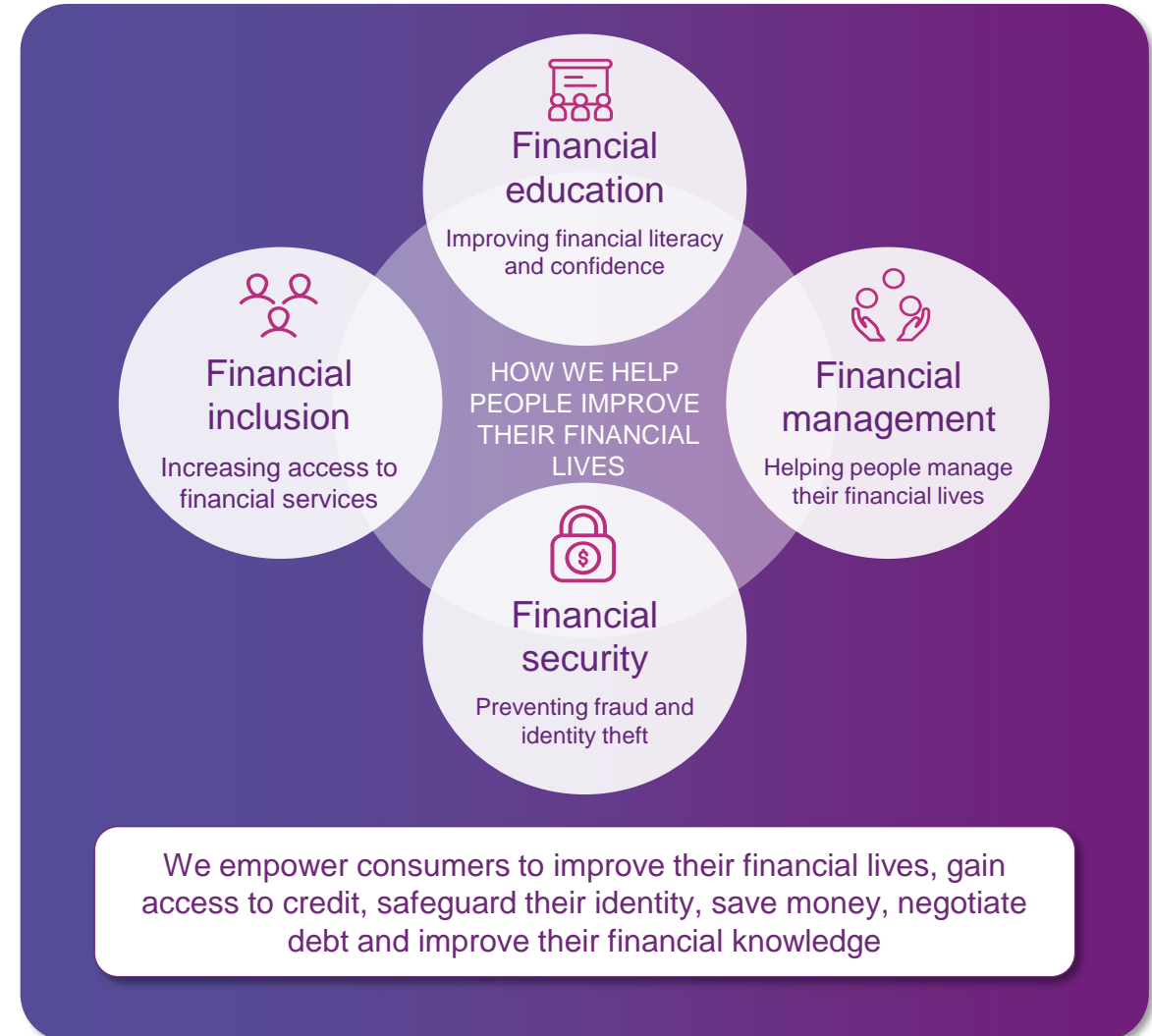


Vital role as the world's largest credit bureau

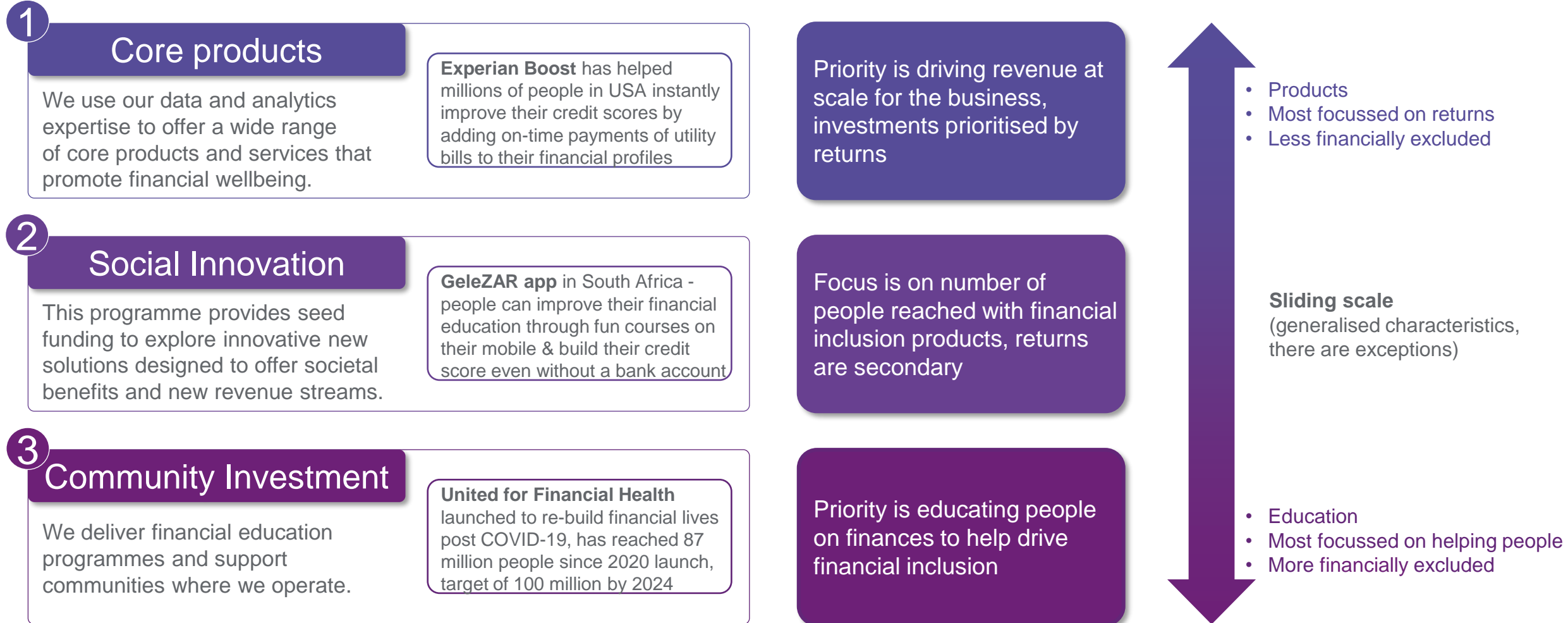
- **The World Bank** states that credit bureaus support financial stability, lower interest rates, improve the allocation of new credit and are especially beneficial for small enterprises and new borrowers.
- We provide lenders with information needed to **offer more loans at fairer rates, reducing the 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

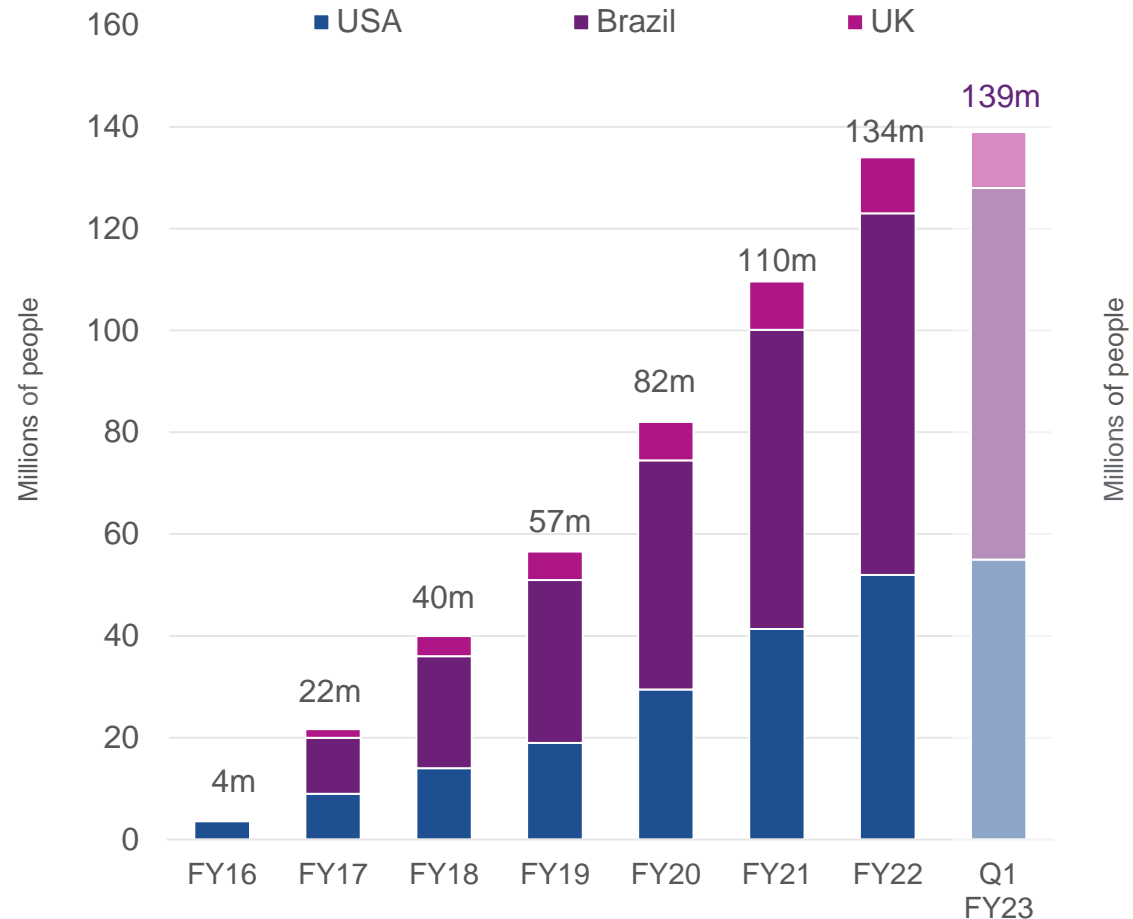


As we help people move up the ladder of financial inclusion, more people become potential consumers of our core products

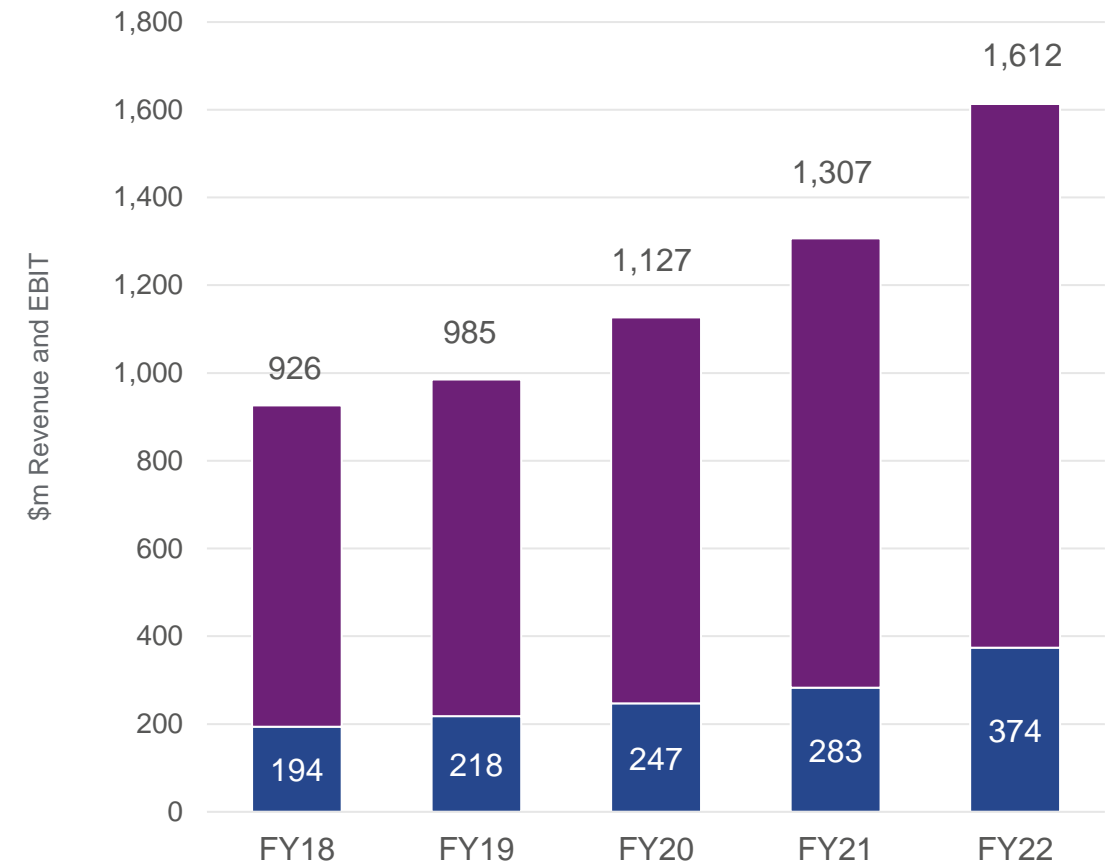
Improving Financial Health – core product metrics



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
- Target: Connect with 100m people through United for Financial Health by 2024

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.

4.3

Glassdoor score¹

40

Employee
diversity groups

40%

target for women
in senior leaders

FY22 Great Place to Work survey

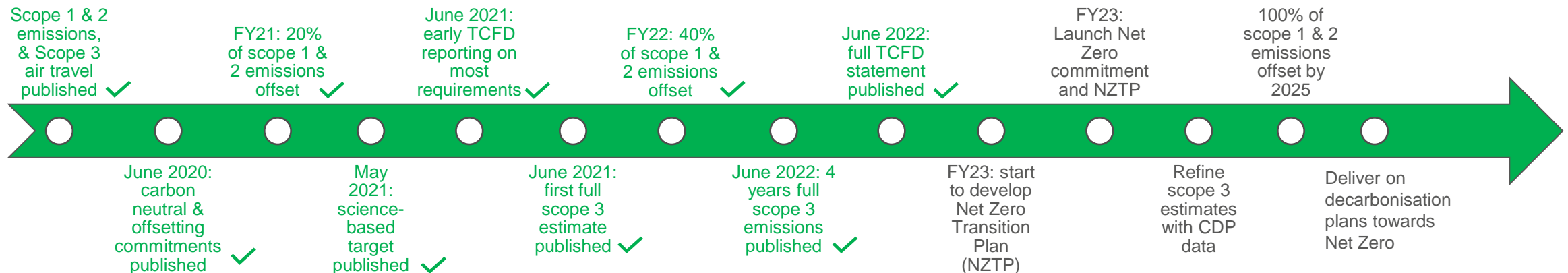
- **86%** proud to tell others that they work at Experian
- **82%** feel good about the ways in which we contribute to the community
- **90%+** agree that people are treated fairly regardless of their social and economic status, sexual orientation, race and gender

Environment



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've committed to gradually carbon offset our scope 1 and 2 emissions over the 5 years to 2025.
- We are exploring options to reduce carbon emissions, switch to more renewable energy and using carbon offsetting or sequestration for the emissions that can't be eliminated.
- During FY23 we will develop our plans to decarbonise our operations even further and transition to net zero.



Governance



We're committed to the highest standards of corporate governance

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

67%

Independent¹
Board members²

33%

Women on Board²

2

Ethnically diverse
Board members

100%

Independence
of Audit and
Remuneration¹
Committees

ESG highlights



Social

Supporting UN SDGs	1.4, 8.10, 9.3
People using our platforms for free education, access to products & services ²	139m
People reached by United for Financial Health	52m
Revenue from Social Innovation products	\$59m
Debt renegotiated via Limpa Nome	\$5.9bn
Unbanked people who could benefit through alternative data sources and Experian technology platforms	1.7bn
Data security and privacy is a top priority	
Robust security controls based on ISO27001	
Founding member of the Slave-Free Alliance	
Suppliers must comply with Supplier Code of Conduct	
Mandatory annual training for all employees: Code of Conduct, Security & data, Anti-Corruption	

Employees

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

Environment

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

Governance

Independent Board members ^{6,7}	67%
Female Board members ⁶	33%
Ethnically diverse Board members ⁸	2
Independence ⁷ of Audit and Remuneration committees	100%
Clear division of responsibilities between the Chairman and CEO	Yes
Independent external evaluation of the Board's performance ⁹	Yes
Executive remuneration linked to Group performance	Yes
Voting rights for shareholders	Equal

A constituent member of
FTSE4Good index since 2012





Section 2: Detailed ESG information



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 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.

43% of our revenue came from our credit bureaus in FY22

Social - Improving Financial Health



Scale of problem

Unbanked adults globally who could benefit from alternative data sources and Experian technology platforms	1.7bn
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	50m
Brazil who don't use bank accounts	45m
UK who have no credit history	>5m

Our response

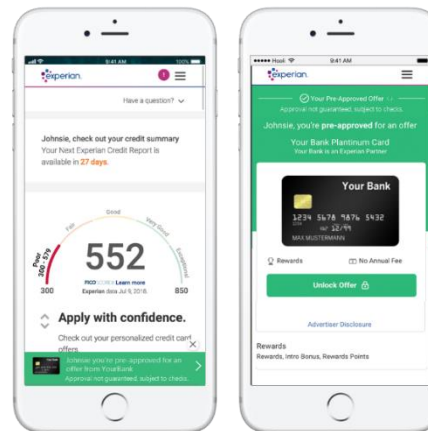
Core products – scale products, run for profit, used by large numbers of people to increase access to credit and educate themselves

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 include United for Financial Health programme working with NGO partners.

Core products

People with profiles in Experian's consumer bureaus	1.41bn
People using our consumer platforms for free education, access to products and services ²	139m
Experian Go consumers connected in the US ³	40,000
% group revenue from ID protection & fraud prevention (B2B and B2C)	11%
Fraud prevented ⁴	\$11bn



Social Innovation

Revenue from social innovation products in FY22	\$59m
Total revenue from social innovation products since FY13	\$162m
People reached in FY22	21m
Total people reached since FY13	82m
<u>TARGET</u> : total people reached by 2025 (since re-launch in 2013)	100m
Debt renegotiated via Limpa Nome in FY22	\$5.9bn
People helped via Limpa Nome in FY22	9.0m

Community investment

People & business reached with United for Financial Health (cumulative)	87m
<u>TARGET</u> : people & business reached by FY24 with United for Financial Health	100m
Value of community investment	\$16m
As % of Benchmark PBT	>1%
Employee hours volunteered	c.25,000

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 in the USA in FY23, enabling 'credit invisibles' to establish their financial identity in minutes. For those people who have since become scoreable, the average starting FICO® Score 8 is a near-prime 686.

The Buy Now Pay Later Bureau we're developing will help more US consumers with no or thin credit files gain access to fair, affordable financial services. This speciality bureau will give lenders a more complete view of people's repayment behaviours to drive responsible and inclusive lending, while protecting consumer credit scores from negative impact.

Boost credit scores

Experian Boost empowers UK and US 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, with 72 million points added to Experian members' credit scores in America so far. Boosted customers are getting market-leading offers on credit cards and loans from major lenders.

Understand and manage finances

Worldwide, 134 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 five million people this year, with over 100,000 active engagements across 57,000 posts.

Get Fairer, faster offers

Work Report enables people to share information on their income, employment and tenure with lenders in seconds through a single digital exchange. Early tests show a 10% increase in acceptance rates without any compromise to affordability assessments or credit performance.

Our **credit risk, affordability and compliance services** are helping Keebo, a challenger credit card provider in the UK, draw on alternative data sources such as open banking to offer freelancers and other 'credit invisibles' access to credit in a matter of minutes via Keebo's app.

Social - Improving Financial Health - 2 through Social Innovation



Our Social Innovation programme has reached **82 million people²** & generated **US\$162m revenue²** since 2013. It provides seed funding to explore solutions designed to offer societal benefits and new revenue streams.

Prove identity

India: **Prove-ID Link** connects our **Prove-ID** core product with the government's Unique Identification Database, enabling lenders to verify people's identity for loan applications even without formal documentation.

- Reached **2.7 people** in FY22, 25m since 2014

Manage debts

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

- Helped **9.0m people** renegotiate **US\$5.9bn** worth of debts in FY22 alone, writing off \$4.7bn of debt,

Pay for healthcare

USA: social innovation healthcare products have reached **>8m** people in the 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

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. **>12,000 loans** approved since 2020 launch, lending **>£900k**.

Strengthen credit profiles

Indonesia: **Powerscore** has supported **>5.2m** credit applications since its launch last year by giving millions of unbanked / underbanked people a credit profile for the first time. Uses a range of data sources to create a single, unified score to provide a 360-degree consumer profile.

TARGET: Reach 100 million people through our social innovation products and services **by 2025³**

Social - Improving Financial Health - ③ through Community Investment



In FY22 our colleagues collectively volunteered **25,000 hours** during and outside their work time to help deliver our financial education programmes and support the communities where we operate.

Enhancing financial literacy

In the USA, our UFH partnerships with the National Urban League, Operation HOPE, SaverLife and Grammy Award-winning recording artist Lecrae aim to empower Black Americans through financial education.

Enhancing financial literacy

Worked with UK UFH partners to deliver financial literacy content resulting in >24m connections with people. E.g. Words that Count with the National Literacy Trust, Number Confidence Week with National Numeracy.

Upskilling women in technology

In Brazil, we launched a new programme to help 120 young women from underserved communities develop their technology capabilities and kick-start their careers.

Reaching out to manage debts

In Brazil, 158 Experian employees volunteered nearly 1,600 hours to help over 4,100 people renegotiate their debts using our Limpa Nome platform during our week-long Recovery Fair in São Paulo in November 2021.

Helping small businesses grow

In Peru, our pilot with NGO Perspektiva is tackling financial exclusion by connecting remote communities to the internet, helping microentrepreneurs grow their businesses and inspiring others to start their own businesses.

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

In FY22 we reached a total of **87 million people** & small businesses we have connected with
TARGET: 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

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

Foundations for success



FY22 PROGRESS: 87m people & small business connected since 2020
TARGET: Connect with 100m people & small business by 2024



Compliment Consumer Services businesses by reaching vulnerable consumers



Measure the impact of our partnerships to inform future projects in FY22 and beyond



Driving United for Financial Health into other markets including EMEA and APAC

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 – USA financial inclusion



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. 54m¹ US members

Education & Advocacy - we engage with the advocacy community, clients, consumers and employees to enable financial inclusion. We provide education resources, virtual and in-person training, and outreach through social media. Our Education Ambassador Initiative has trained >700 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 #CreditChat live Q&A and interview sessions on Instagram. We had a reach of 109m people with #CreditChat on Twitter in Q1 FY22. We support clients to make their customer outreach programs more effective and provide better support to consumers.

Experian Boost – consumers can connect to Experian Boost, 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. See [case study](#)

Experian Go - is a new free service in USA. It enables first time access to credit and education in minutes. 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 offer

23 See [case study](#)

B2B - Innovation and alternative data

The Buy Now, Pay Later Bureau™ - launching in FY23, a first-of-its kind specialty bureau which will provide visibility so lenders can help further financial inclusion and better assess risk while preventing negative impact to consumer credit scores. It will provide a platform for fintechs, BNPL providers and point-of-sale lenders to furnish payment data on all types of BNPL products in a consumer-friendly manner to create a comprehensive view of consumer payments. By gaining a more complete view of consumer's BNPL repayment behaviours, lenders can provide thin-file or subprime consumers who would otherwise be denied credit with first or second chances. [Press release](#), [website](#)

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.

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.

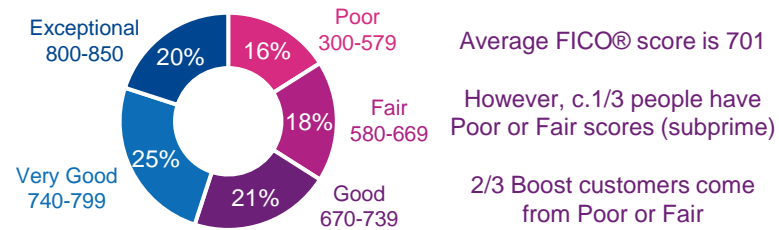
Social – Experian Boost case study (USA)



Overview

Market context

Median US household income is c.\$70k. c.1/3 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 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.

Boost results²

Millions of people in the US have used Boost to increase their credit scores, with those with the lowest starting scores receiving the biggest boost.

	All customers	'Poor' score band	'Thin file'
Increased score	68%	88%	83%
Mean points increase	13	24	20
Increased score band	8%	23%	15%

2/3

see their score increases

8%

of customers move up a band

65%

of score band increases originated in 'Poor' band³

88%

of 'Poor' score customers increase scores

42%

of Thin file become Thick file

34%

previously not scoreable who get a score

Benefit to customers

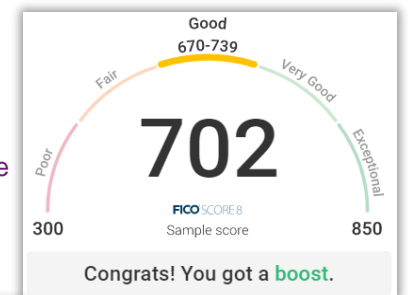
% of people with new CreditMatch offers after Boost⁴ **76%**

Average new offers per Boosted customer⁴ **16**

% of those previously not scorable, who become scorable^{2,3} **34%**

Credit accessed by customers after completing Boost⁵ **\$8bn**

Example of customer's screen after having boosted their score



Won "Consumer Lending Innovation Award" in the 2020 FinTech Breakthrough Awards

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 problem 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.

Getting a credit profile

How does Experian Go help people?

Experian Go is a new 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:

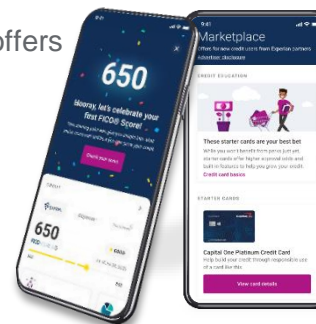
- Authenticated Experian credit bureau record
- Tradelines and credit history (with data added via Experian Boost)
- Instant eligibility to financial offers

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

Since launch, 40,000 consumers¹ have connected to Experian Go. For those people who have since become scoreable, the average starting FICO® Score 8 is a near-prime 686¹.

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

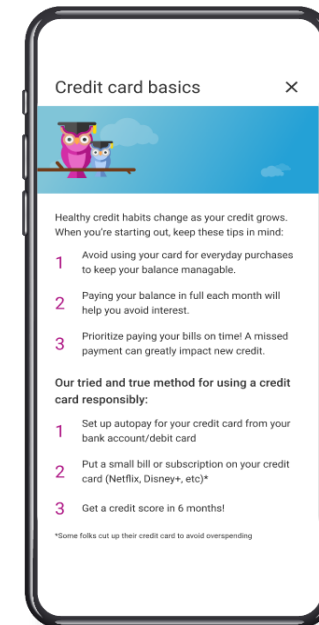


Financial education

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

Social – Positive data in Brazil - overview

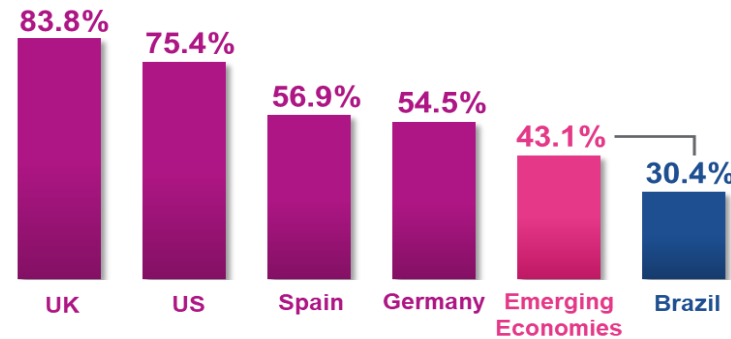


Background

- 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%)

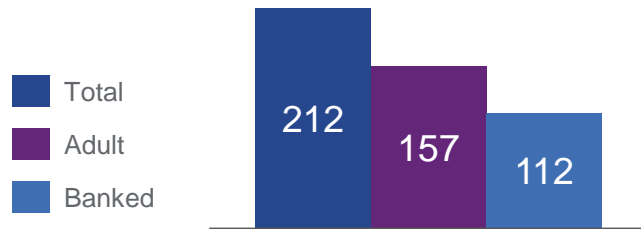
\$240bn
new credit in
the 4 most
benefitted
sectors

Social – Positive data in Brazil - impact



Large adult population

Brazilian population (millions)

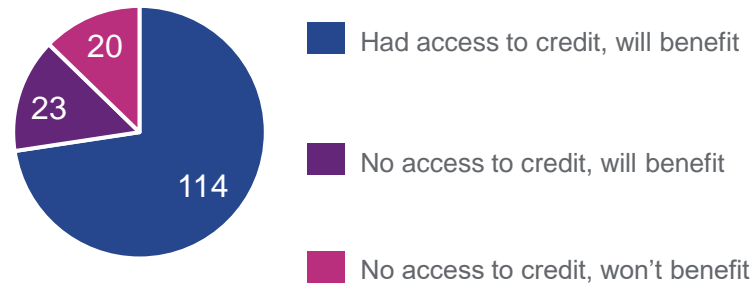


Brazil's 212m population is comprised of 157m adults and 55m children.

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

137m people will benefit

137m people will benefit from positive data



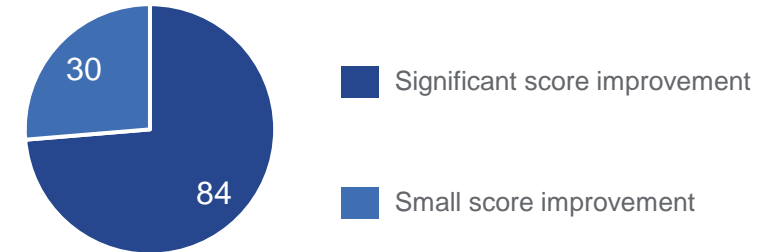
Of the **157m** adults, we expect **137m** will benefit from positive data. This is comprised of:

- **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.

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

Fraud prevented²

\$11bn

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 since launch 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 FY22

Social – Fairness-as-a-Service case study

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

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 over a dozen NGOs to help us scale our impact.
- We've connected with 87 million people & small businesses since 2020 and aim 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 launch) have their identity verified for the first time. This allows them to open a bank account & access credit.
- We saved our clients an estimated \$11bn in fraud in FY22
- Our Anti Money Laundering B2B products help reduce organised crime

12 RESPONSIBLE CONSUMPTION AND PRODUCTION



Responsible consumption and production

- We're committed to eliminating as much single-use plastic in Experian controlled facilities as possible

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 – Data Security overview



1. Strong governance – monthly executive reviews by Security and Continuity Steering Committee (SCSC) - CEO, CFO, COO, CIO
2. Culture of security with mandatory annual training for all employees, more frequent training for employees working with data
3. We have a multi-tiered approach to security:
 - Prevention – stopping bad actors from entering the estate
 - Detection – knowing if a bad actor has entered the estate
 - Mitigation – minimising a bad actor's ability to extract anything of value if they do enter the estate
4. Global Security Operations Centre (SOC) coverage with 'follow the sun' capabilities, based in the US, UK and Malaysia
5. Major emphasis on automation and tools to improve efficiency, speed and efficacy
6. DevSecOps builds security into the design of the product during the development phase
7. Robust security controls based on ISO 27001



**PwC's Building Public Trust
Awards 2021**

Highly Commended for
Cyber Security Reporting
in the FTSE 350



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 Officer
 - Data Protection Officer
 - Chief Information Security Officer (leads GSO)
- 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 **Security Operations 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 bad actors from entering the estate
 - **Detection** – knowing if a bad actor has entered the estate
 - **Mitigation** – minimising a bad actor's ability to extract anything of value if they do enter the estate

The latter two are as important as prevention

- **Global Security Operations Centre (SOC)** coverage with 'follow the sun' capabilities, based in the US, UK and Malaysia
- Major emphasis on **automation**, tools and AI to improve efficiency, speed and efficacy. AI is much better than human at spotting unusual patterns in the system that could be an indication that a bad actor has entered the estate
- **DevSecOps** model of product development increases the speed of development while ensuring a robust security discipline is followed

High standards

- We consistently maintain high standards in security and our security program is certified by **industry and international certification bodies**
- Robust security controls based on **ISO 27001** (internationally recognised standards of security)
- Experian holds the following certificates:
 - PCI DSS compliant in North America and UK&I
 - ISO 27001 for
 - North America Datacentres, UK&I Datacentres
 - Experian Data Quality Services
 - IDaaS services
 - India Credit Bureau
 - Brazil Positive Data Services
 - Global Security Administration team, responsible for administering logical access to systems
- We hold **Cyber Essentials Certification** and perform risk assessments against our critical and external facing applications annually

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 regulatory compliance

Firewall

Blocks unauthorised access while permitting outward communication

Intrusion Prevention System (IPS)

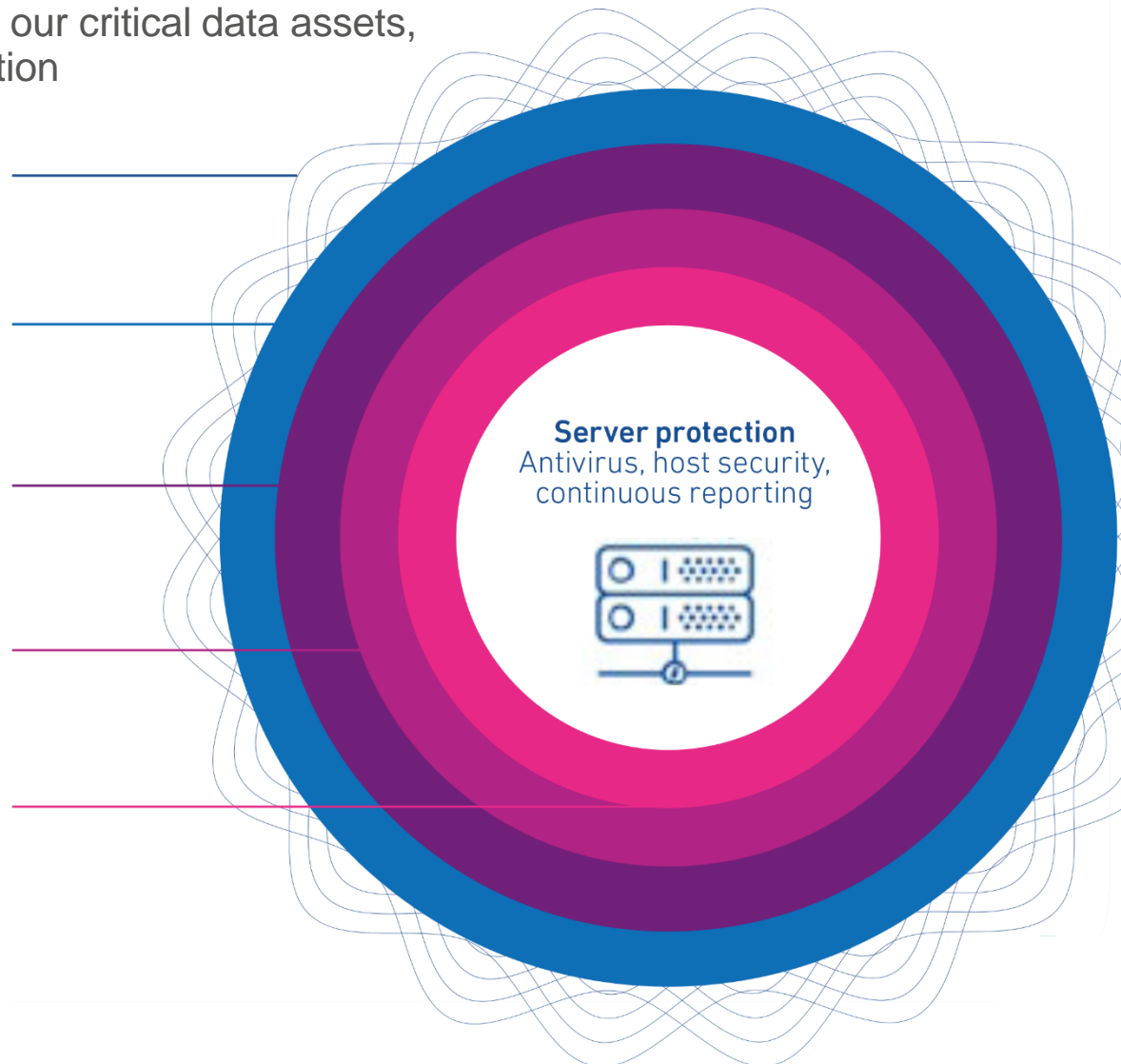
Examines network traffic flows to detect and prevent vulnerability exploitation

Web Application Firewall (WAF)

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

Realtime Application Self Protection (RASP)

Detects and blocks computer attacks by taking advantage of information from inside the running software



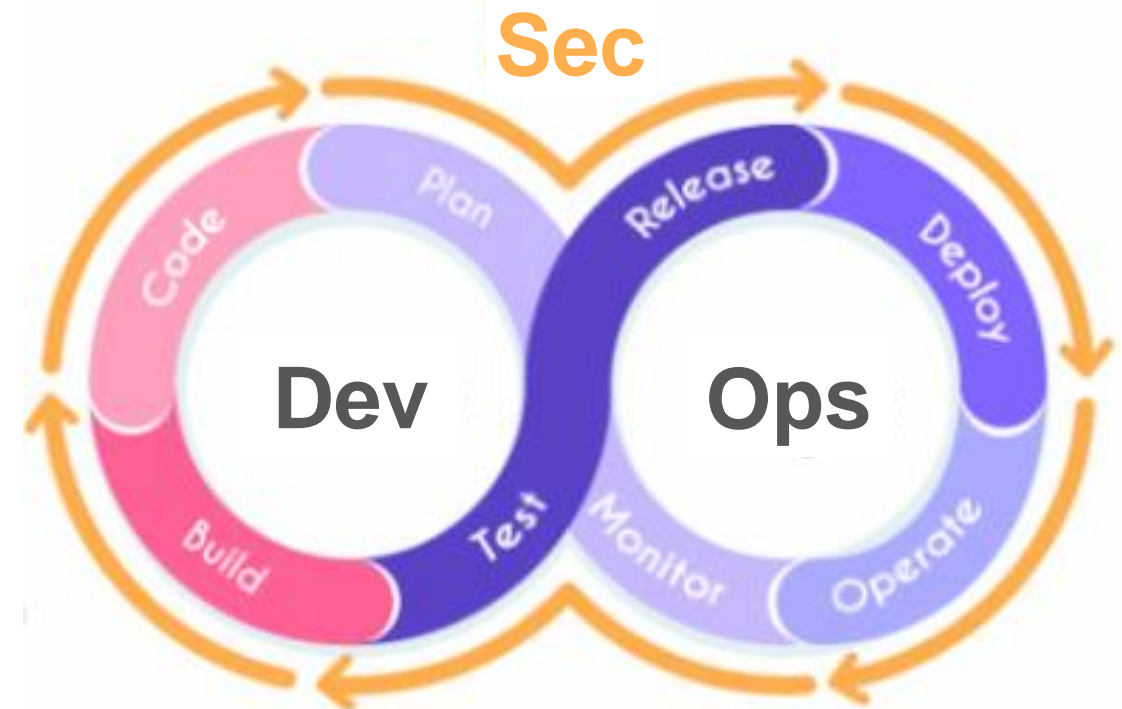
Social – Data Security – What is DevSecOps?



DevSecOps

- We use a DevSecOps approach to product development
- An old style approach is to apply security to a product once its been developed.
- In contrast, DevSecOps 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 **>285 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.
- In FY21 we focused on risks associated with working from home and ensuring employees knew how to secure their home network, e.g. filtering software and strong passwords. Our regular awareness campaigns continued to provide frequent updates on key topics such as email protection and phishing.

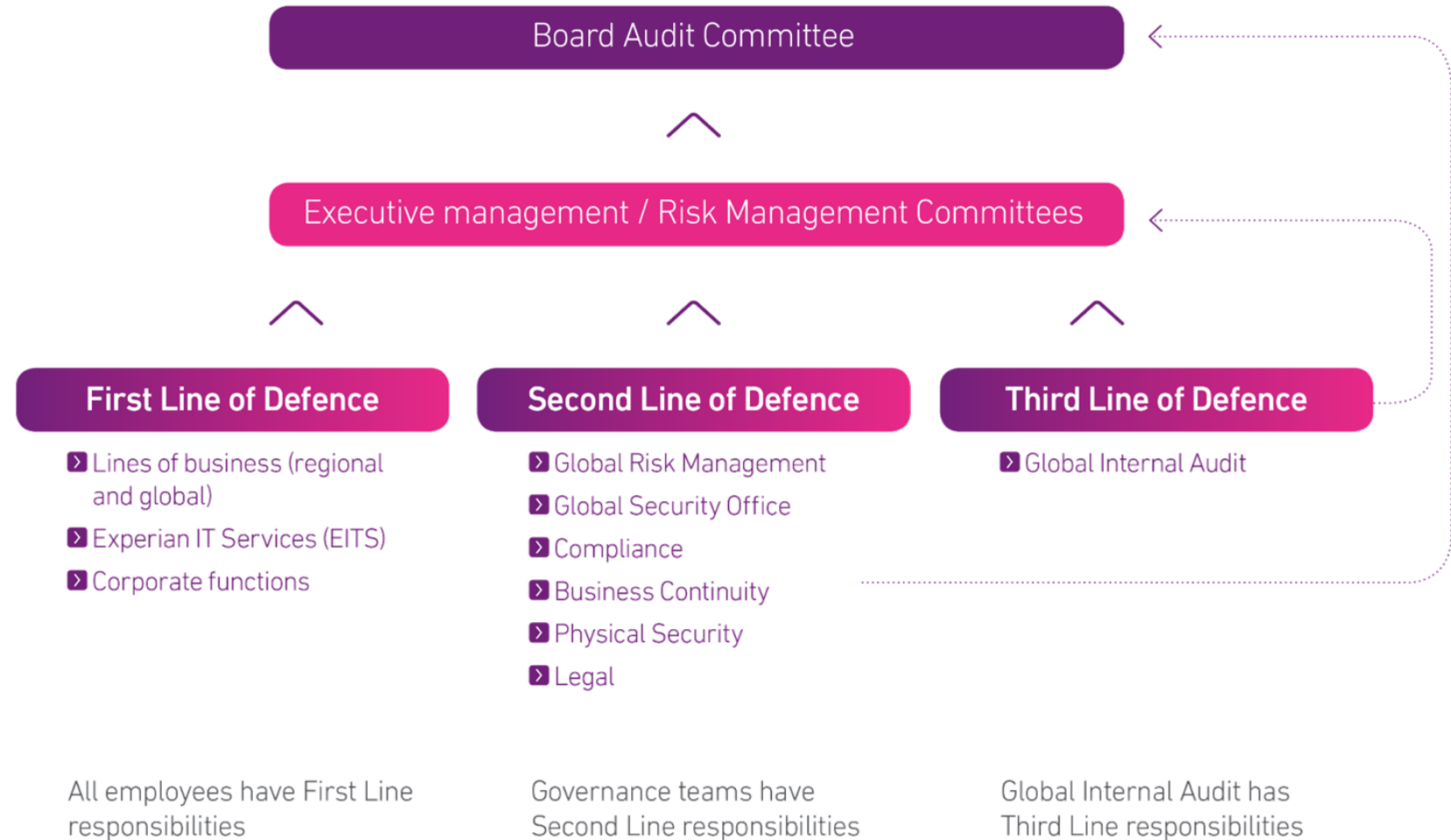
Higher risk roles

- Those who work more closely with data receive **more in depth training** and are required to attend two courses annually.
- We also provide **reinforcement throughout the year** - we have a 'Know it. Label it. Protect it.' data campaign that we run regularly as well as additional reinforcement.
- Additionally, depending on the roles and region, we offer **specific training** on data as it relates to **healthcare data** and **personally identifiable information**. These courses are taken once every two years.
- 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 could 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.12,000 data furnishers.



3bn displayable trades
1.3bn records updated every month
34k 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

ACHIEVED IN FY21:

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 Information Values](#) 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



Diversity, Equity, Inclusion

UN Women's Empowerment Principles signatory	Yes
Women on Board ²	33%
Women in executive committee and their direct reports ³	28%
Women as % of senior leaders	33%
Women as % of mid-level leaders	36%
Women in total workforce	44%
Ethnically diverse Board members ⁴	2
Board meets Parker Review Committee recommendations on ethnic diversity	Yes
Diversity and inclusion employee groups	40
UK gender pay gap report published	Yes
Equal opportunity recruitment policy	Yes

Recruitment & retention

Attract world class talent	Yes
Glassdoor score ⁵	4.3
Voluntary employee attrition	16.1%
Total employee turnover	21.7%
Favourable employee engagement	78%

Pay & benefits

Maternity leave (UK) ⁶	39 weeks
Paternity leave (UK) ⁷	2 weeks
Maternity leave (US) ⁸	12-14 weeks
Paternity leave (US) ⁹	6 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 ¹⁰	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	Yes

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



Attracting world class talent

- Need compelling employer brand – social media following increased 100% in FY21, now over 1 million followers. In FY21 53% hires sourced via social media vs targets of 29%.
- Frictionless onboarding - 96% favourable in new joiner survey (+2% YoY)
- Glassdoor rating increased for 5th year in a row
- Need to tap into broad and diverse pool – use AI to scan job specifications for gender biased language
- Succession planning key: 89% of top-100 leadership roles have at least one identified successor

High-performance culture

- High performance focus at all levels.
- High Performance Masterclass for outstanding individuals
- Accelerate Ambition programme for senior leaders
- Ambition programme for senior managers
- Elevate Learning online platform: on-demand, access anywhere learning
- Stepping Stones tool, developed internally, matches people's skills to short-term projects, to build capability and opportunity to apply new skills

Diverse and inclusive culture

- Accelerated Development Programme designed to **accelerate talented women** in the organisation, 44% of the participants promoted after the programme
- How to Ally guides launched globally
- >30 **Employee Resource Groups** including 2 new in FY21 – Black at Experian and Disability Network
- **Celebration events** e.g. Pride, World Mental Health Day, International Women's / Men's Days, International Day of Persons with Disabilities, Black History Month

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



Overview

We've continued to build and celebrate our diverse and inclusive culture.

In FY21 our executive committee announced commitments to five key focus areas for DEI as shown on the right.

We've recognised and celebrated international diversity events.

We have provided DEI-related training in all regions.

We have also built upon our commitment through several partnerships outside of the business.

We've been a sponsor of events that support us in building diverse pools of future talent.

To ensure we are clear about the gaps and opportunities in our DEI work, and to reflect our commitment to continuous improvement, we launched an independent audit through an external partner. The findings have informed our FY22 DEI Strategy.

Our 5 key focus areas for DEI

In FY21 our executive committee announced 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 FY22 we will focus on improving demographic data and our people will be asked to take part in a voluntary census.

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	FY24 target
Senior leaders	32%	33%	40%
Mid-level leaders	35%	36%	42%
Total workforce	44%	44%	47%

4. Ensure accountability

We will be holding annual strategic reviews chaired by our CEO focused on DEI. We will 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 – Employee wellbeing and mental health



Our approach

At Experian, we are committed to improving the wellbeing and mental health of our employees by providing access to the resources they need to thrive. We encourage our employees to bring their whole selves to work, and management are committed to creating a culture that encourages openness and dialogue on mental health and works towards eliminating stigma.

Our 'whole person' approach:

Prevent: raise awareness, reduce stigma, and foster a preventative culture.

Equip: equip managers with the tools and resources needed to proactively support their teams.

Support: have a consistent and empathetic core support offering for all employees.

Executive commitment

Lloyd Pitchford, CFO, is the executive sponsor for Mental Health, and is closely involved in shaping mental health communication and resources.



We're signatories to the Time to Change Employer Pledge, a commitment underpinned by a 12 month Employer Action Plan founded on the principles of the 2017 Thriving at Work Report, and built upon 5 years of evidence-based interventions researched by the Time to Change Employers Team



Resources & training

We strive to have a consistent and empathetic core support offering for our people, including tailored resources and provisions (e.g. LGBTQ+, BAME, and family friendly). These resources form our wellbeing toolkit which aims to equip our people managers with the tools and resources needed to proactively support their teams.

The four pillars of our wellbeing offering are Mental health, Physical health, Family health and Financial health, and we have a robust system of support for our people should they need it:

- 'LifeWorks' Employee Assistance helpline for all employees, offers confidential support and access to counselling
- Direct access to virtual GP service.
- Network of specially trained individuals who act as 'Mental Health First Aiders' and offer confidential support and guidance to employees and signpost them to additional professional help if necessary. Expanding scheme, aim to train 1% of employees.
- Upskilling line managers to support their teams
- Manager's Pack and Line Manager Communications resource to empower and build mental health confidence for line managers
- #ReachOut - link to mental health resources for each region easily available on intranet.
- Regular webinars and courses on a wide range of wellbeing related topics e.g. mindfulness, resilience, nutrition.
- Financial Health offering includes Talk Money campaign with podcasts on financial wellbeing and education; webinars on will writing and debt. Financial wellbeing hub includes benefits and support to enable our employees to be financially well e.g. savings, debt management, financial protection, financial planning.



Culture

everyMIND: Employee network helping colleagues learn more about mental health, raise awareness and help to combat stigma. Regular newsletters, podcast series, virtual meditation sessions. Aims to create a culture of openness around mental health and wellbeing issues, as well as promote good mental health and wellbeing both within and outside work.

Mental Health Awareness Month: During Sept-Oct 2021 we delivered a successful first Mental Health Awareness Month reaching all 18k+ employees.

#WholeMe photo campaign: We encouraged people across the business to show their support for colleagues and break down mental health stigma by uploading a photo with 5 short personal statements about themselves. Chair, NEDs, CFO, ExCo, senior managers and employees from all regions participated.

#WholeMe Video: Our Chair, NEDs, CFO, senior managers and other employees took part in a video talking about how they give and receive emotional support.

Our communities

Donations: We match internal donations to mental health organisations e.g. NAMI, Mind

Financial Health: We are also committed to assisting consumers in their financial health journeys—something that undoubtedly plays a role in mental health—through initiatives like #CreditChat, products like Experian Boost, and partnerships with organisations dedicated to helping underserved communities.

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.

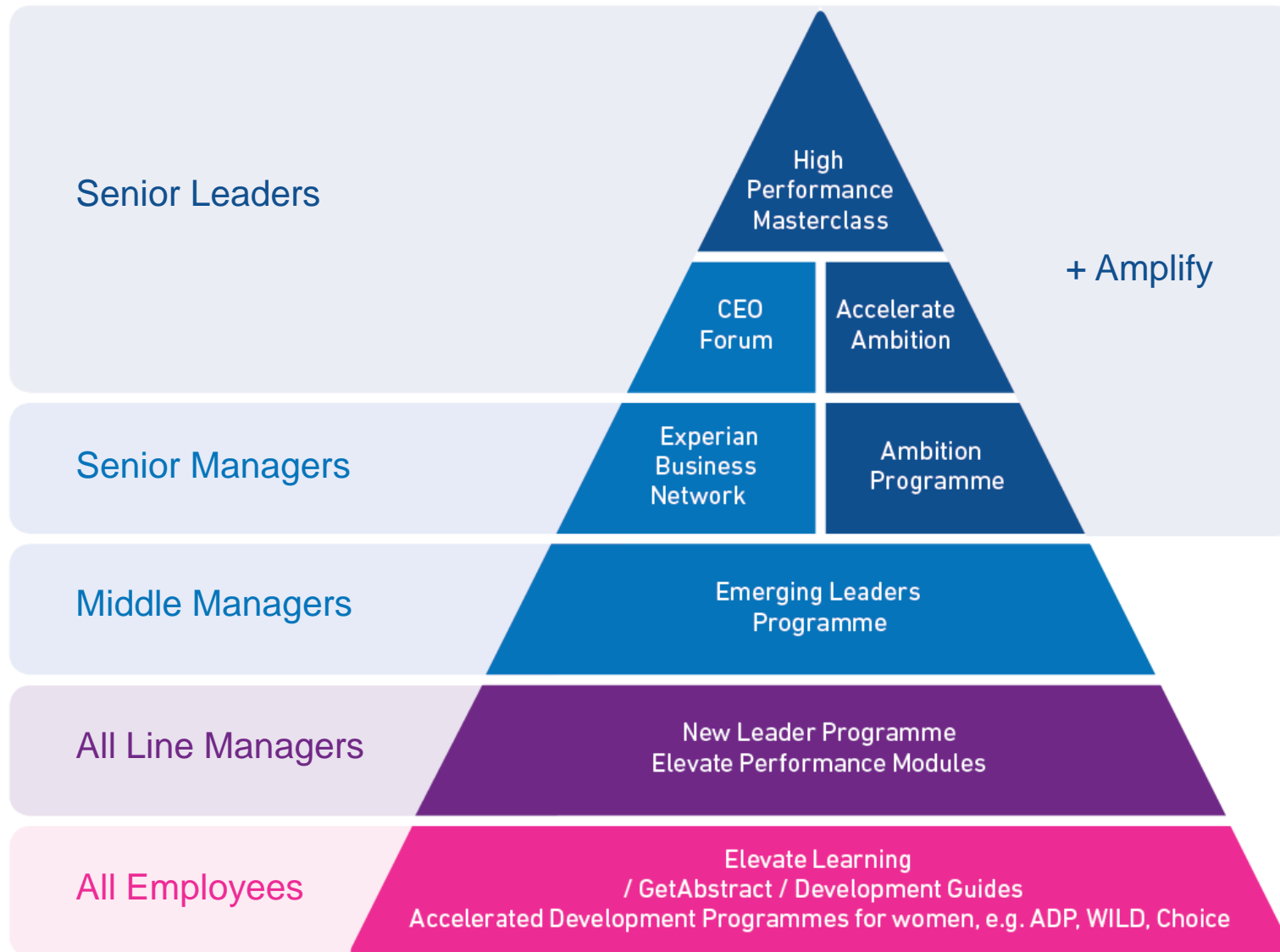
Safeguard our Future

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 – Talent development opportunities at all levels



Employer awards



EMPLOYER RECOGNITION SCHEME
SILVER AWARD 2021
Proudly serving those who serve.



Social – Supply chain overview



Key points

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

All company policies including Supply Chain Principles aligned with **UN Universal Declaration of Human Rights** **Yes**

A member of the **Slave-Free Alliance** **Yes**

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

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

Supplier diversity programme in North America:

- Corporate member of WBENC, the most relied upon certification of women-owned businesses
- Member of National Minority Supplier Development Council

Standards

Slavery and Human Trafficking policy:

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.

<https://www.experianplc.com/media/4214/modern-slavery-act-statement-2021.pdf>

Supplier Code of Conduct

Experian requires all suppliers to adhere to Experian's Supplier Code of Conduct, which cover these 10 areas. These are detailed 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

<https://www.experian.com/corporate/code-of-business-conduct>

Social – Supplier Code of Conduct



Supplier responsibilities:

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 – organisations we support



Corporate member of WBENC,
the most relied upon certification of
women-owned businesses



The Prince's
Responsible
Business Network

Race at Work Charter
signatory in UK



Disability: IN
global partner



**UN Sustainable
Development Goals**



**National Minority Supplier
Development Council** member



Women in Data
gold partner in UK



Business Disability Forum
member in UK



**UN Women's Empowerment
Principles** signatory



Prompt Payment Code signatory



**Stonewall Diversity
Champion** (LGBT) in UK



**Disability Confident
Committed** in UK



Living Wage
employer in UK




Slave-Free Alliance member

Environment highlights



We do not report water consumption or waste produced as we've assessed these as not material for our business. Full emissions data can be found at the back.

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 
- **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
- Eliminate as much **single-use plastic** in Experian-controlled facilities as possible
- During the coming year, we will **develop our plans** to decarbonise our operations even further and **transition to net zero**.

CO₂ emissions

CO ₂ e in 000s tonnes	549.3
Scope 1 and 2 CO ₂ e emissions since 2019 base line year	-44%
% FY22 scope 1 & 2 emissions offset	40%

Energy

% of energy used that is electricity	93%
Electricity from renewable sources FY22	32%
Electricity from renewable sources Q1 FY23	60%
Total energy use	-1%
Total energy use per \$1m revenue	-15%
Office energy use per \$1m revenue	-21%
Data centre energy use per \$1m revenue	-3%

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

TCFD

CDP Climate Change score 'B'



CDP 'Supplier Engagement Leader' – in top 8% of companies for Supplier Engagement Rating



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



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



Summary of carbon emissions

Scope 1 and 2 emissions	Unit	2022	2021	2020	2019
Scope 1 emissions	000's tonnes CO ₂ e	2.5	2.2	3.0	3.6
Scope 2 emissions (market based)	000's tonnes CO ₂ e	13.9	14.3	22.1	25.6
Total Scope 1 and 2 emissions	000's tonnes CO₂e	16.4	16.5	25.1	29.2
Scope 3 emissions	Unit	2022	2021	2020	2019
Purchased goods and services ¹	000's tonnes CO ₂ e	412.0	350.9	378.9	357.4
Fuel-and-energy-related activities ¹	000's tonnes CO ₂ e	6.3	3.9	4.2	6.2
Business travel ¹	000's tonnes CO ₂ e	1.8	0.3 ²	15.2	49.1
Upstream leased assets	000's tonnes CO ₂ e	45.3	35.4	31.0	17.5
Capital goods	000's tonnes CO ₂ e	40.8	40.4	31.4	31.2
Employee commuting	000's tonnes CO ₂ e	17.8	13.7	24.8	24.6
Investments	000's tonnes CO ₂ e	8.6	8.9	7.7	4.3
Waste generated in operations	000's tonnes CO ₂ e	0.3	0.4	0.2	5.2
Total Scope 3	000's tonnes CO₂e	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)	000's tonnes CO ₂ e	420.1	355.1	398.3	412.6
Total	Unit	2022	2021	2020	2019
Total Scope 1, 2 and 3 emissions	000's tonnes CO₂e	549.3	470.4	518.5	524.5

Environment – reducing our carbon footprint – scope 1 and 2



Reducing energy consumption

- Our new flexible approach to employees' work places has encouraged us to use our working space smartly, and reduce and consolidate office space in our portfolio across the globe. Which in turn translates in less electricity and gas needed to light, heat and cool our offices.
- We're replacing old equipment with more modern and energy efficient technologies e.g. switching to LED lighting where it's cost efficient.

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 FY22 32% of total electricity used was renewable. Increased to 60% in Q1 FY23. 1/2 from direct deals with local utility companies, 1/2 from renewable energy credits (RECs).
- 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 for 100% of electricity consumed at our North America datacentres (Allen & McKinney).
- Now installing solar panels at some of our largest sites e.g. Sao Carlos in Brazil. Feasibility studies elsewhere.

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.



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.



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

Scored 'A' in CDP Supplier Engagement Rating (SER)

Named a CDP 'Supplier Engagement Leader' – for SER being in top 8% of companies



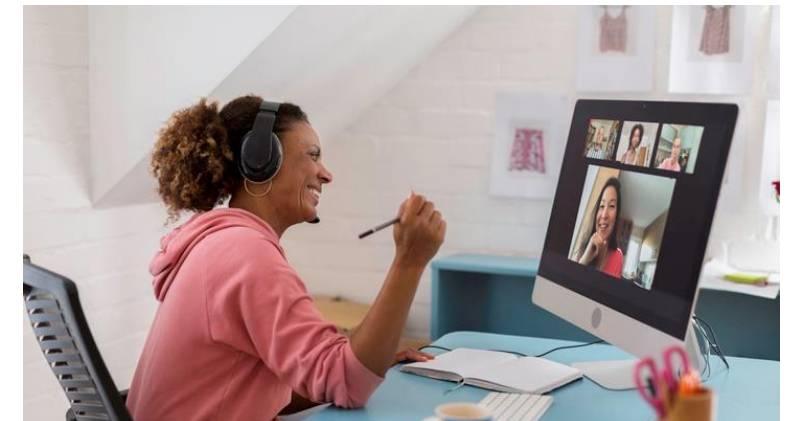
As a Supplier Engagement Leader, we're taking action to measure and reduce environmental risks within our supply chain

- We've contracted with CDP to get access to emissions data that will help us better estimate our suppliers' footprints
- We will engage with our suppliers to minimise the indirect environmental and climate impact of the products and services we procure.
- We have already engaged our top 20 suppliers to understand their climate strategies including commitments to science-based targets and net zero strategies.
- This engagement will lead to the identification for 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 will also look at integrating ESG factors into our procurement policy and choices.

www.experianplc.com/responsibility/protecting-the-environment

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, with business travel emissions 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 will not return to previous levels.



Environment – 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, followed by 40% for FY22, and will offset 60% for FY23, 80% for FY24 and 100% for FY25.

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 of the 17 United Nations Sustainable Development Goals
- 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 (part 1)



Our TCFD reporting

We are committed to reducing our carbon emissions in line with our science-based target, validated by the Science Based Target initiative, and we are committed to becoming carbon neutral in our own operations by 2030¹. We recognise the urgent need to accelerate action on climate change, and want to further our ambitions towards net zero². During the coming year, we will develop our plans to decarbonise our operations even further and transition to net zero.

Our Task Force on Climate-Related Financial Disclosures (TCFD) statement below sets out our commitment to mitigating climate-related risks and harnessing opportunities for our products and business to support wider climate action.

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. In March 2021, Experian became an official supporter of the TCFD.

Last year, we published a reference statement that aligned with most of the recommendations within the TCFD framework. This year, following completion of the scenario analysis, we have reported in alignment with the TCFD recommendations as set out on pages 64 to 73 of the FY22 Annual Report. The scenario analysis performed will lay the foundation for continued, relevant and evolving disclosures (including financial disclosures) as recommended by the TCFD framework.

Governance

The Board oversees our climate strategy (including climate-related risks and opportunities presented in this TCFD statement, along with progress against our science-based target and our carbon neutral commitment) and is responsible for the approval of disclosures in this report. The Global Head of Sustainability is responsible for implementation of our climate action plan, with support and oversight from our ESG Steering Committee, chaired by the Chief Financial Officer.

The Group Operating Committee receives regular updates on our climate action plan and the Chief Executive Officer reports on ESG activities and performance, including those related to climate change, at every Board meeting. These reports include progress on strategic drivers to address climate-related issues, such as our science-based target and TCFD reporting.

The Audit Committee reviews and approves our register of climate-related risks and opportunities and oversees our response, ensuring that the Board has full oversight. Risks are identified and assessed at project and regional level, overseen by the Risk Management Committees that report to the Executive Risk Management Committee (ERMC) on a quarterly basis. See page 85 of the FY22 Annual Report for more on risk management.

Our environmental management systems help us drive continuous improvements in minimising the environmental footprint of our operations, including climate impact, and ensure we comply with local regulations. Local environmental management systems across the business are aligned with the internationally recognised ISO 14001:2015 standard, and four of our sites – three in the UK and one in Bulgaria – maintain certification to this standard through external audits.

Environment – TCFD reporting (part 2)



Risk management

We are committed to identifying, assessing and managing risks and opportunities presented by climate change both now and in the future.

Climate-related risks are identified and prioritised using our established Global Risk Management governance structure (outlined on page 85 of the FY22 Annual Report). This well-established process for identifying, assessing, responding to and reporting business risks (see below) is completed at least twice a year to ensure that it remains appropriate and that any new activities or changes to variables have been captured. The framework combines a bottom-up approach – engaging with local subject matter experts who have in-depth knowledge of business activity (First and Second Lines of Defence) – with a top-down global strategic review of risks (Third Line of Defence).

Because of their nature, climate-related risks can be presented to the organisation in different ways (for example: through policy and regulation, product adaptation, operational disruption, market volatility and other external factors), and therefore to ensure a thorough analysis and identification we ran a series of focus groups with internal stakeholders from areas where key climate-related risks could arise; this supported the process of identification of any specific risks to, and opportunities for, our business. The resulting climate specific risks and opportunities register was used to perform a scenario analysis (please see pages 65-67) to assess their likelihood and impact to our business.

Key risks that are identified as a result of this process are maintained in the Global Risk Inventory, reviewed by the ERM, approved by the Audit Committee and presented to the Board. At present, climate change is classified as an emerging risk.

Step 1 Risk identification

- Consider key business objectives
- Identify principal risks
- Identify key controls

Step 2 Risk assessment

- Assess controls
- Estimate likelihood, impact and velocity
- Consider legal, reputation and conduct exposure

Step 3 Risk response

- Accept or remediate current risk and control environment
- Determine corrective action if needed

Step 4 Risk reporting & monitoring

- Business unit and regional level
- RRMCS and ERM
- Audit Committee

Environment – TCFD reporting (part 3)



Strategy

We recognise the potential for climate-related risks and opportunities to affect our business, and we are following the TCFD recommendations to help us assess these. We have reviewed the climate risks and opportunities that exist across our business lines, and across the regions in which we operate, by engaging with key internal stakeholders. This process has enabled us to create a comprehensive climate risk and opportunity register identifying a wide range of physical and transitional climate-related risks and opportunities across short- (one to two years), medium- (two to five years) and long-term (five or more years) timeframes. This climate-specific risk and opportunity register has been developed in accordance with our Global Risk Management framework to ensure the review was performed as a fully integrated process.

We previously identified eight climate-related risks and four climate-related opportunities that are material to our business, based on a high-level assessment of their likelihood and the potential severity of their impact on the business (more detail on this initial assessment is published on page 54 of our Annual Report 2021).

The material risks are defined as those that have the potential to have a significant effect on our operations, strategy or financial performance if they are not suitably controlled. The material opportunities are those that have the potential to enhance the financial performance of the business. Our work in this area consisted of a high-level assessment of climate-related risks and opportunities considering the likelihood of the risk occurring and the severity of the impact on the business.

Scenario analysis:

This year, we worked with external experts to conduct a climate scenario analysis. The starting point for our work was to take the risks and opportunities we identified last year. This year, we worked with external experts to conduct a climate scenario analysis. The starting point for our work was to take the risks and opportunities we identified last year.

- High-carbon scenario (4°C): A 'worst-case' scenario of climate change that projects global greenhouse gas emissions continuing to rise (based on Representative Carbon Pathway, RCP8.5). In this scenario, substantial physical impacts of climate change arise.
- Low-carbon scenario (2°C): An 'aggressive mitigation' scenario that limits the global temperature rise to below 2°C (based on the International Energy Agency's Sustainable Development Scenario). In this scenario, transitional risks predominate.

We used these scenarios to assess our exposure and vulnerability to climate-related risks, demonstrate the resilience of our climate change strategy, and gain a high-level understanding of the financial implications associated with the risks and opportunities under the two different future scenarios. The table on the next page outlines Experian's climate-related risks and opportunities, and the "Overview" column provides insight into the impacts of the risks and opportunities on Experian's business, strategy and financial planning.

Environment – TCFD reporting (part 4)



Strategy - continues

Climate-related financial risks and opportunities for our business

Risk/Opportunity	Risk/Opportunity	Overview	Maturity of assessment
Transition risks	Compliance	Ensuring Experian meets with global and regional climate change commitments	●
	Product adaptation	Ensuring existing products and services adapt to consumer and client demand on climate change	●
	Investor sentiment	Climate change strategy and environmental performance influencing investor decision-making	●
	Carbon taxation	Increased costs associated with carbon taxes and increased expenditure on purchased goods and services	●
	Climate disclosure	Reputational impact associated with Experian's climate change commitments, strategy and disclosures	●
Physical risks	Energy demand	Increased operational costs associated with resources to ensure business operation	●
	Extreme weather events	Disruption to demand for products and services associated with extreme weather events	●
	Climate migration	Markets disrupted by climate-related weather events	●
Opportunities	New service lines	Developing solutions to take to market that minimise the impact of climate change	●
	New markets	Adaptation to climate change means new markets for solutions are created	●
	Access to finance	Increased ability to access credit and funds through strong ESG credentials	●
	Low-carbon transition	Offering products and services to support consumers and businesses in their transition to the low-carbon economy	●

Key: ● Comprehensive understanding of risk drivers and control measures in place to mitigate, adapt to risk, capitalise on opportunity.

● Further work is required to understand regional risk drivers and control measures in place to mitigate, adapt to climate risk, capitalise on opportunity.

Environment – TCFD reporting (part 5)



Strategy - continues

Transition risks by time horizon and climate scenario

Aspect	Financial impact	Scenario	Financial impact over time horizon		
			Pre 2025	2025-2030	2030+
Compliance	Investor and consumer investment	Low carbon	●	●	●
		High carbon	●	●	●
Product adaptation	Customer and consumer purchasing behaviour	Low carbon	●	●	●
		High carbon	●	●	●
Investor sentiment	Reputational impact associated with lack of climate action	Low carbon	●	●	●
		High carbon	●	●	●
Carbon taxation	Increased operational cost from operating infrastructure	Low carbon	●	●	●
		High carbon	●	●	●
Climate disclosure	Shareholder expectation on delivering climate change commitments	Low carbon	●	●	●
		High carbon	●	●	●

Key: ● Low ● Medium ● High

Transition risks could present a significant challenge to our business and we are committed to mitigating their potential impacts. Our high-level analysis highlighted that our climate action plan is critical to demonstrating strong climate stewardship and progress towards our carbon neutral commitment, and our approach to carbon reduction and transparent climate disclosures are of paramount importance to our stakeholders.

Environment – TCFD reporting (part 6)



Strategy - continues

Physical risk by time horizon and climate scenario

Aspect	Financial impact	Scenario	Financial impact over time horizon		
			Pre 2025	2025-2030	2030+
Energy demand	Increased operational cost associated with meeting energy demand for infrastructure including data centres	Low carbon	●	●	●
		High carbon	●	●	●
Extreme weather events	Disruption to business operations from impact of climate change	Low carbon	●	●	●
		High carbon	●	●	●
Climate migration	Customers and consumers are affected by chronic effects of climate change resulting in disrupted markets	Low carbon	●	●	●
		High carbon	●	●	●

Key: ● Low ● Medium ● High

Our operating model has proven to be resilient to significant physical disruption, as experienced since the onset of the COVID-19 pandemic. We currently operate a small number of regional data centres that are business-critical assets and exposure to extreme weather events is already considered from a business continuity and disaster recovery perspective.

The most critical physical risk to our business relates to the chronic effects of climate change and impacts from extreme weather events that could lead to climate migrations, which may result in consumers becoming financially excluded as a result of being unable to access their data and demonstrate their financial identities. These impacts are most significant under the high-carbon scenario we modelled. Our planned regional analysis will help us determine areas that are particularly vulnerable to the physical effects of climate change.

Environment – TCFD reporting (part 7)



Strategy - continues

Opportunities by time horizon and climate scenario

Aspect	Financial impact	Scenario	Financial impact over time horizon		
			Pre 2025	2025-2030	2030+
New service lines	Increased revenue associated with the delivery of new propositions	Low carbon	●	●	●
		High carbon	●	●	●
New markets	Access to new markets as populations migrate as a result of climate change	Low carbon	●	●	●
		High carbon	●	●	●
Access to finance	Increased ability to access credit and funds through strong ESG credentials	Low carbon	●	●	●
		High carbon	●	●	●
Low-carbon transition	Improved reputation and operational revenues from facilitating the transition to a low-carbon future and mitigating the effects of climate change	Low carbon	●	●	●
		High carbon	●	●	●

Key: ● Low ● Medium ● High

The climate-related opportunities for our business are greater within the low-carbon future scenario we modelled, as they relate to the potential of our business to support and facilitate the transition to a low-carbon future. Demonstrating how these opportunities can translate into financial performance has the potential to improve our ESG credentials with investors and ESG ratings agencies, and influence our ability to attract and retain investors.

Our next step on the TCFD journey is to analyse the specific impact of climate-related risks and opportunities in relation to the products and services we provide and the regions where we operate. This will help to ensure we take a proactive, consistent and embedded approach to mitigating risks and capitalising on opportunities across our business.

We also plan to develop our approach and methodology for the financial quantification of climate-related risks and opportunities. We understand that this is just the beginning of our journey and recognise its importance in informing our climate change strategy.

Environment – TCFD reporting (part 8)



Metrics and targets

Our climate change strategy is underpinned by our commitment to become carbon neutral across our operations by 2030.

Our climate goals

- Become carbon neutral in our own operations by 2030¹:
 - Scope 1 and 2 (1.5°C scenario): reduce absolute Scope 1 and 2 emissions by 50% by 2030 (from 2019)
 - Scope 3 (2°C scenario): reduce absolute Scope 3 emissions from purchased goods and services, business travel, and fuel-and-energy-related activities² by 15% by 2030 (from 2019)
- Offset 100% of our Scope 1 and 2 emissions by 2025

We use these metrics and targets to assess and manage relevant climate-related risks and opportunities associated with our operational performance.

We recognise the importance of climate change to our stakeholders and the increasing emphasis on achieving net zero emissions globally, following the COP26 climate conference and the latest report from the Intergovernmental Panel on Climate Change. We want to further our ambition and commitment towards net zero and, in the coming year, we will develop our plans to decarbonise our operations even further and transition to net zero as defined by the most recent standard from the Science Based Target initiative.

We measure, externally assure and publicly report Experian's carbon footprint (see page 69 of FY22 Annual Report). This year, we reduced our Scope 1 and 2

emissions by a further 1% to 16.4 thousand tonnes of CO₂ equivalent (CO₂e). Since 2019, we have achieved a 44% reduction in Scope 1 and 2 emissions, on our way to achieve a 50% reduction by 2030 and meet our science-based target.

This reduction was due to the combination of various factors, including intermittent closure of our offices as a result of localised COVID-19 restrictions, embracing new flexible ways of working that have resulted in a decrease in building occupancy, and consolidation and reduction of office space.

To enable the delivery of our Scope 1 and 2 science-based target, we have worked with colleagues across the business to identify opportunities to reduce our operational emissions. This year, the focus was on using our office space smartly and reducing our overall building footprint where flexible working has reduced the demand for office space. We will continue to invest in energy efficiency projects and technologies for our assets around the world, and source more renewable electricity. We cut the carbon intensity of our direct emissions³ by 16% this year to 2.6 tonnes of CO₂e per US\$1m of revenue.

To achieve our Scope 3 target, our main focus is on engaging with suppliers to reduce the footprint of the products and services we buy, which make up 77% of our Scope 3 emissions. We are embarking on a process to gather actual Scope 3 emissions data from our suppliers, but since this is not currently available, we have followed common best practice to estimate our Purchased Goods and Services emissions category using an Extended Economic Input-Output (EEIO) model that uses expenditure data. A detailed methodology for this calculation can be found on our website.

¹ Includes all Scope 1 and 2 emissions, as well as Scope 3 emissions from purchased goods and services, business travel, and 'well to tank' (which represent 83% of our baseline emissions in Scope 3). This is aligned with the boundaries covered by our science-based target approved by the Science Based Target initiative. Once emission reductions have been achieved in line with our science-based target, Experian will offset the remaining emissions within the boundaries of our science-based target to achieve carbon neutrality by 2030.

² Also known as 'well-to-tank', is an average of all the greenhouse gas emissions released into the atmosphere from the production, processing and delivery of a fuel or energy.

³ Direct emissions include all Scope 1 and Scope 2 market-based emissions.

Environment – TCFD reporting (part 9)



Metrics and targets - continues

Based on this estimate, our combined Scope 3 emissions over the selected categories of our science-based target (namely Purchased Goods and Services, Business Travel, and Fuel-and-energy-related activities) for FY22 show an increase of 2% compared with the 2019 baseline. This rise in emissions is due to an increase in expenditure as a result of business growth (i.e. 29% revenue growth across our regions over the last three years. As our science-based target is an absolute target, we are committed to cutting total emissions despite the business growing. We are engaging with our suppliers to understand how they can reduce their emissions and, if required, will switch to suppliers that can better support our target. As this process takes time, we expect some increases in emissions before our initiatives begin to deliver reductions. However, we remain committed to delivering a 15% reduction in these Scope 3 emissions by 2030.

Moving forward we have identified the top 200 carbon-intensive suppliers based on spend and we plan to use data from CDP (formerly known as Carbon Disclosure Project) to update our estimates with actual data from suppliers. This will allow us to recalibrate our figures and get a more accurate scale of the footprint in the Purchased Goods and Services category of Scope 3 emissions.

In FY22, we signed up to participate in the CDP Supply Chain Programme to progress our work with our top 200 suppliers globally and ensure our climate change commitments are reflected and amplified across our value chain. Our supply chain plays an important role in achieving our carbon reduction target for Scope 3 and we are keen to explore opportunities that can help to accelerate our decarbonisation plan. Through the CDP Supply Chain Programme, we will engage with suppliers to understand their climate strategy (including science-based targets and net zero carbon reduction plans where relevant), review their performance and identify ways to reduce the carbon intensity of the products and services we purchase from them.

This year, we were included on the CDP Supplier Engagement Leaderboard 2021, ranking among the top 8% of companies for supplier engagement on climate. This is based on our 'A' Supplier Engagement Rating, outperforming the 'B-' average for both the Europe region and the global specialised professional services sector.

Once we have achieved our science-based target and reduced our emissions as far as possible, we will invest in high-quality carbon offsetting projects to offset the remaining Scope 1, 2 and 3 emissions within the boundaries of our science-based target to achieve carbon neutrality in our own operations by 2030. To support this journey, as part of our secondary carbon offsetting commitment, we offset 20% of our FY21 Scope 1 and 2 emissions and are offsetting 40% of our remaining FY22 emissions. We will gradually increase this to offset 100% of our Scope 1 and 2 emissions by 2025. By tracking and disclosing these metrics and targets we make sure we continuously assess and manage some of our key climate-related transitional risks (particularly compliance with climate change commitments, investor sentiment associated with our environmental performance and climate disclosure as mandated and/or expected by stakeholders) and the physical risk of energy demand as outlined on the 'Climate-related financial risks and opportunities for our business' table on page 65 of the FY22 Annual Report.

This year, we invested in a Verified Carbon Standard (VCS) offsetting project in Kenya that will not only avoid carbon emissions, but also support climate adaptation, promote biodiversity, bring added value to communities and contribute to 11 of the 17 United Nations Sustainable Development Goals. 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 VCS standard, and is also certified with Climate, Community and Biodiversity (CCB) Gold Level. 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.

Governance – Board



Board composition

Board structure (9 directors in total)²

- **Chairman of Board**
- **CEO, CFO, COO**
- **5 independent non-executive directors**

Independent Chair of Board **Yes**

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

Female Senior Independent Director² **Yes**

Independent Board members^{2,3} **67%**

Women Board members² **33%**

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

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

Average Board tenure¹ **6.25 years**

100% independent Audit Committee **Yes**

100% independent Remuneration Committee³ **Yes**

100% independent Nominations Committee **Yes**

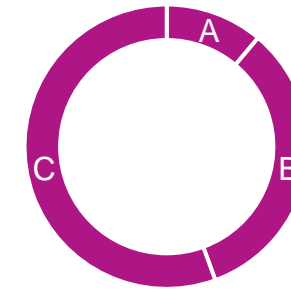
Conflict of interest policy **Yes**

Board performance

Independent external evaluation of the Board's performance⁵

- **Functions extremely well, in line with first class governance**
- **Excellent Board dynamics: inclusivity, supporting, constructively challenging, responsible**
- **Unified and aligned, Experian agenda the priority**

Balanced Board²



A. Chairman	1
B. Executive	3
C. Independent non-executive	5

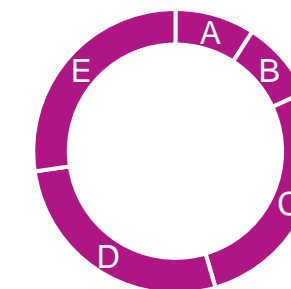
General

Voting rights for shareholders **Equal**

Mandatory annual training for all employees:

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

Director tenure¹



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

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**

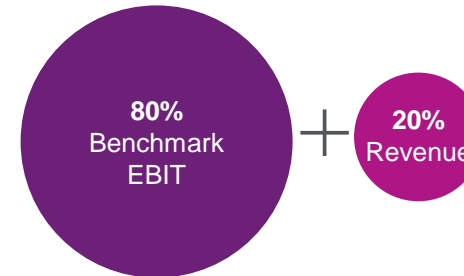
65%

Yes

Yes

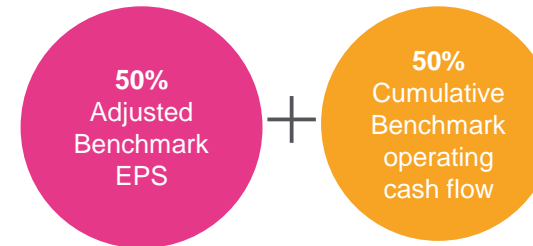
Yes

Framework



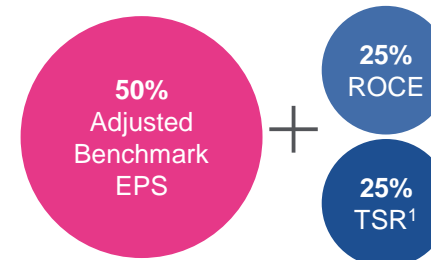
Annual Bonus

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



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 (57) Chairman, and Chairman of the Nomination and Corporate Governance Committee.

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

Other current roles: NED of NatWest Group plc and non-executive Chairman of 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.

Brian Cassin



Brian Cassin (54) 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 (50) 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.

Craig Boundy



Craig Boundy (47) 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

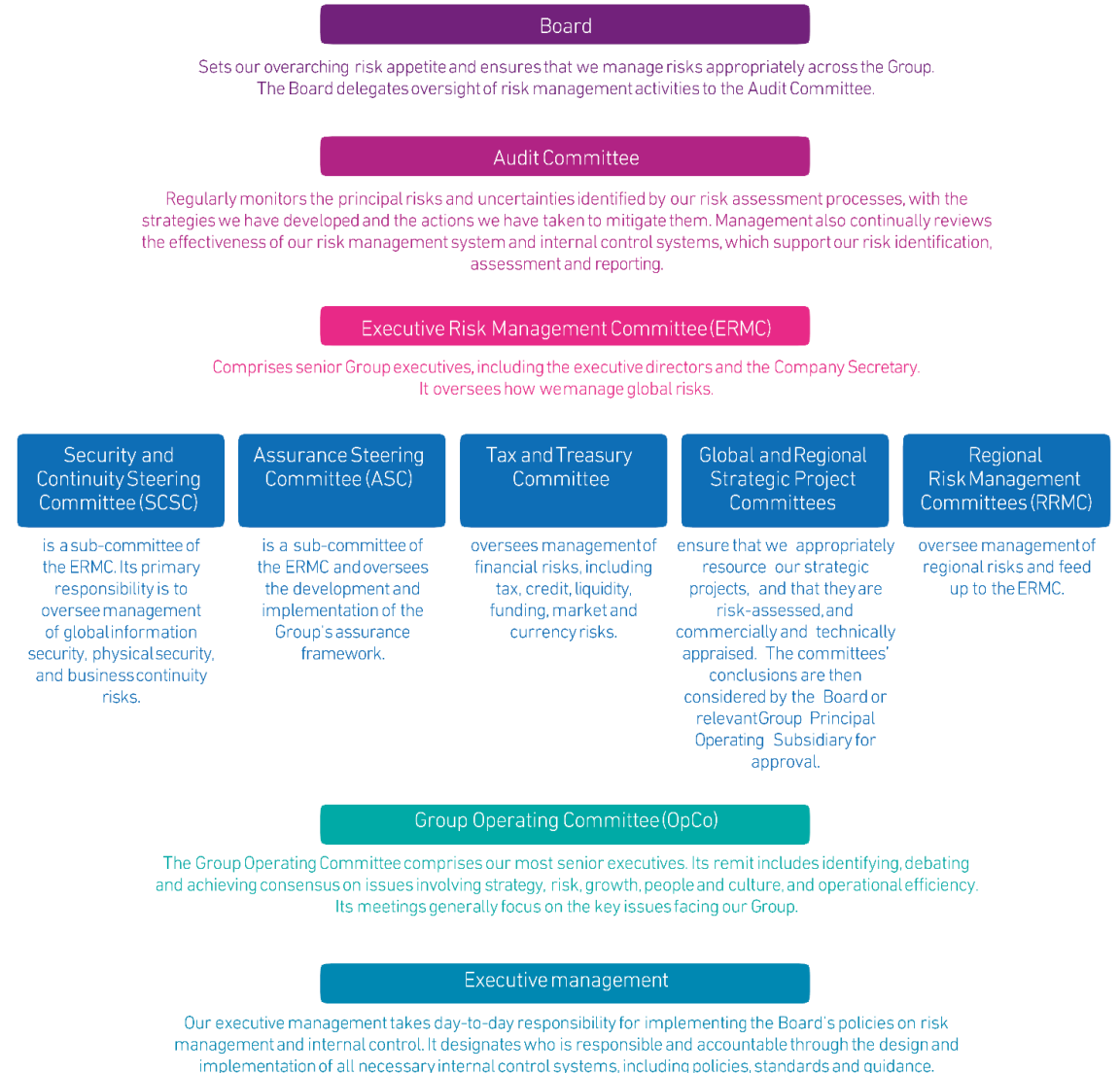


Identifying and managing risk

- 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



Governance of ESG (1 of 2)



- **Governance of ESG** - We believe that strong ESG performance can be a source of competitive advantage. Our ESG strategy helps us set targets and commitments, drive progress, and enhance transparency through our ESG reporting and disclosures.
- The Chief Financial Officer acts as executive sponsor of our overall ESG programme, which focuses on ESG opportunities and risks, 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.
- We have established a dedicated ESG Steering Committee, comprising executive sponsors and workstream leaders, that meets regularly to drive our ESG agenda. Chaired by the Chief Financial Officer, the steering committee is responsible for developing our ESG strategy, metrics and targets, as well as overseeing and prioritising investment decisions to support implementation of our ESG programme. Our Chief Sustainability Officer is responsible for ensuring successful delivery of our ESG plans across all our workstreams.
- A central team and a network of regional corporate responsibility leads, specialists and steering groups across the business manage our Social Innovation, community investment, health and safety, and environmental programmes and impact.
- The Board oversees our ESG strategy and performance. Each year they have in-depth sessions on our overall ESG strategy as well as detailed annual updates on each of the separate elements of ESG. In addition they receive written updates on key elements of our ESG performance ahead of every Board meeting.
- Certain non-financial metrics – including employee engagement, diversity and inclusion, ESG considerations and risk – are factored into the holistic assessment of the Company's short- and longer-term performance. We are considering how important aspects of ESG could feature in our remuneration arrangements (see p128 of [FY22 Annual Report](#)).

Governance of ESG (2 of 2)



- **Embedding ESG in innovation** - Our innovation culture puts consumer and client needs first, and we have strict processes to ensure we build critical ESG considerations, such as data security, privacy and accuracy, into our products and services. We extend our high standards to suppliers through our third-party risk management framework.
- Through our Social Innovation programme (see p49 of [FY22 Annual Report](#)), we invest in developing new products that are specifically designed to offer additional societal benefits as well as creating revenue for our business. 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 that is facilitated by the Global Head of Social Innovation and was chaired by the Managing Director of Global Decision Analytics in FY22. 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.
- **Managing ESG risks** - The Board and our Executive Risk Management Committee review our principal risks on an ongoing basis. Five of our nine 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 p64 of [FY22 Annual Report](#)). See page 86 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
Loss or inappropriate use of data and systems	Treating data with respect (data security)
New legislation or changes in regulatory enforcement	Potential to impact all – in FY22 particularly treating data with respect (data privacy)
Failure to comply with laws and regulations	Potential to impact all
Business conduct risk	Working with integrity
Dependence on highly skilled personnel	Inspiring and supporting our people

ESG reporting and frameworks

- We publish ESG updates in our [Improving Financial Health Report, Annual Report](#) (p46-73) and our [Diversity, Equity and Inclusion Report](#)
- We have published our first [Tax Report](#) for FY22
- We publish detailed [ESG Performance Data](#)
- We use the [SASB reporting framework](#)
- We use the [CDP framework](#) for reporting carbon emissions
- We have aligned our climate reporting with the [Task Force on Climate-Related Financial Disclosure \(TCFD\)](#)
- 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 (formerly London Benchmarking Group) for measuring our corporate community investment
- We are part of the FTSE4Good Index which recognises companies for their strong Environment, Social and Governance practices





Section 3: Policies and Data tables



Key policies and statements



Global Code of Conduct and Anti-Corruption Framework	https://www.experianplc.com/media/4320/code-of-conduct-sep-2021.pdf
Global Information Values	www.experian.com/privacy/information_values
Environmental Policy	https://www.experianplc.com/media/4512/environmental-policy-2022.pdf
Diversity, Equity and Inclusion Key Principles	https://www.experianplc.com/media/4626/dei-key-principles-september-2022.pdf
Health & Safety Policy	https://www.experianplc.com/media/4513/health-and-safety-policy-2022.pdf
Supplier Code of Conduct	www.experian.com/corporate/code-of-business-conduct
Modern Slavery Statement	https://www.experianplc.com/media/4454/modern-slavery-for-website-2022.pdf
Statement on Salient Human Rights	www.experianplc.com/media/4356/experian-statement-on-salient-human-rights-oct-2021.pdf
Tax Policy	https://www.experianplc.com/media/4415/experian-tax-policy-march-2022.pdf
UK Gender Pay Gap report	2021: https://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

Sustainable Business performance data



Unless otherwise noted the data in this section reflects performance for the period of 1 April 2020 to 31 March 2021, which is referenced as '2021' in tables.

Board and executive committee (and direct reports) composition

Board composition	Unit	2022	2021	2020	2019	2018	2017	2016	2015
Total number of Board members	number	11	11	9	11	12	10	10	12
Number of independent Board members ¹	number	8	8	6	7	8	6	6	8
% independent non executive directors	%	73%	73%	67%	64%	67%	60%	60%	67%
Number of women	number	4	4	3	3	3	2	3	4
% women on Board	%	36%	36%	33%	27%	25%	20%	30%	33%
Number of ethnically diverse directors on Board	number	2	2	2	2	2	1	1	0

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

Board composition - ethnicity	Unit	2022	2021	2020	2019	2018	2017	2016	2015
White - North American	number	3	3	3	4	4	4	4	6
White - European	number	6	6	4	5	6	5	5	6
Non-white ethnic group - Arabic	number	1	1	1	1	1	-	-	-
Non-white ethnic group - South American	number	1	1	1	1	1	1	1	-
Total number of ethnically diverse directors on Board	number	2	2	2	2	2	1	1	0

Figures are as per those in the annual reports, as at May each year

Executive committee and direct reports gender diversity	Unit	2022	2021	2020	2019	2018	2017	2016	2015
Executive committee and their direct reports	% women	28%	26%	24%	24%	25%	29%		

Direct reports excludes administrative and support functions. 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	Unit	2022	2021	2020	2019	2018	2017	2016	2015
Senior leaders	% women	33%	32%	30%	31%	32%	30%	29%	28%
Total population of senior leaders (men & women)	number	1,016	869	806	762	718	710	681	680
Mid-level leaders	% women	36%	35%	35%	35%	35%	35%	35%	35%
Total workforce	% women	44%	44%	44%	44%	45%	45%	45%	44%

Senior leaders = EB1-EB6, Mid-tier leaders = EB7-EB8, Total workforce = EB1-EB12.

Gender diversity by region	Unit	2022	2021	2020	2019	2018	2017	2016	2015
North America	% women	47	47	46	46	47	47	49	47
Latin America	% women	44	45	47	48	50	50	47	49
UK & Ireland	% women	36	36	35	36	37	37	37	38
EMEA	% women	45	44	43	45	43	43	44	44
Asia Pacific	% women	43	45	45	43	46	46	45	44
Total workforce	% women	44	44	44	44	45	45	45	44

Employees – Age diversity



Age diversity	Unit	2022	2021	2020	2019	2018	2017
16-24	%	6.4	4.6	5.4	6.1	6.9	7.4
25-34	%	34.4	34.4	36.5	36.2	36.3	37.0
35-44	%	31.6	32.4	31.7	31.4	31.1	30.4
45-54	%	18.5	19.3	18.1	18.1	17.8	27.7
55-64	%	8.1	8.4	7.4	7.3	7.0	6.9
65+	%	1.0	0.9	0.9	0.9	0.9	0.8

Age diversity by region	Unit	Total	North America	Latin America	UK & Ireland	EMEA	Asia Pacific
16-24	%	6.4	4.2	13.3	5.1	3.5	4.2
25-34	%	34.4	27.8	44.2	29.3	37.0	42.8
35-44	%	31.6	28.6	30.3	32.8	34.6	41.1
45-54	%	18.5	23.2	9.9	24.6	19.0	9.6
55-64	%	8.1	14.0	2.2	8.0	5.5	2.1
65+	%	1.0	2.2	0.1	0.2	0.3	0.1

Employees – Ethnic diversity - USA



Racial and Ethnic diversity in USA by year	Unit	2022	2021	2020	2019	2018
Asian	%	19.2	18.8	19.3	18.0	16.0
Black or African American	%	8.2	7.9	6.4	6.2	8.3
Hispanic or Latino	%	8.7	8.6	8.9	9.1	9.1
White	%	56.7	60.0	62.2	63.0	63.5
Other	%	2.3	2.1	1.9	1.9	1.9
N/A	%	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	Unit	Asian	Black or African American	Hispanic or Latino	White	Other	N/A
Senior leaders	%	14.6	1.5	3.5	73.0	1.7	5.2
Mid-tier leaders	%	29.2	3.3	6.7	53.9	1.6	5.3
Total workforce	%	19.2	8.3	8.7	56.6	2.2	4.9

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, Mid-tier leaders = EB7-EB8, Total workforce = EB1-EB12.

Employees – Ethnic diversity and composition



Employees – Ethnic diversity - UK

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

Employees – Composition

Employee composition	Unit	2022	2021	2020	2019	2018
Full-time	%	92%	93%	94%	93%	93%
Part-time	%	5%	3%	2%	3%	3%
Temporary employees	%	3%	4%	4%	4%	3%
Contractors	%	0%	0%	0%	0%	0%

Employees



Employee engagement	Unit	2022	2021	2020	2019	2018	2017	2016	2015
Employee engagement	%	78	-	76	75	76	-	68	-

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	Unit	2022	2021	2020	2019	2018	2017	2016	2015
Voluntary employee turnover rate (attrition)	%	16.1%	10.1%	11.6%	12.3%	11.0%	11.5%	13.0%	14.9%
Involuntary employee turnover rate	%	5.5%	6.3%	7.2%	8.5%	10.6%	10.2%	9.8%	11.4%
Total employee turnover	%	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	Unit	Accidents with absence	Accidents with no absence	Total number of accidents	Lost days
North America	Number	7	5	12	38
Latin America	Number	4	0	4	30
UK & Ireland	Number	0	2	2	0
EMEA	Number	0	0	0	0
Asia Pacific	Number	0	0	0	0
Total workforce	Number	11	7	18	68

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

Social – Community Investment



Community investment data	Unit	2022	2021	2020	2019	2018	2017	2016	2015
Charitable contributions	US\$ '000's	14,072	10,319	8,424	8,536	7,746	6,959	5,968	6,347
Voluntary contributions	US\$ '000's	1,807	1,726	2,724	2,160	1,625	1,435	1,770	1,141
Total from Experian	US\$ '000's	15,879	12,045	11,147	10,696	9,371	8,394	7,738	7,488
% Benchmark PBT	%	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	2022	2021	2020	2019	2018	2017	2016	2015
Funds from Experian plc	US\$ '000's	5,683	3,942	3,690	3,391	2,955	3,359	3,272	3,310
Financial donations and investments from Experian subsidiaries	US\$ '000's	5,632	3,754	3,077	3,651	2,781	2,237	1,594	1,565
Employee time volunteered	US\$ '000's	849	725	1,943	1,528	1,524	1,243	1,296	1,173
Gifts in kind	US\$ '000's	1,070	1,947	737	712	711	648	620	503
Management costs	US\$ '000's	2,645	1,677	1,700	1,414	1,401	907	957	937
Total from Experian	US\$ '000's	15,879	12,045	11,147	10,696	9,371	8,394	7,738	7,488

Social – Improving Financial Health



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

Free access to credit scores	Unit	2022	2021	2020	2019	2018	2017	2016	2015
North America	Millions of people	52	41	29.5	19	14	9	4	-
Latin America	Millions of people	71	59	45	32	22	11	-	-
UK & Ireland	Millions of people	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	134	110	82	57	40	22	4	-

Limpa Nome	Unit	2022	2021	2020	2019
Value of debts on Limpa Nome for which consumers took up renegotiated offer	\$bn	5.9	7.8	2.7	0.5
Value of payments made to pay off renegotiated debts	\$bn	1.2	1.1	0.4	0.1
Value of debt written off for consumers	\$bn	4.7	6.7	2.3	0.4
Number of people helped by Limpa Nome	Millions of people	9.0	8.3	2.9	0.6

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	2022	2021	2020	2019	2018	2017
Revenue generated through social innovation products	\$m	59	64	22	7	4	2
Total revenue generated through social innovation products since 2013 (cumulative)	\$m	162	103	40	17	10	7
People reached through social innovation products	Millions of people	21	28	14	7	9	2
Total people reached through social innovation products since 2013 (cumulative)	Millions of people	82	61	35	21	13	4

United for Financial Health	Unit	2022	2021
People reached through United for Financial Health programme (cumulative)	Millions of people	87	35

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 emissions	Unit	2022	2021	2020	2019	2018	2017	2016	2015
Scope 1	000's tonnes CO ₂ e	2.5	2.2	3.0	3.6	3.9	4.4	4.4	4.8
Scope 2 (market-based) ¹	000's tonnes CO ₂ e	13.9	14.3	22.1	25.6	28.0	34.2	36.6	-
Scope 1 and 2 (market-based) total	000's tonnes CO ₂ e	16.4	16.5	25.1	29.2	31.9	38.6	41.0	-
Scope 3 ²	000's tonnes CO ₂ e	532.9	453.9	493.4	495.3	-	-	-	-
Scope 3 (Purchased Goods and Services, Business Travel, and Fuel-and-energy related activity) ³	000's tonnes CO ₂ e	420.1	355.1	398.3	412.6	-	-	-	-
Total emissions - Scope 1, 2 and 3 (market-based)	000's tonnes CO ₂ e	549.3	470.4	518.5	524.5	-	-	-	-
Annual changes in absolute CO ₂ emissions	Unit	2022	2021	2020	2019	2018	2017	2016	
Scope 1 and 2 (market-based) total	%	-1%	-34%	-15%	-8%	-20%	-8%	-	
Scope 1, 2 and 3 (market-based) CO ₂ e emissions	%	+17%	-58%	-7%	-5%	-11%	-3%	-	
Normalised CO ₂ emissions	Unit	2022	2021	2020	2019	2018	2017	2016	2015
Scope 1 and 2 (market-based) normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	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	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	31.0	26.4	29.7	30.8	-	-	-	-
Annual changes in normalised CO ₂ emissions	Unit	2022	2021	2020	2019	2018	2017	2016	
Scope 1, 2 and 3 emissions (market-based) normalised by revenue – per \$1m revenue	%	-16%	-35%	-20%	-	-	-	-	
Scope 1, 2 and 3 emissions (market-based) normalised by headcount – per FTE	%	+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 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, our Scope 3 emissions 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 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 emissions	Unit	2022	2021	2020	2019	2018	2017	2016	2015
Scope 1	000's tonnes CO ₂ e	2.5	2.2	3.0	3.6	3.9	4.4	4.4	4.8
Scope 2 (location-based)	000's tonnes CO ₂ e	21.1	22.2	25.5	29.8	33.0	37.0	38.0	40.9
Scope 1 and 2 (location-based) total	000's tonnes CO ₂ e	23.6	24.4	28.5	33.4	36.9	31.4	42.4	45.7
Scope 3 ¹	000's tonnes CO ₂ e	532.9	453.9	493.4	495.3	-	-	-	-
Scope 3 (Purchased Goods and Services, Business Travel, and Fuel-and-energy related activity) ²	000's tonnes CO ₂ e	420.1	355.1	398.3	412.6	-	-	-	-
Total emissions - Scope 1, 2 and 3 (market-based)	000's tonnes CO ₂ e	556.5	478.3	521.9	528.7	-	-	-	-
Normalised CO ₂ emissions	Unit	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	3.8	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	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	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.

Carbon emissions – Buildings and Travel



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

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

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

Emissions for offices and data centres are in both Scope 1 and Scope 2

Travel CO ₂ e emissions (air travel + company owned and leased vehicles)	Unit	2022	2021	2020	2019	2018	2017	2016
Total CO ₂ e emissions	000's tonnes CO ₂ e	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	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	0.2	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	2022	2021	2020	2019	2022 contribution to Scope 3 (%)
Purchased goods and services ¹	000's tonnes CO ₂ e	412.0	350.9	378.9	357.4	77.3%
Fuel-and-energy-related activities ¹	000's tonnes CO ₂ e	6.3	3.9	4.2	6.2	1.2%
Business travel ¹	000's tonnes CO ₂ e	1.8	0.3	15.2	49.1	0.3%
Upstream leased assets	000's tonnes CO ₂ e	45.3	35.4	31.0	17.5	8.5%
Capital goods	000's tonnes CO ₂ e	40.8	40.4	31.4	31.2	7.7%
Employee commuting	000's tonnes CO ₂ e	17.8	13.7	24.8	24.6	3.3%
Investments	000's tonnes CO ₂ e	8.6	8.9	7.7	4.3	1.6%
Waste generated in operations	000's tonnes CO ₂ e	0.3	0.4	0.2	5.2	0.1%
Total Scope 3	000's tonnes CO₂e	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)	000's tonnes CO ₂ e	420.1	355.1	398.3	412.6	

¹ Scope 3 emissions within science-based target.

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

Energy use



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

Office building energy use	Unit	2022	2021	2020	2019	2018	2017	2016	2015
Energy consumption	GWh	35	40	44	55	51	63	74	79
Energy consumption normalised by revenue – per \$1m revenue ¹	MWh	5.5	7	9	11	11	21	22	22
Energy consumption normalised by headcount – per FTE	MWh	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	2022	2021	2020	2019	2018	2017	2016	2015
Energy consumption	GWh	40	36	36	40	38	36		
Energy consumption normalised by revenue – per \$1m revenue ¹	MWh	6.5	6.7	7.0	8.2	8.2	8.3		
Energy consumption normalised by headcount – per FTE	MWh	2.3	2.0	2.0	2.3	2.3	2.3		

Data centre energy used is 100% electricity

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

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



Appendix



IR Contacts and ADR details



Experian

+44 (0)203 042 4200

www.experianplc.com/investors

investors@experian.com

Nadia Ridout-Jamieson

Chief Communications Officer

Nadia.RJamieson@experian.com

Evelyne Bull

VP Director, Investor Relations

Evelyne.Bull@experian.com

Sarah Schibli

Investor Relations and
Communications Manager

Sarah.Schibli@experian.com

Alex Sanderson

Financial Reporting Manager

Alex.Sanderson@experian.com

Experian American Depositary Receipt (ADR) programme

ADR shareholder enquiries:

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

T: + 1 651 453 2128 (From the US: 1 800 990 1135)

E: www.shareowneronline.com/informational/contact-us/

W: www.adr.com

Experian ADR shares trade on the OTCQX:

Symbol	EXPGY
CUSIP	30215C101
Ratio	1 ADR : 1 ORD
Country	United Kingdom
Effective Date	October 11, 2006
Underlying SEDOL	B19NLV4
Underlying ISIN	GB00B19NLV48
U.S. ISIN	US30215C1018
Depository	J.P. Morgan Chase Bank (Sponsored)

Calendar



16 November 2022

Half year results, FY23

17 January 2023

Q3 trading update, FY23

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