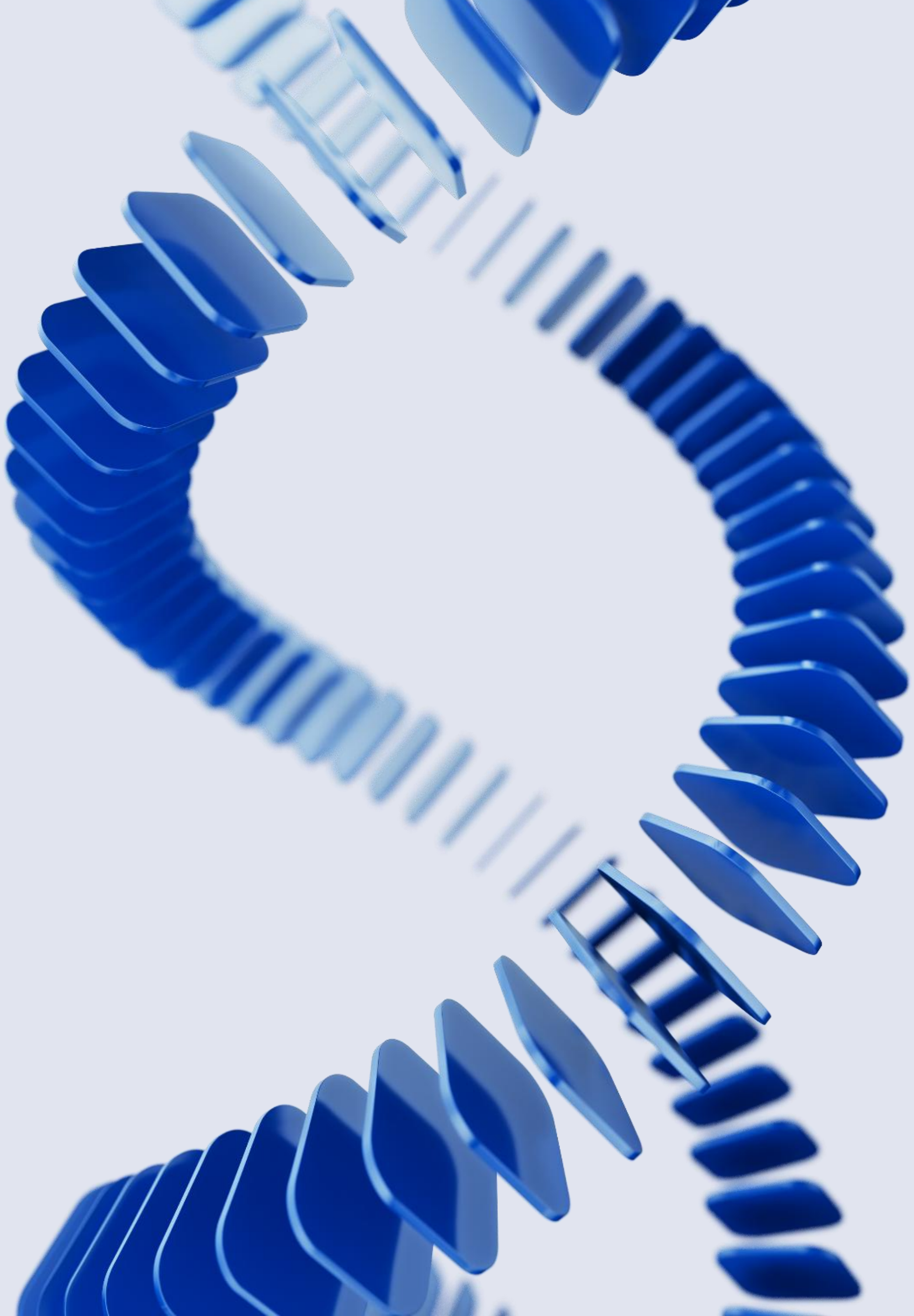
Investor relations presentation

May 2026



The Experian team

Brian Cassin	Chief Executive Officer
Lloyd Pitchford	Chief Financial Officer
Nadia Ridout-Jamieson	Chief Communications Officer
Jeff Goldstein	SVP, Investor Relations

Get access to more IR resources

Watch our video product demos

Ascend Platform

NA Consumer Services EVA

NA Insurance Marketplace

NA Automotive

UK ReFi

Our reporting

Annual Reports

Sustainability Reports

Learn more insights from our IR events

Lloyd Pitchford fireside chat with Morgan Stanley – Mar 2026

Lloyd Pitchford fireside chat with RBC – Nov 2025

Brian Cassin fireside with Morgan Stanley – Nov 2025

Lloyd Pitchford fireside chat with JPM Morgan - Nov 2025

Bookmark our PLC site for more video demos

Our investment case

1. Consistent performance and disciplined capital allocation

- Proven track record of profitable growth, resilient margins and strong free cash flow, supported by a robust balance sheet.
- Medium-Term Framework targets high single-digit organic revenue growth and consistent margin expansion, driving long-term earnings and cash compounding.

2. Exposure to structural growth in global information services

- Operates in a growing market with high barriers to entry, supported by proprietary data, regulation and long-term client relationships.
- Demand driven by digitisation, fraud and identity needs, productivity gains and financial inclusion in emerging markets.

3. A differentiated global leader with unique data and scalable platforms

- Unmatched global data (90% proprietary[1]), advanced analytics and scalable platforms embedded in client workflows, delivering recurring revenues and strong retention.
- Combined B2B and Consumer model creates network effects, strengthens brand trust and drives durable competitive advantage.

4. Disciplined strategy with a strong execution record

- Consistent delivery through investment in data, analytics and innovation across Financial Services and Verticals.
- Expanding Consumer Services to drive engagement, growth and margin progression.

5. Positioned to lead in the next phase of AI-driven growth

- Unique, highly regulated data assets enhance AI-driven decisioning in credit, fraud and identity.
- Pursuing new AI-enabled opportunities, improves customer outcomes and increases internal efficiency and productivity.

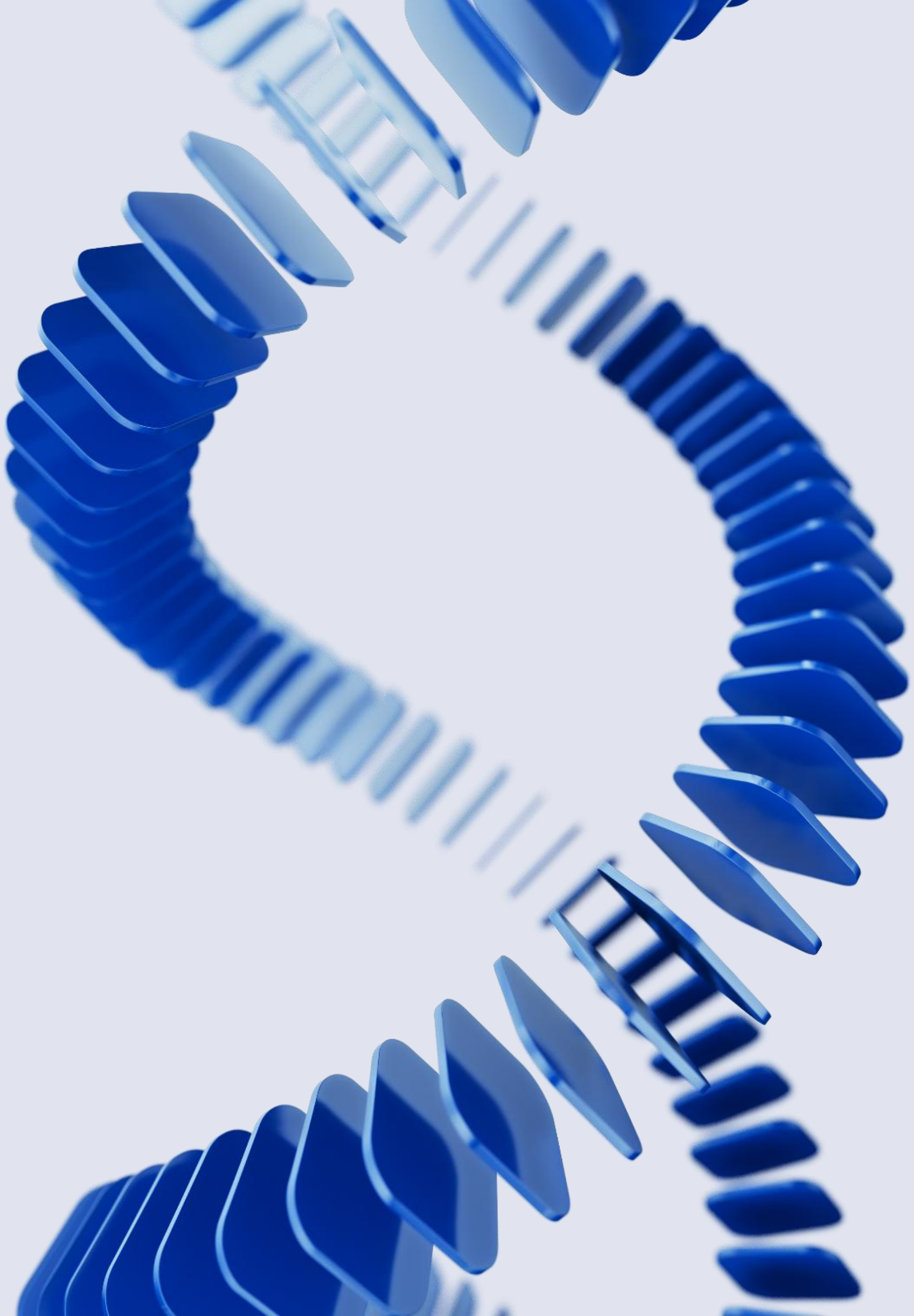
6. Strong governance and purpose-led culture

- Robust governance framework supports sustainable, long-term performance.
- Clear social purpose promotes financial inclusion and strengthens trust with stakeholders.

[1] >90% of Group revenue linked to proprietary data on over 1.5bn consumers and over 175m businesses

Interactive contents page

Introducing Experian



Snapshot of Experian – a market leader with great diversification

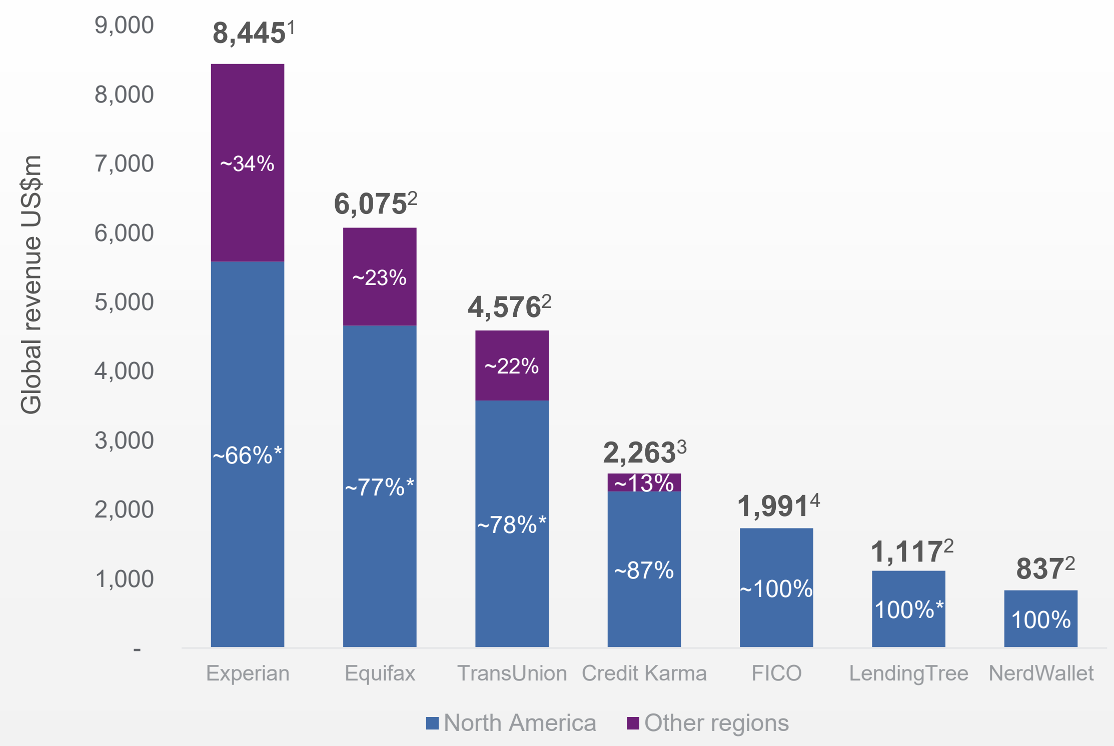
Experian is a world leading data and technology company

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

- We are driven by our mission to **improve financial health for all**
- We champion consumers across the business, and currently have **over 215m** free members
- We have **a diverse and growing range** of **clients across multiple geographies and industries**
- We grow our business through **innovation** and **technology**, and foster an **inclusive**, **inspiring** and **supportive culture** for our people

We are large, stable and cash-generative:

- 25,200 employees / 33 countries
- FY26: US$8.4bn revenue / US$2.4bn Benchmark EBIT
- Highly cash generative with high cash conversion rate FY26: 93%
- 17% Return on Capital Employed (ROCE)



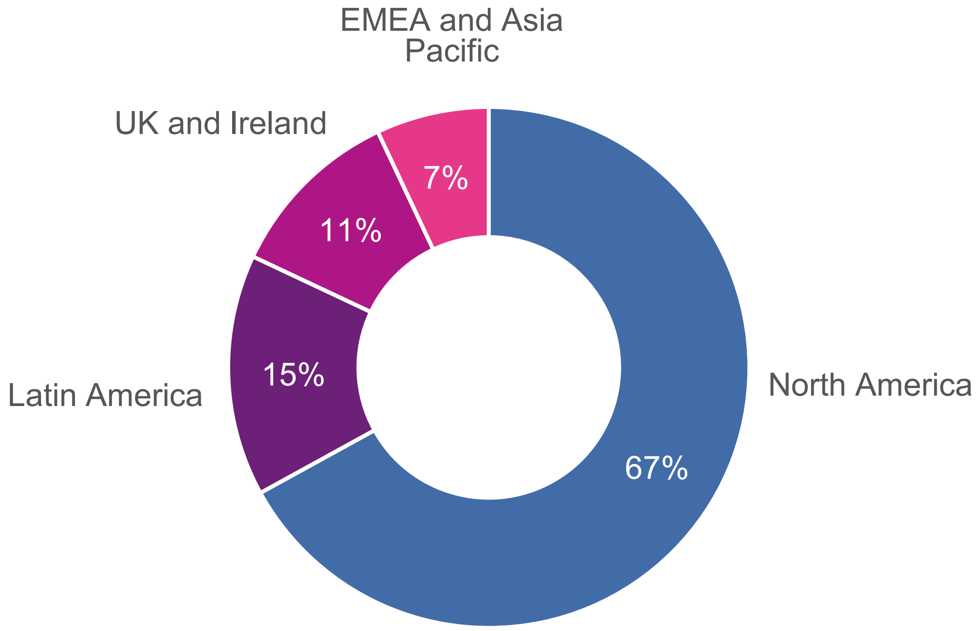
1 Year ended 31 March 2026.
2 Year ended 31 December 2025.
3 Year ended 31 July 2025. Credit Karma revenue are primarily US. Intuit/CK does not disclose international revenues.
4 Year ended 30 September 2025. FICO's North America includes Latin America, which is ~5% of total revenue.

*US only.
Source: Annual results & latest SEC filings.

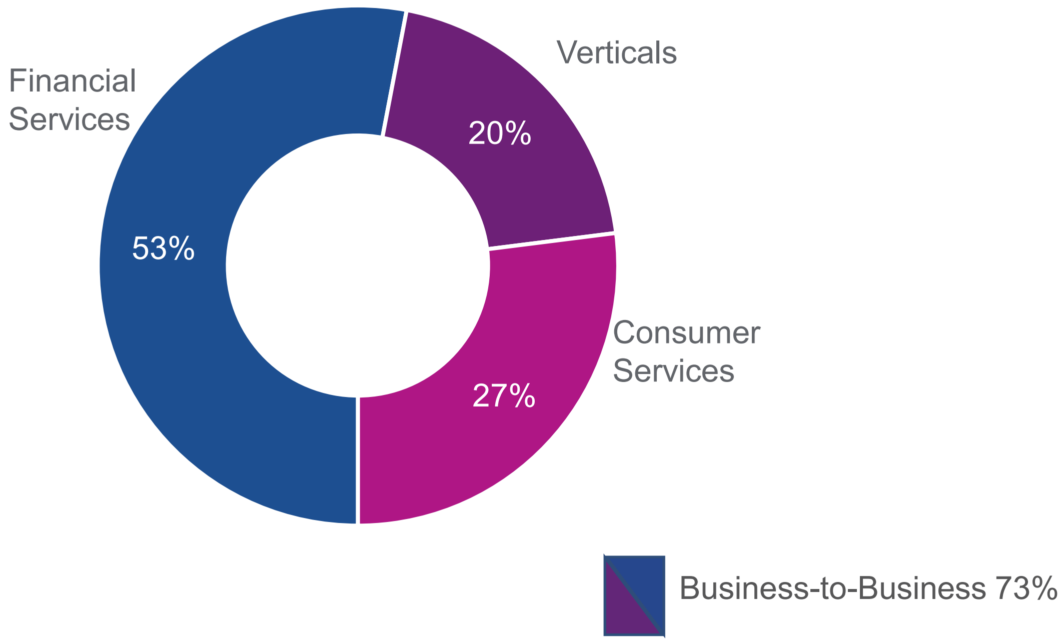
This analysis covers traditional competitors that are publicly listed. It does not include companies where a single division competes against Experian.

Business activities and global revenue split

By region

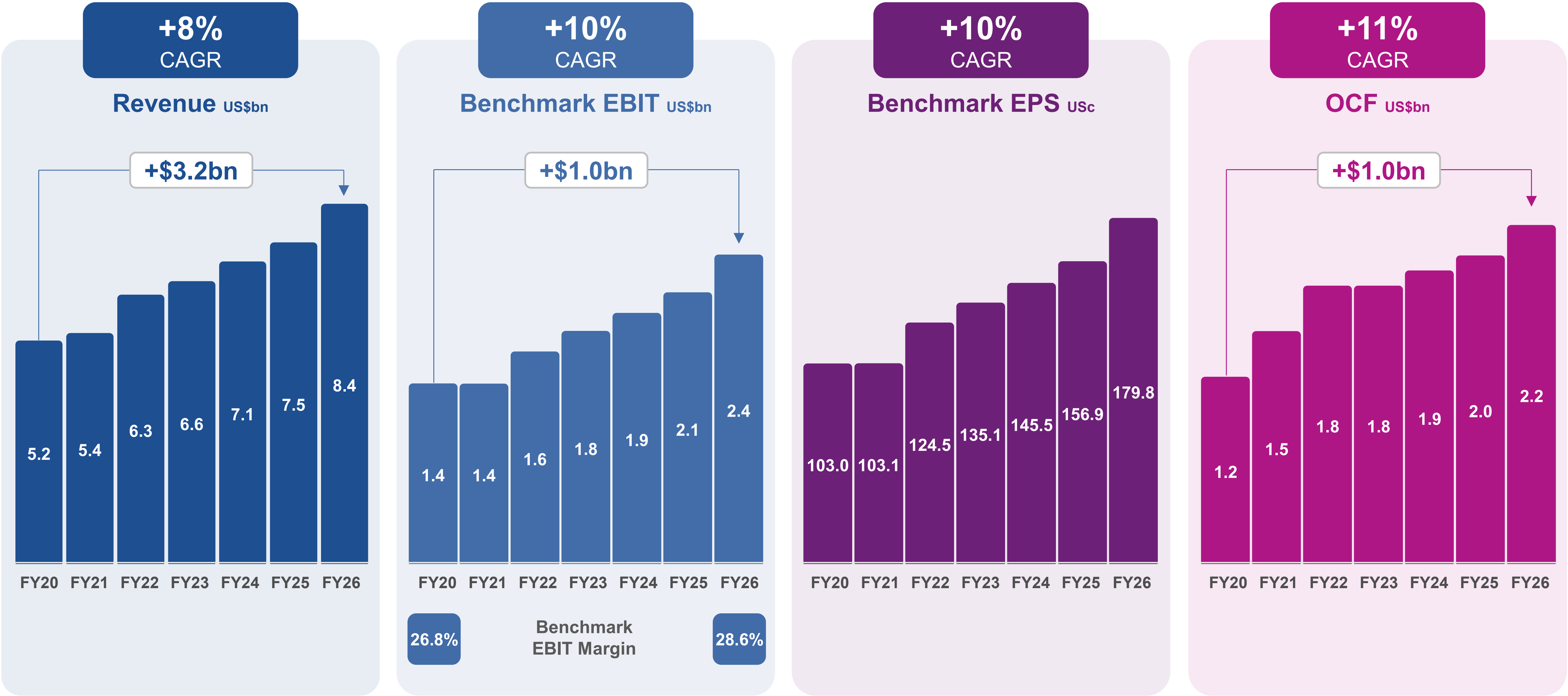


By business activity



Diverse portfolio by region, business activity and customer

Strong growth delivery



Numbers as reported at actual FX rates.
Benchmark EBIT is for ongoing activities.
CAGR = compound annual growth rate. CAGR is on a 6-year basis with FY20 as the baseline year.

We are delivering on our medium-term framework

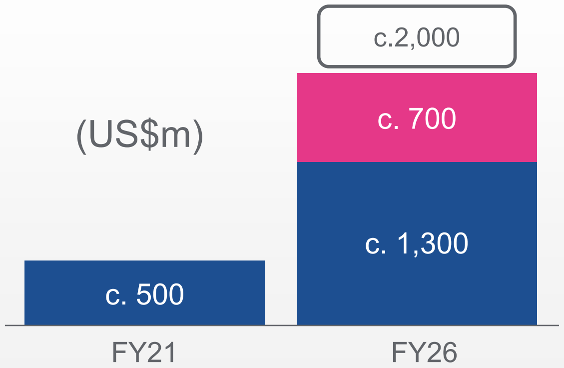
Medium term framework FY25 - FY29	Revenue High single-digit organic growth		EBIT margin[4] Good margin progression +30-50bps annually		Organic Capex[1] Trending to 7% Capex % of revenue	Capital Deployment Growing contribution from capital deployment	
	Organic	Actual	Organic	Actual	Capex % of revenue	ROCE[2]	Invested[3]
FY25	+7%	+7%	90bps	50bps	8.7%	17%	$1.9bn
FY26	+8%	+13%	90bps	50bps	8.6%	17%	$1.5bn
FY27 Guidance	+6-8%	+8-11%	50bps	-	c.8%	Jan 26: +$1bn buyback May 26: +$1bn buyback	

Delivering double-digit EPS growth

1 Capital expenditure
2 Return on capital employed
3 Investments relate to M&A and capital expenditure invested in each financial year
4 Organic constant margin

Strategic delivery – extending our record; strengthening our competitive position

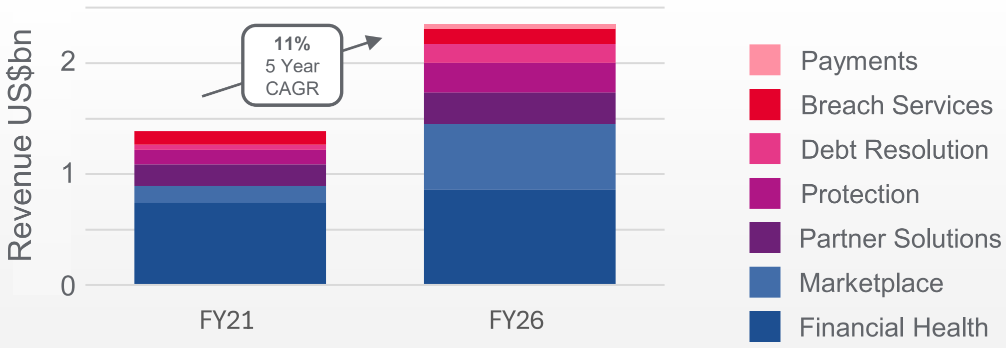
Expanded revenue from new and scaling products



Scaling products:
- Analytics (e.g. Ascend modules)
- Identity and Fraud
- Consumer Services e.g. marketplaces

Recently introduced products:
- New products launched since FY22

Expanding Consumer Services end-markets

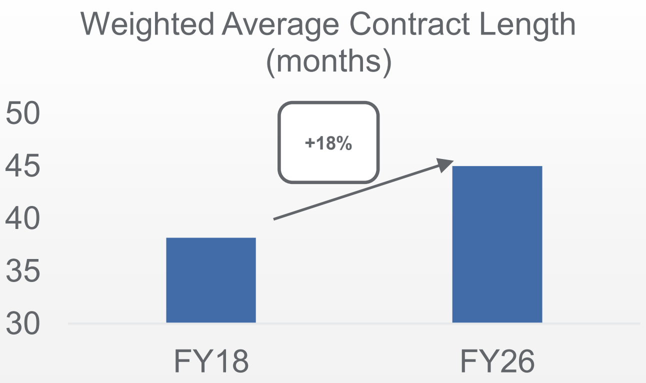


Free Members: c.110m Over 215m

Ascend platform adoption momentum

Year to March FY26	**37** product capabilities[1]	**121** use cases	**2,374** client solutions
Year-on-year	**+7**	**+30**	**+16%**
	21.6 page views per visit	**80k** platform visits	**1.7m** page views
Year-on-year	**+19%**	**+11%**	**+32%**

Extending contract length and value with B2B clients[1]

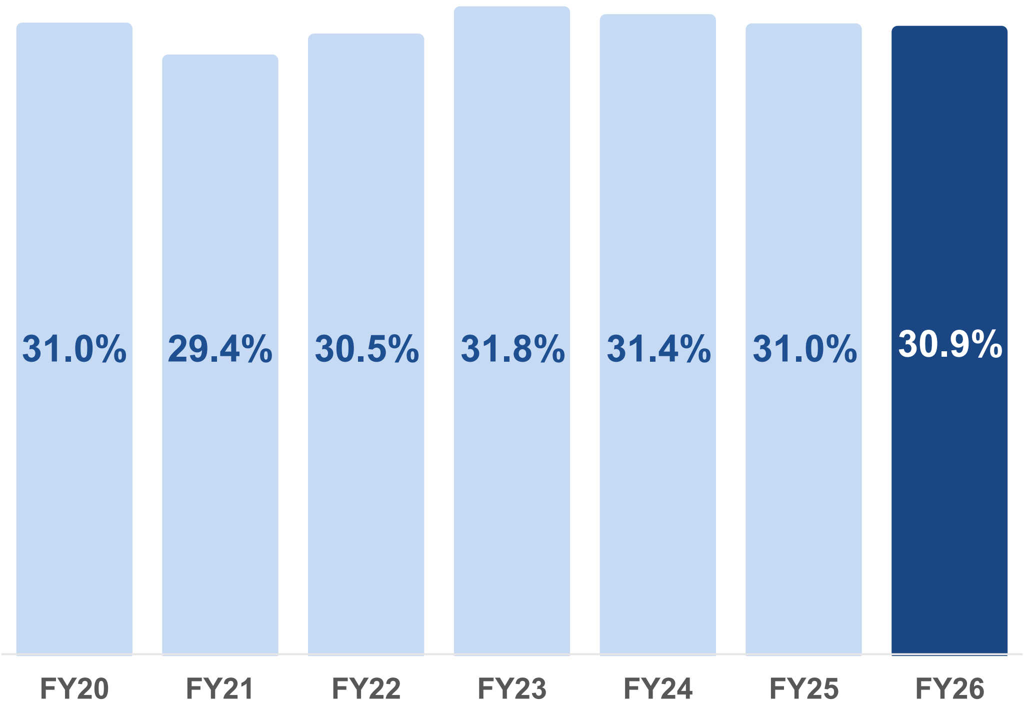


Average contract value

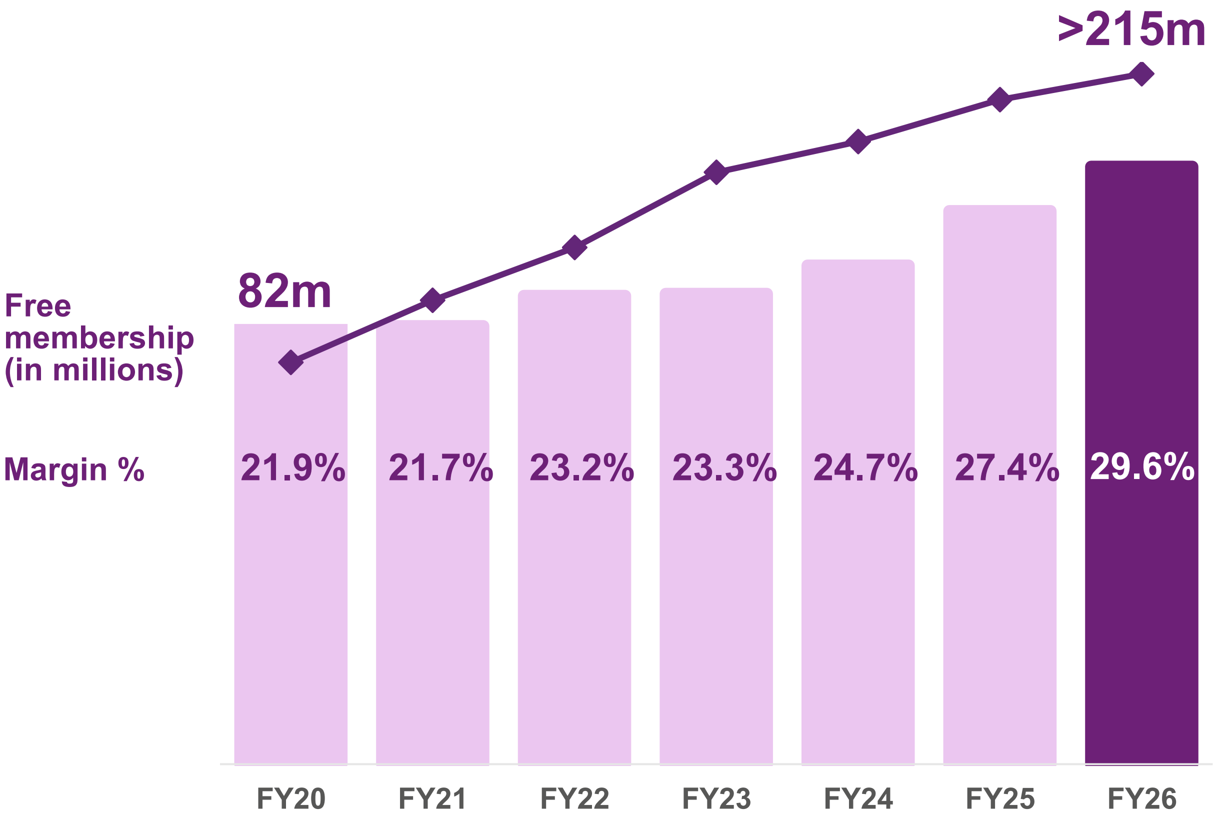
1 Includes Group's top 10 Core Financial Services clients

Consistent segmental progression

Consistently strong B2B margins despite technology dual run costs, recent acquisitions and FICO mortgage royalties



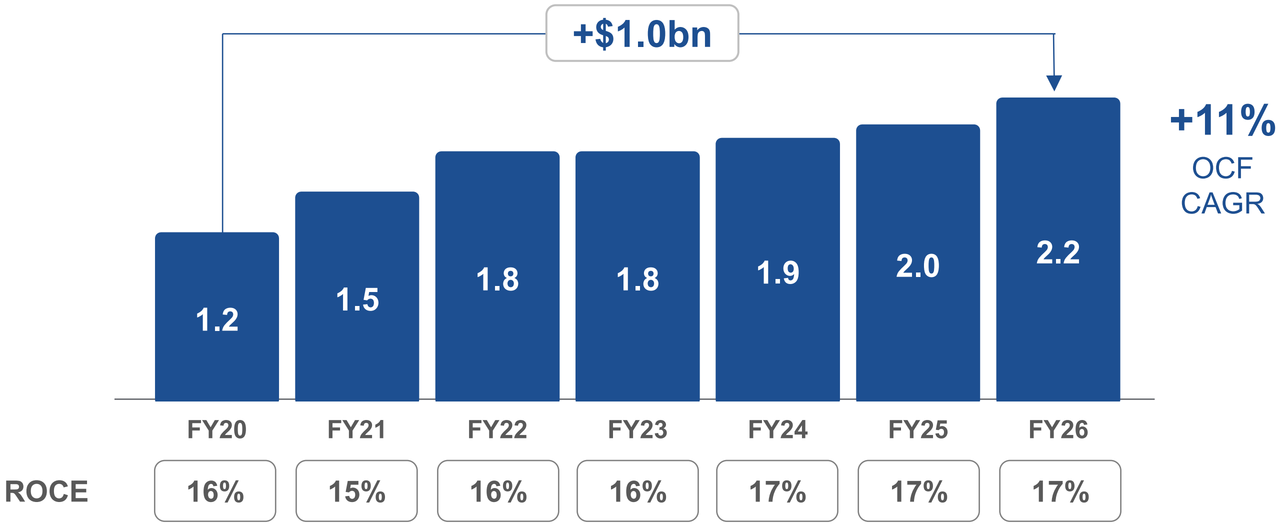
Consumer Services is achieving strong operating leverage as the consumer audience scales



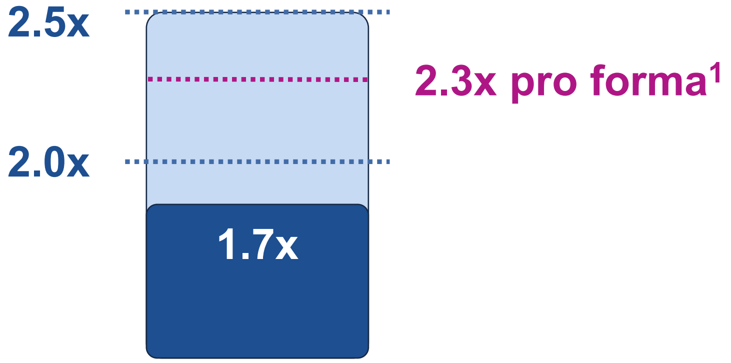
Benchmark EBIT margin as reported at actual rates
FY20 Benchmark EBIT margin on a restated basis per the FY21 Group financial statements

Strong financial position and funding

Benchmark operating cash flow (US$bn)



Leverage: Net Debt to Benchmark EBITDA



- Highly cash-generative business model with US$1bn in annual cashflow added since FY20
- Strong financial discipline with 17% ROCE
- Significant financial flexibility to invest in growth

1 Pro forma for new US$1bn share buyback, completion of Own Up, Konfir and other signed acquisitions

Trusted data. Embedded products. Delivered at scale
Our competitive advantage

AI increases the value of proprietary data

Accelerating demand for trusted, governed data

>90% of Group revenue linked to proprietary data on over 1.5bn consumers and over 175m businesses

Multiple proprietary datasets combined in unique, hard-to-replicate ways

Trusted position at the core of workflows

Generating critical signals clients rely on for high-value decisions

Embedded in client workflows

Powering real-time, critical decisioning at scale – 7.4bn transactions[1]

Structural advantages that compound

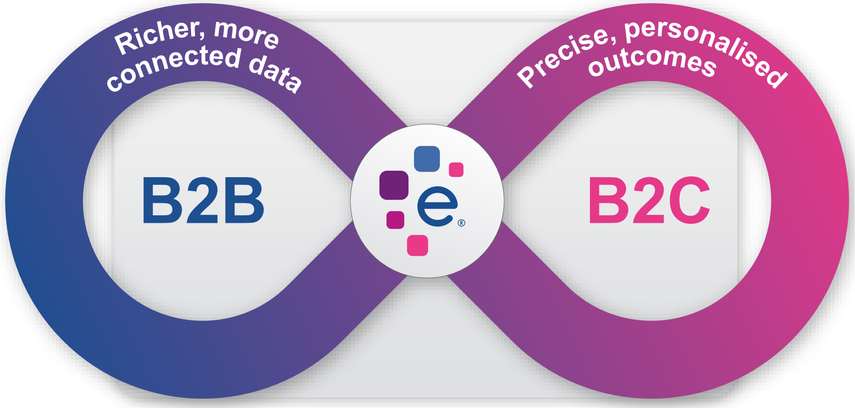
Compliance at scale: accurate, explainable, auditable

Deeply embedded workflows; extensive domain expertise – high switching costs

Network effects from data scale

Our core data domains

- Credit
- Fraud prevention
- Identity
- Consumer engagement



Scaled distribution

>155k B2B clients

>215m consumers

B2C = Business to Consumer (Consumer Services)
1 Ascend Technology Platform transactions FY26

Proprietary data at the centre: we continue to invest across our data estate – North America case study

Consumer Credit
- 250m+ US consumer records
- c.12,000 furnishers
- 3.3bn displayable trades
- 1.3bn updates monthly
- 24 years of raw data
- 99.9% freshness

Consumer Marketing
- Market-leading consumer market database
- Process billions of signals across Experian data, self-reported data, purchased data, online and mobile data and public records
- 4bn+ digital identities
- 120m living units; over 280m consumers
- Over 3,500 audiences, over 7,000 attributes

Business Credit
- 72m+ traditional tradelines
- 35.2m US businesses
- 2,000+ attributes
- 2,000+ sources

Auto Data
- One of only two comprehensive vehicle / owner databases
- One of only two comprehensive vehicle history databases
- 16m new and 40m used vehicle transactions
- c.300m vehicles-in-operation data

Alternative Finance
- Clarity is largest nationwide FCRA-regulated specialty credit bureau
- 68m+ unique consumers in Clarity database
- 30m+ rental files via RentBureau

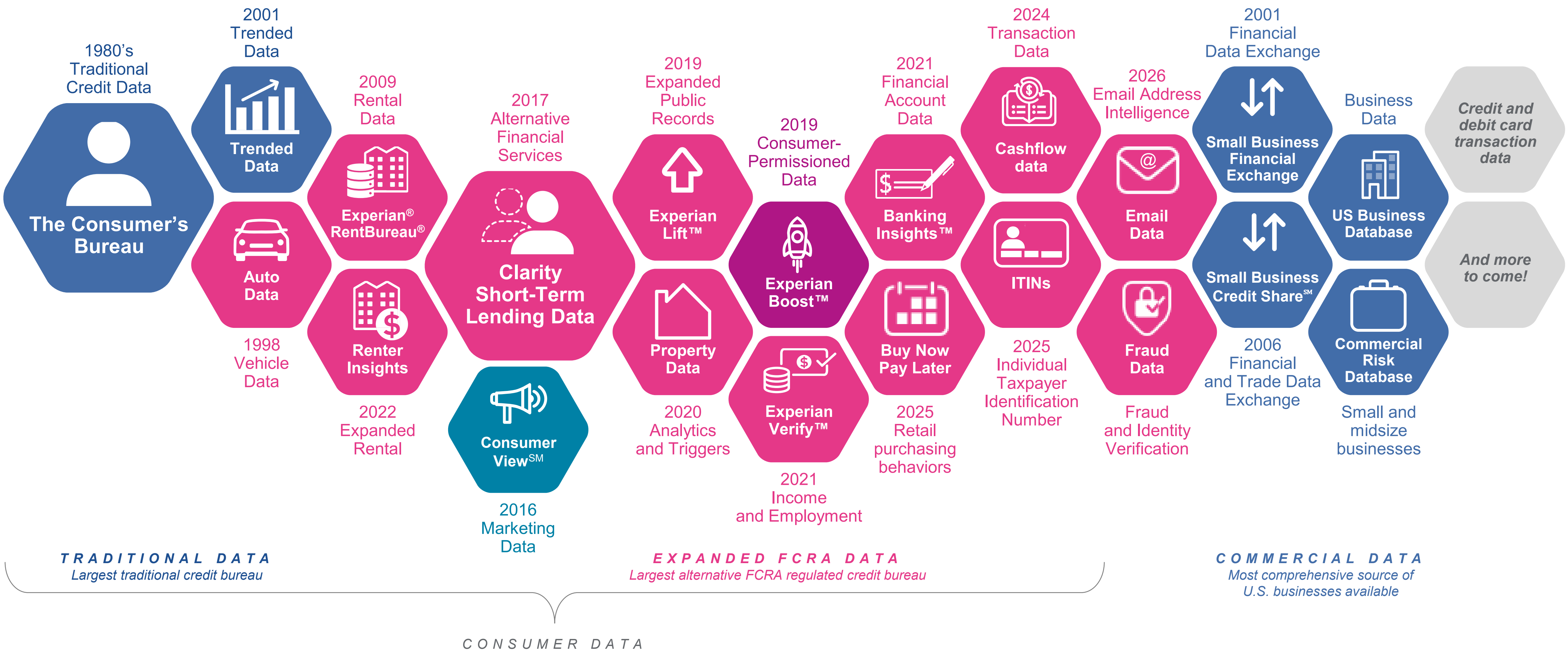
Consumer-permissioned data
- 19m+ connected consumer accounts[1]

Augmented with best-in-class third-party datasets

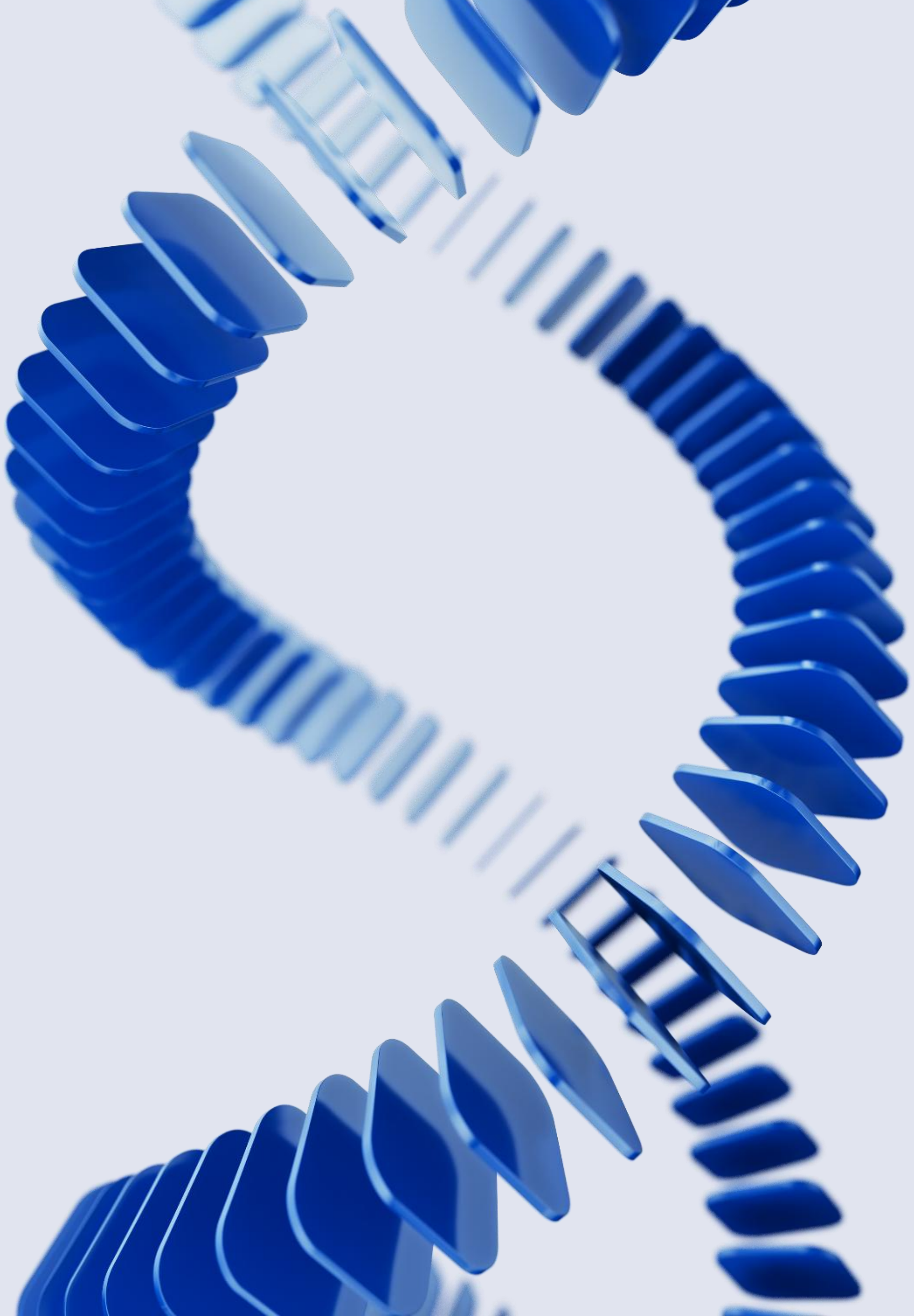
Government Data | Economic Data | Property Data | Social Data | User permissioned | Cyber ID/Dark Web | Health

1 Over 19 million consumers have connected their accounts via Experian Boost and/or Personal Finance Management.

Our ongoing expansion of data breadth and depth – North America case study



Our strategy



Our strategic framework

Fundamental pillars

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

Business-to-Business (B2B)

Lead next phase of credit risk, digital marketing, fraud and identity evolution

Maximise synergies

Business-to-Consumer (B2C)

Become pre-eminent consumer finance platform

Key priorities

- Broadest, deepest, highest quality data
- Leverage advanced technologies including AI
- Link our propositions
- Scale globally
- Expand in new markets – Identity, Fraud, Business Credit, Health, Auto, Verifications

- Grow and deepen consumer relationships
- Enhance premium products
- Build significant scale in marketplaces
- Help consumers daily
- Improve outcomes through consumer-contributed data
- Selectively expand in more bureau markets

Foundations

- World-class technology
- Attracting the best talent
- Great customer service

FY26: Expanding our markets; extending our reach

experian

Strategic highlights

Revenue from new and scaling products contributes c.US$2bn of FY26 Group revenue

Consumer free memberships reach over 215m

Financial Services: strong sales momentum; ecosystems drive scale

INTRODUCING Credit + Cashflow Score

Experian Ascend Platform

Brazil Fraud products

Verticals: extending our market position

INTRODUCING Patient Access Curator

AutoCheck by Experian

M&A: new proprietary data and consumer expansion

AtData THE EMAIL ADDRESS EXPERTS

OwnUp

ClearSale

KYC360

Driving enhanced productivity

Majority of developer base using AI code-generation tools

10-15% coder productivity uplift; +30% in select areas

Labour cost percentage of revenue; down over 300bps over two years

Expanding our reach through new partnerships

OpenAI, Snapchat: Leveraging our brand into new channels

servicenow: MCP[1] delivered fraud and compliance capabilities

Addressing new AI-enabled opportunities

Experian Agent Trust

New Health AI-powered appeals

New Ascend agentic workflows

Seeding early-stage AI investments

Experian Ventures

Skyfire

resistant.ai

sardine

1 Model Context Protocol

AI: expanding our >US$155bn total addressable market through new engines of growth

experian

Greater intensity in existing markets

Shift to 24/7 continuous, lifecycle decisioning

Higher data usage and workflow automation

New market opportunities

AI creating new cases (e.g. fraud, agentic commerce)

Trusted data critical to participation

New distribution channels

New AI-driven interfaces (co-pilots, agents, platforms)

Expanding reach while retaining control of core data assets

Capturing AI-enabled value pools: >US$15bn[1] opportunity identified

experian

Know Your Agent for agentic commerce ‘Trust Score’

Tie agentic transactions to verified human identity

Leverages Experian’s unique identity capabilities

Phase 1 announced with Visa, Skyfire, Cloudflare and Akamai

VISA Skyfire CLOUDFLARE Akamai

Ascend platform expansion. Unified trust layer unlocking safe decisioning

Extending into AI-enabled governance, fraud investigation and operational review

Automating service layers where clients rely on manual processes

ServiceNow partnership to scale distribution via MCP

Healthcare AI automated appeals

Extending PAC into appeals and adjacent workflows

Automating high-cost manual, client processes

Deepening footprint in leading health systems

Consumer Services embed consumer marketplaces in LLMs

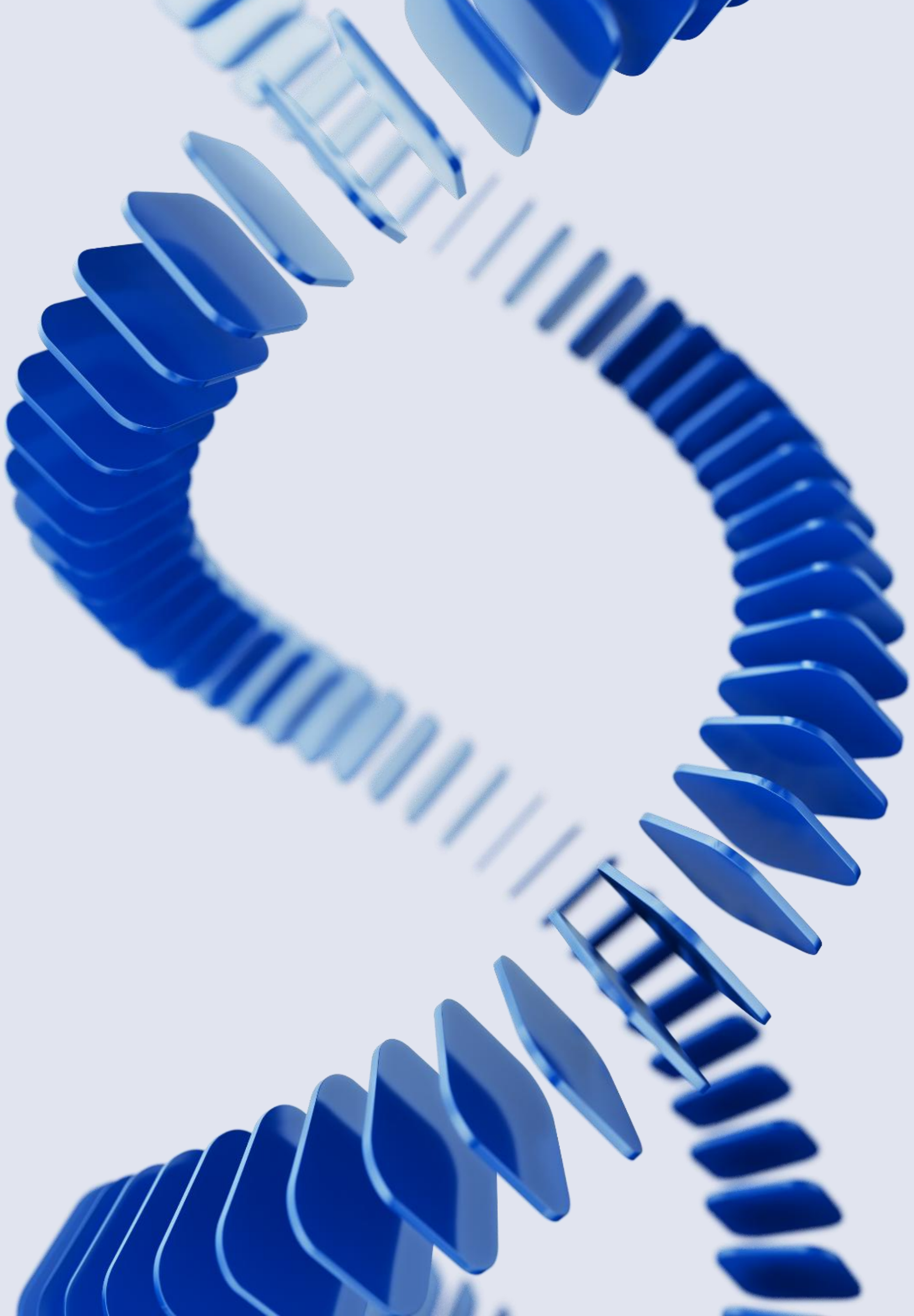
Embedding consumer marketplaces into AI platforms for regulated financial outcomes

Expanding distribution via LLM partnerships

Live with ChatGPT (insurance North America, scores UK, financial guidance Brazil); further expansion underway

1 Projected value pools through 2030, derived from Oliver Wyman analysis conducted for Experian
PAC = Patient Access Curator

FY26 overview



FY26 highlights: a strong year of delivery and strategic progress

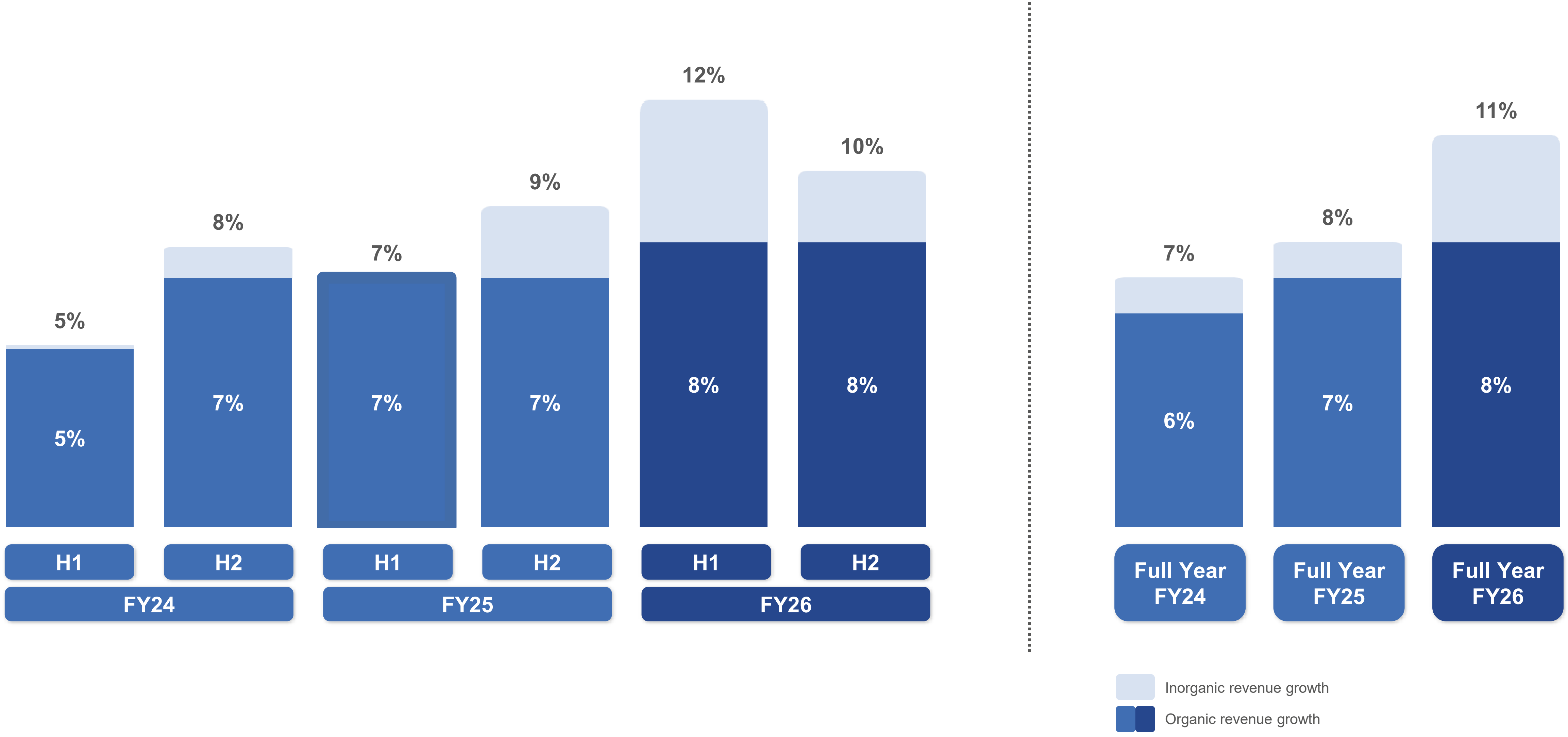
FY26 financial highlights

Actual rate revenue growth	+13%
Constant rate total revenue	+11%
Organic revenue growth[1]	+8%
Consumer Services[1]	+9%
Business to Business (B2B)[1]	+8%
Q4 organic revenue growth[1]	+9%
Benchmark EBIT at actual rates	+15%
Benchmark EBIT margin at constant currency	+60 bps
Organic Benchmark EBIT margin expansion[1]	+90 bps
Benchmark EPS[2]	+15%
Cash flow growth[3]	+10%
Cash flow conversion	93%
ROCE	17.2%
New share repurchase[4]	US$1bn
Total dividend	+11%

- Organic revenue at top end of our guidance range
- Exceeded our margin target for second consecutive year
- Delivering against medium-term framework
- Substantial progress on cloud migration
- High levels of cash conversion
- Strong capital returns on a growing base
- Announcing a new US$1bn repurchase programme[4]

1 Constant rates
2 Actual rates
3 Operating cash flow
4 Share repurchase announced on 20 May 2026

Revenue growth trend



Growth rates at constant currency and for ongoing activities

North America: FY26 organic revenue **+10%**
B2B **+12%**; Financial Services **+14%**; Verticals **+8%**

Platform expansion supports excellent client renewal year

- 100% renewal rate with renewals for top Strategic clients[1]
- Extended contract duration by c.10% to >4 years and double-digit uplift to average contract value
- Driven by cross-sell of a range of data assets, analytical and Ascend platform-delivered capabilities

Growing demand for our differentiated data

- Supported by mortgage, Clarity, and cashflow products adoption
- AtData: >10bn emails worldwide; enhances identity solutions
- Verifications – Records reach 66m

Enhancing our competitive position in Verticals

- Auto: new exclusive auto marketplace partnerships for AutoCheck vehicle history reports
- Health: Patient Access Curator momentum; strong client adoption

Global platforms facilitate growth

1 Core Financial Services clients

North America: Consumer Services FY26 organic revenue **+6%**

Expanding our audience

- Free member growth +9% to 86m
- New distribution partnerships - Snap and OpenAI

Expanding and diversifying revenue sources

- Strong marketplace progress; premium enrolments pick-up in H2; data breach services contracts roll-off
- New large-scale, multi-year agreement for Partner Solutions with leading US bank, ramping from FY28

Enhancing consumer experiences

- EVA delivers nearly 3.5m engagements
- Own Up – fully licensed across 46 US States; deep relationships with several leading US mortgage providers
- Home Hub enhancement – embedding Own Up; linking Experian B2B housing data

Latin America FY26 organic revenue **+8%**

FY26 B2B | +3%

Strong new business and cross-sell

- Supports Q4 step-up to 12% B2B organic revenue growth; driven by share of wallet expansions

ClearSale integration enhances product portfolio

- Large Brazilian banks adopt Clearsale and Serasa combined solutions
- Clearsale deepens our industry footprint in key client segments e.g. retail and e-commerce, gaming (KYC and age verification)

FY26 Consumer Services | +23%

Expanding our audiences

- Free memberships **+7% to 116m**

Enhancing consumer experience and diversifying revenue

- Limpa Nome, credit marketplace and premium growth
- Expanding our insurance marketplace to support 80% of Brazilians who lack insurance

Brazil's first Financial AI Assistant

Serasa AI Smart Chat

KYC = Know Your Customer

UK and Ireland; EMEA and Asia Pacific

UK and Ireland | FY26 organic revenue +2%

B2B flat; strong year for new business wins, with improving B2B trajectory through the year

- Ascend acceleration drives multiple new logos and higher value, longer duration Strategic client contracts
- KYC360 acquisition enhances fraud offers
- Subdued macro suppressed FY26 growth

Consumer Services | +12%

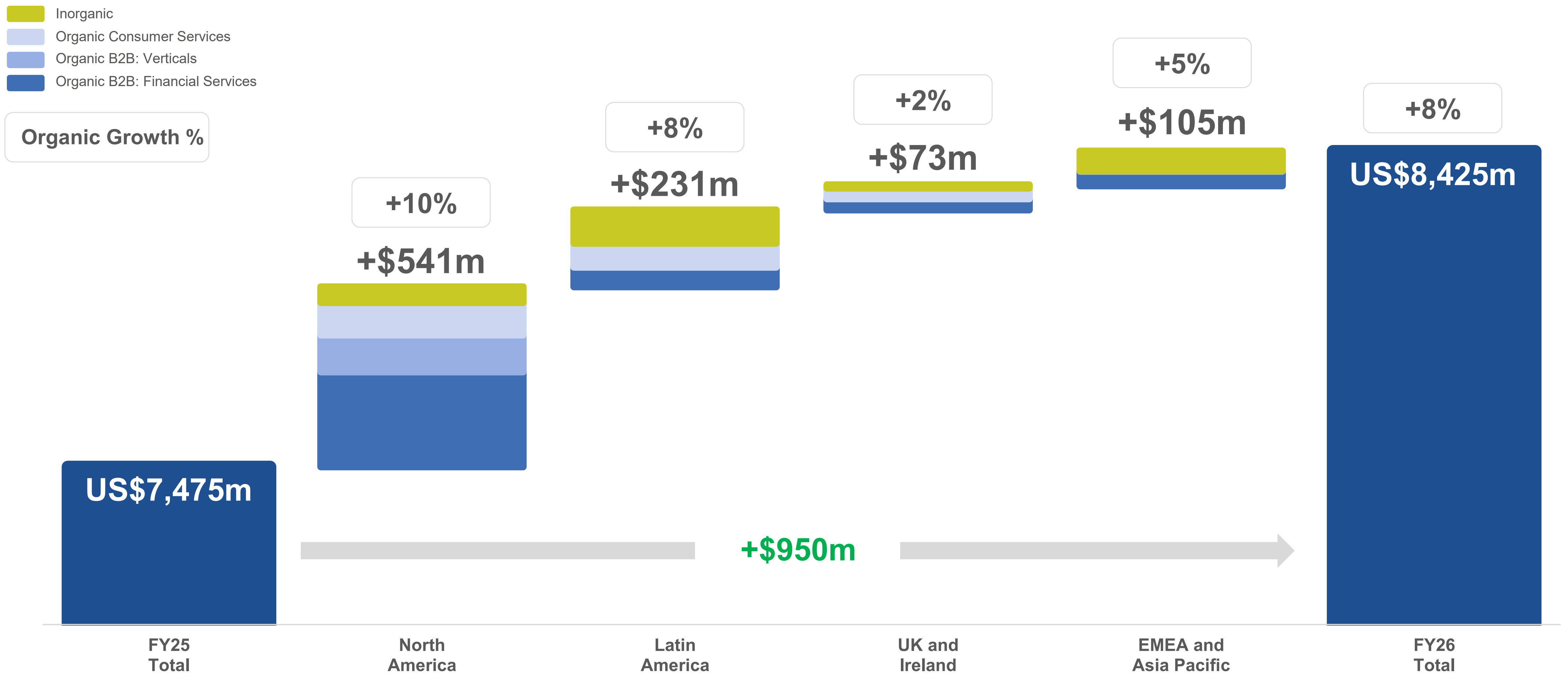
- Audience expansion to 15m free members
- Successful 1250 score and new app delivery
- Activate underpins further marketplace momentum

EMEA and Asia Pacific | FY26 organic revenue +5%

Strengthening our position across core markets

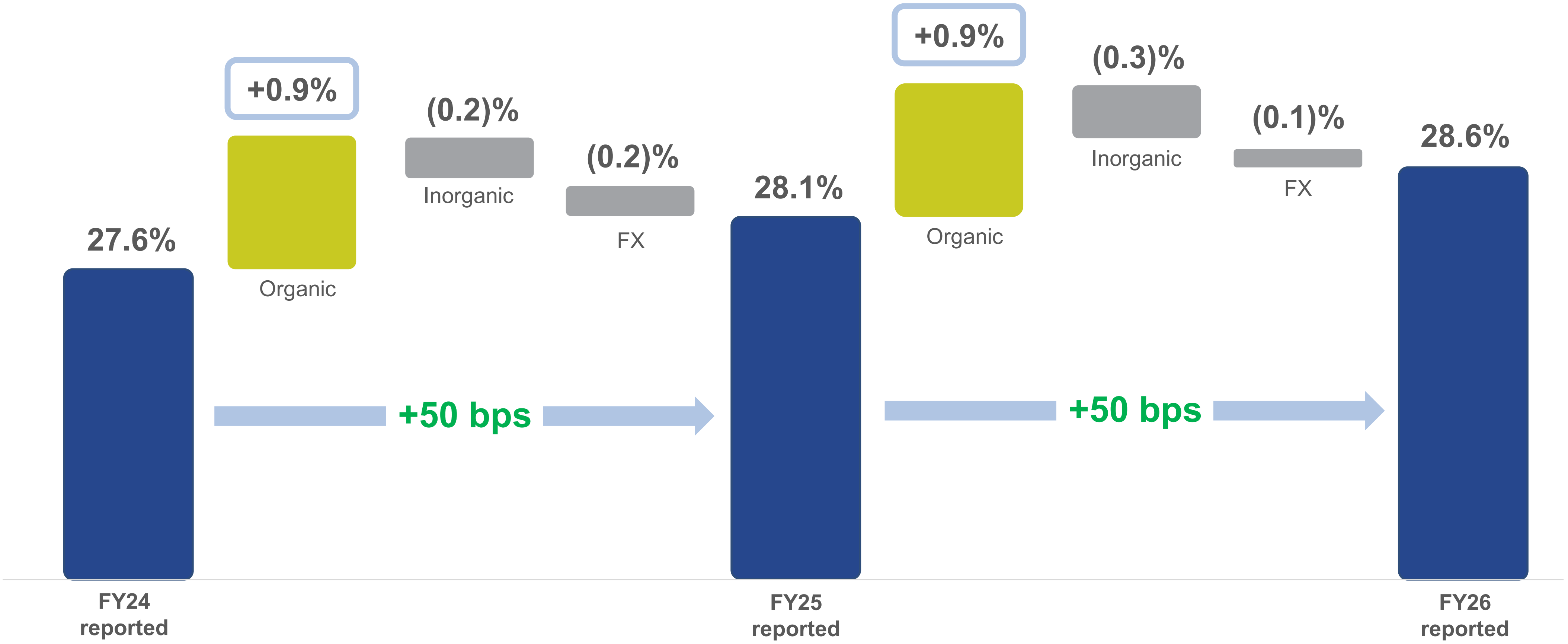
- Innovation revenue expansion across scores and attributes, with growing Ascend contribution
- FY26 EBIT expansion from US$17m to US$40m with margins nearly doubled at 6.7%, supported by illion integration and synergy delivery

Revenue growth by region



Numbers at actual FX rates on an ongoing activities basis
Organic growth rates at constant currency and for ongoing activities
Total revenue for the year ended 31 March 2025 has been re-presented for the reclassification to exited business activities

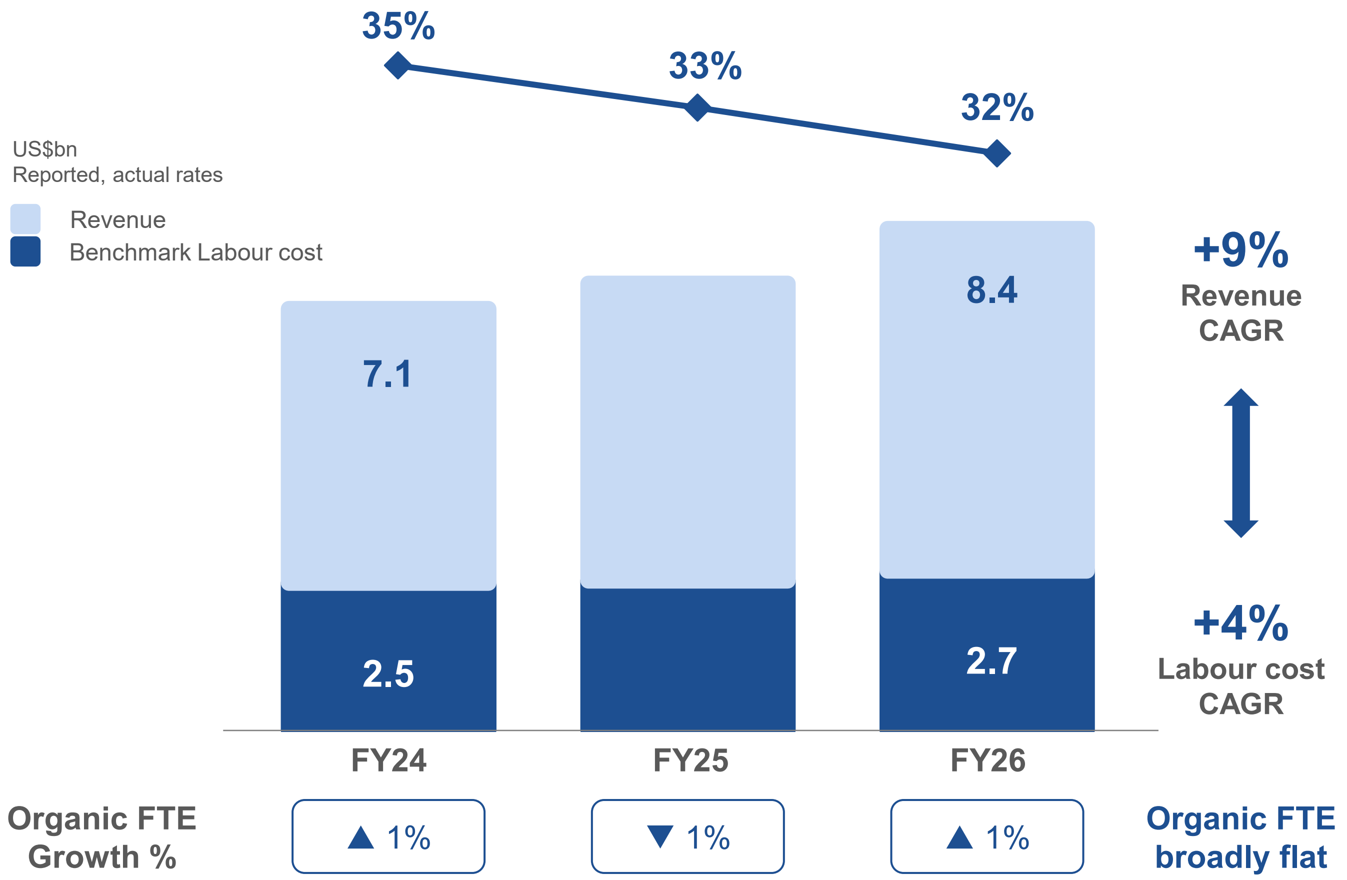
Benchmark EBIT margin



Benchmark EBIT margin on an ongoing activities basis

Over 300bps reduction

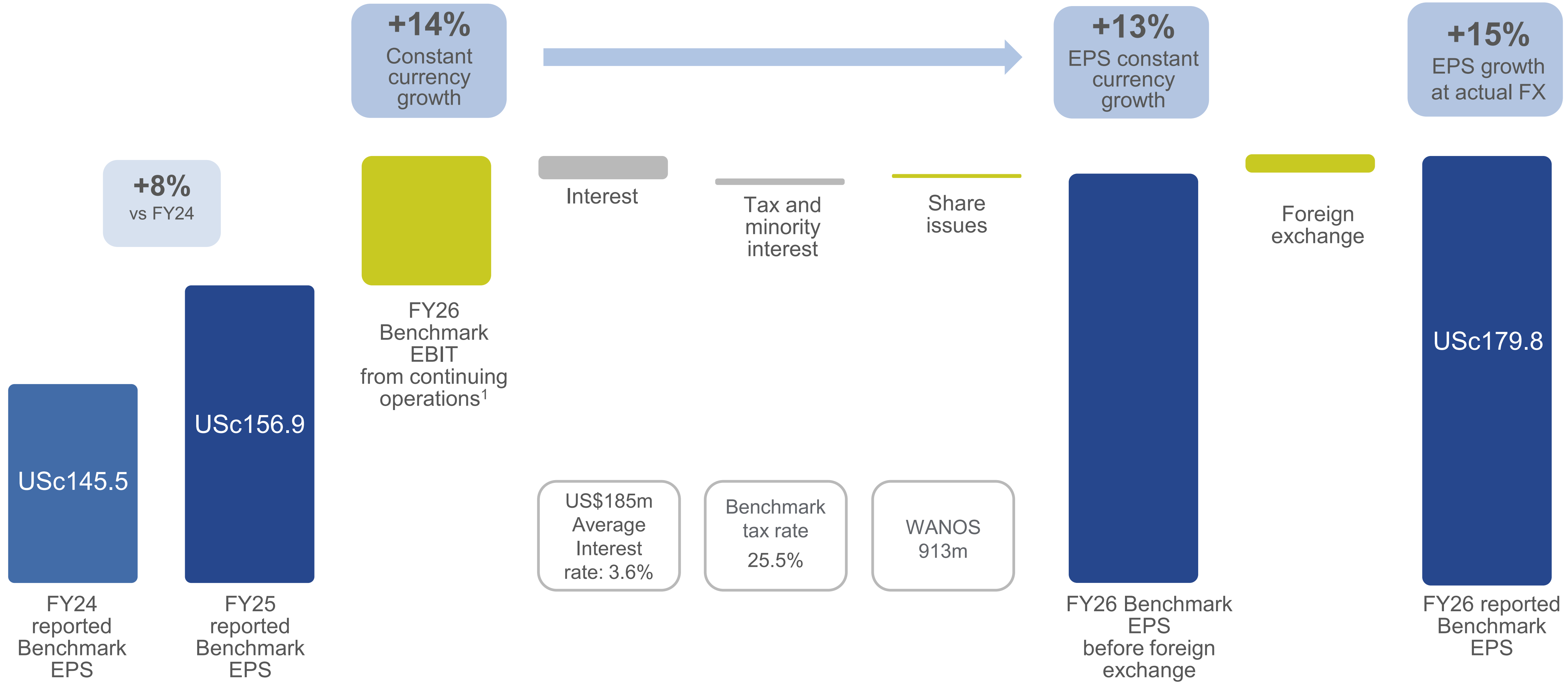
Labour cost as % of Revenue



- +90bps organic constant FX margin in FY25 and FY26
- Over 300bps of labour productivity
- Organic FTE broadly flat
- AI enablement driving 10%+ uplift in productivity
- Cloud transformation substantially complete in North America (excl. Health) and Brazil
- Dual run costs peaked in FY26

FTE relates to Full-time equivalents as at 31 March 2026
Revenue and labour costs on a continuing basis

Benchmark earnings per share (EPS)



1 Includes exited business activities
Average interest rate = net interest expense divided by average net debt
WANOS = Weighted average number of shares

Reconciliation of Benchmark to Statutory PBT

Year ended 31 March US$m	2026	2025	Growth % (actual rates)	Growth % (constant rates)
Benchmark profit before tax	**2,212**	**1,926**	**15%**	**14%**
Acquisition and disposal related expenses	(48)	(42)		
Restructuring costs	(28)	(50)		
Insurance reimbursements and other costs	(1)	15		
Statutory profit before tax before non-cash items	**2,135**	**1,849**	**15%**	
Amortisation of acquisition intangibles	(271)	(211)		
Non-cash financing remeasurements	87	(89)		
Statutory profit before tax	**1,951**	**1,549**	**26%**	

PBT = profit before tax

M&A contribution to growth

Acquisitions completed in FY25 contributing to FY26

TEx · illion · neuroID · SalaryFits · audigent · Boniversum · CCFACIL Consultas Cadastrais

Completed acquisitions in FY26: US$0.8bn spend

ClearSale	Brazil	Proprietary fraud dataset supporting ecommerce transactions in Brazil
compensit	EMEA & Asia Pacific	Income verification from unique payroll relationships
KYC360	UK and Ireland	Embeds KYC / KYB capabilities into Ascend
AtData	North America	Dataset of 10 billion email address and fraud intelligence for real-time digital identification and engagement

Completed acquisitions in FY27: US$0.2bn spend

Own Up.	North America	AI-driven mortgage platform giving consumer access to affordable lending options
Konfir	UK & Ireland	Digital verification through open banking, payroll, and tax integrations

FY26
Inorganic Growth Contribution

+3%

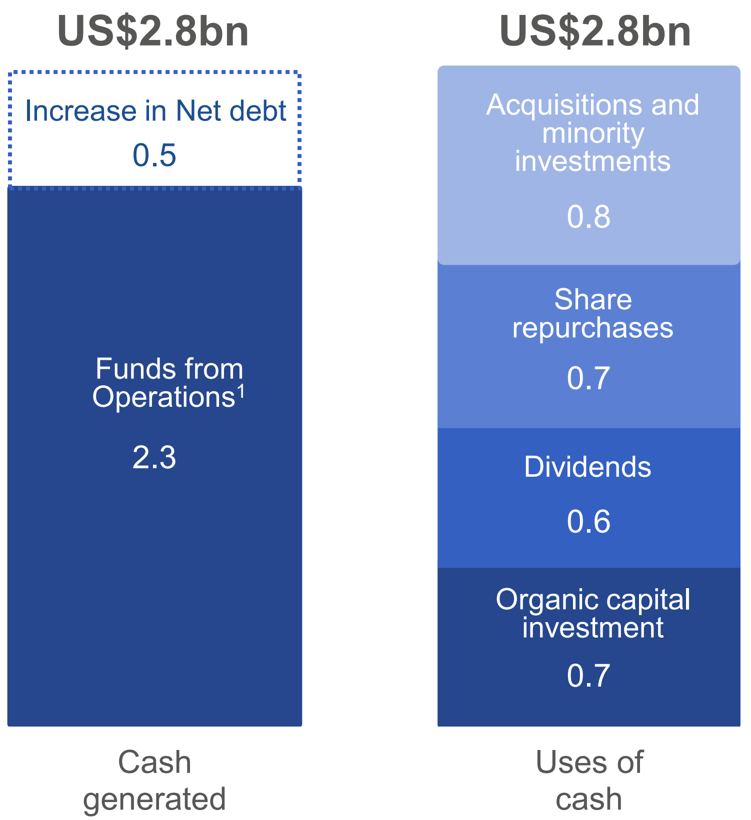
FY27
Inorganic Growth Contribution

+1%

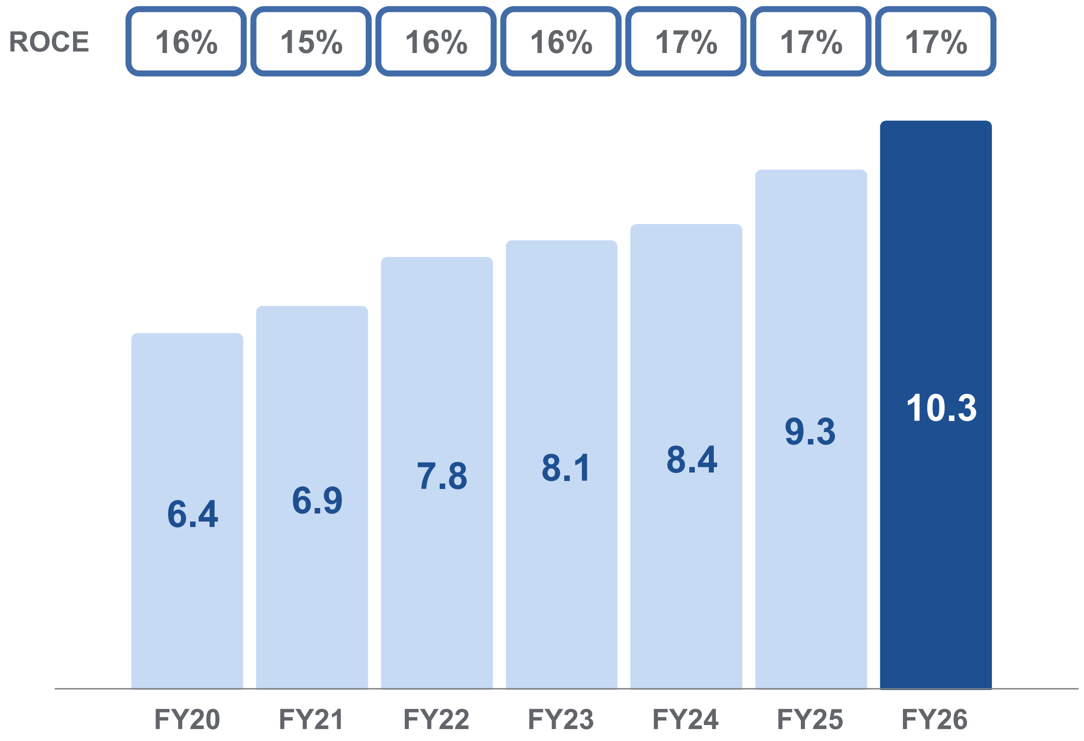
KYC = Know Your Client
KYB = Know Your Business

Use of funds and ROCE

FY26 Use of funds



Capital employed (US$bn) and ROCE%[2]



1 Funds from Operations is defined as Benchmark Free cash flow US$1.6bn plus US$0.7bn organic capital investment (net capital expenditure)
2 Capital employed is a 3-point trailing average. ROCE stands for return on capital employed

Modelling considerations for FY27

	FY27 Guidance
Organic revenue growth	6% – 8%
Inorganic revenue contribution*	c. 1%
Benchmark EBIT margin[1]	c. +50 basis points
Foreign exchange[2]	1% - 2% on revenue and Benchmark EBIT
Net interest	US$250m – US$260m
Benchmark tax rate	c. 26%
Share repurchases	New US $1bn programme
WANOS[3]	880m – 885m
Capital Expenditure	c. 8% of revenue
Benchmark OCF[4] conversion	>90%

1 At constant exchange rates
2 Revenue and Benchmark EBIT at ongoing activities basis
3 Weighted average number of shares
4 Benchmark operating cash flow
*Only includes completed acquisitions, we will update our guidance on completion of acquisitions

Sustainability and Governance

Our role in society

Helping people thrive on their financial journey

We're using our data, products, services and expertise to fulfil our **ambition to help people thrive on their financial journey.**

Experian plays a vital role as the world's largest credit bureau. We help promote financial stability, lower interest rates, and credit access (particularly for small businesses and new borrowers).

1. We provide lenders with **accurate and timely credit information** to support fairer lending and lower borrowing costs.
2. Expanding access to credit fuels **social and economic growth –** that benefits business and society.
3. We also help individuals **manage finances and safeguard** their personal and financial information.

c.380,000
'credit invisibles' have established a credit profile through Experian Go in the USA in the last five years

19m+
consumers have connected their accounts to Experian Boost or financial management tools

US$28.5bn
in fraud has been prevented through our identity and fraud protection solutions

US$19.4bn
of unmanageable debt renegotiated through our Limpa Nome recovery portal in Brazil

215m+
consumers use our free platforms to access products and services that can help them understand and manage their credit profiles

Our sustainability strategy

OUR PURPOSE:

Creating a better tomorrow

OUR AMBITION:

Helping people thrive on their financial health journey

DELIVERED BY

- Driving financial inclusion
- Enabling our clients to deliver positive outcomes
- Building financial health and confidence

Contributing to the United Nations Sustainable Development Goals

1.4 8.10 9.3

ENABLED BY:

Treating data with respect

Security | Integrity | Fairness | Transparency | Inclusion

SUPPORTED BY:

- **Inspiring and supporting our people**
- **Working with integrity**
- **Protecting the environment**

Our goals

Financial health:

- Helping people thrive on their financial journey

Environment:

- By 2030 reduce Scope 1 and 2 emissions by 50%
- By 2029 suppliers covering 78% of Experian's spend on Purchased Goods and Services, Upstream Leased Assets, and Capital Goods are to have science-based targets

www.experianplc.com/responsibility/our-approach/

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Sustainability and governance performance overview

- **Social**
  - Opportunity to significantly advance global **financial inclusion**, supporting UN Sustainable Development Goals 1.4, 8.10, 9.3
  - Data security and privacy is of highest focus, **ISO 27001** standard
  - Employees – recruiting and retaining **top talent**; building a high performance, inclusive culture
  - Supply chain principles support the United Nations **Universal Declaration of Human Rights**, member of the Slave-Free Alliance
- **Environment**
  - **Scopes 1 and 2 (market-based)* target:** Reduced our footprint by 90% (against 2019 baseline) and are well on track to meet our target
  - **Scope 3 (supplier engagement) target:** 41% of suppliers (by spend) have set science-based targets, with a further 7% committed.
  - **CDP A- score** (Leadership Band) for 2025, **A** for latest **CDP Supplier Engagement Assessment** (Leaders Board).
- **Governance:**
  - Independent board evaluation shows **first class corporate governance** and excellent board performance

#14 in World's Best Workplaces 2025

Fortune 100 Best Companies To Work For 2025

Best Workplaces™ UK 2025 - Great Place to Work® Award (Super Large Organisation category)

Experian Information Solutions named one of Forbes' Best Employers for New Grads 2025

World's Most Sustainable Companies 2025

Financial Times' Europe Climate Leaders 2025

* Scope 2 (market-based) emissions reflect the company's electricity buying choices (i.e. sourcing renewable energy contracts), rather than the average carbon intensity of the local power grid.

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Sustainability governance

Sustainability governance at Experian includes clear oversight from the Board, Audit Committee and Group Operating Committee. Additionally, the Security and Continuity Steering Committee, a subcommittee of the Executive Risk Management Committee, oversees management of data security.

Experian Board
Reviews sustainability targets, strategy, performance and policy updates as part of regular Board reporting, risk management and budget-setting processes. Approves financial and non-financial disclosure.

Audit Committee
Oversees management of risks, including any sustainability risks, reviews and approves our register of principal risks and opportunities, and oversees financial disclosures.

Group Operating Committee (OpCo)
Reviews and approves sustainability strategy and targets reviews sustainability performance data.

Risk management committees (executive and regional)
Oversees management of risks and controls, including sustainability risks and controls, at a global and regional level, with oversight from the Executive Risk Management Committee

Sustainability Steering Committee
Supports development of sustainability strategy, metrics and targets, reviews sustainability performance data quarterly, and discusses responses to relevant market and regulatory developments.

Cybersecurity overview

Cybersecurity at Experian is led globally by our Chief Information Security Officer and embedded within our enterprise risk management framework. Oversight is provided through executive security and risk committees, with ultimate governance through the Audit Committee of the Board.

Experian Global Security Office

- **Governance risk & Compliance**
- **Security engineering & architecture**
- **Global & regional information security risk management**
- **Enterprise access & Business enablement**
- **Cloud & application attack surface management**
- **Global cyber fusion centre**

Our environmental commitments and progress

Our climate strategy
Focus areas

1 **Decarbonising our own operations**
Reducing the carbon footprint from our buildings and data centres, and across all areas where we have operational control.

2 **Decarbonising our value chain**
Reducing emissions from our supply chain, business travel, leased assets, employee commuting and investments. Our initial priority is to ensure our suppliers develop their own science-based carbon reduction targets.

3 **Climate adaptation and resilience**
Continue to review and enhance our resilience to climate change.

4 **Just transition**
Support the transition to a fair and inclusive economy by exploring the links between financial inclusion and climate relevance and how the evolution of climate products and services can help people.

Progress against our targets

Scope 1 & 2 Emissions Reduction

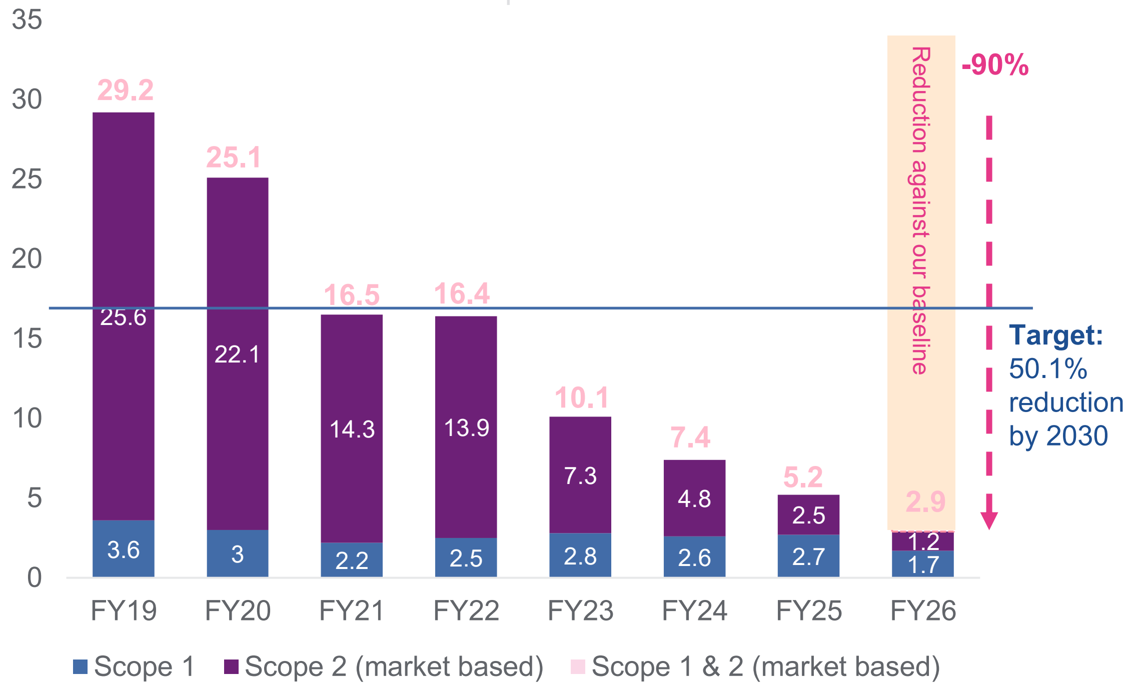
90%

as of FY26, we are outperforming 2030 target of 50.1%

Supplier Engagement

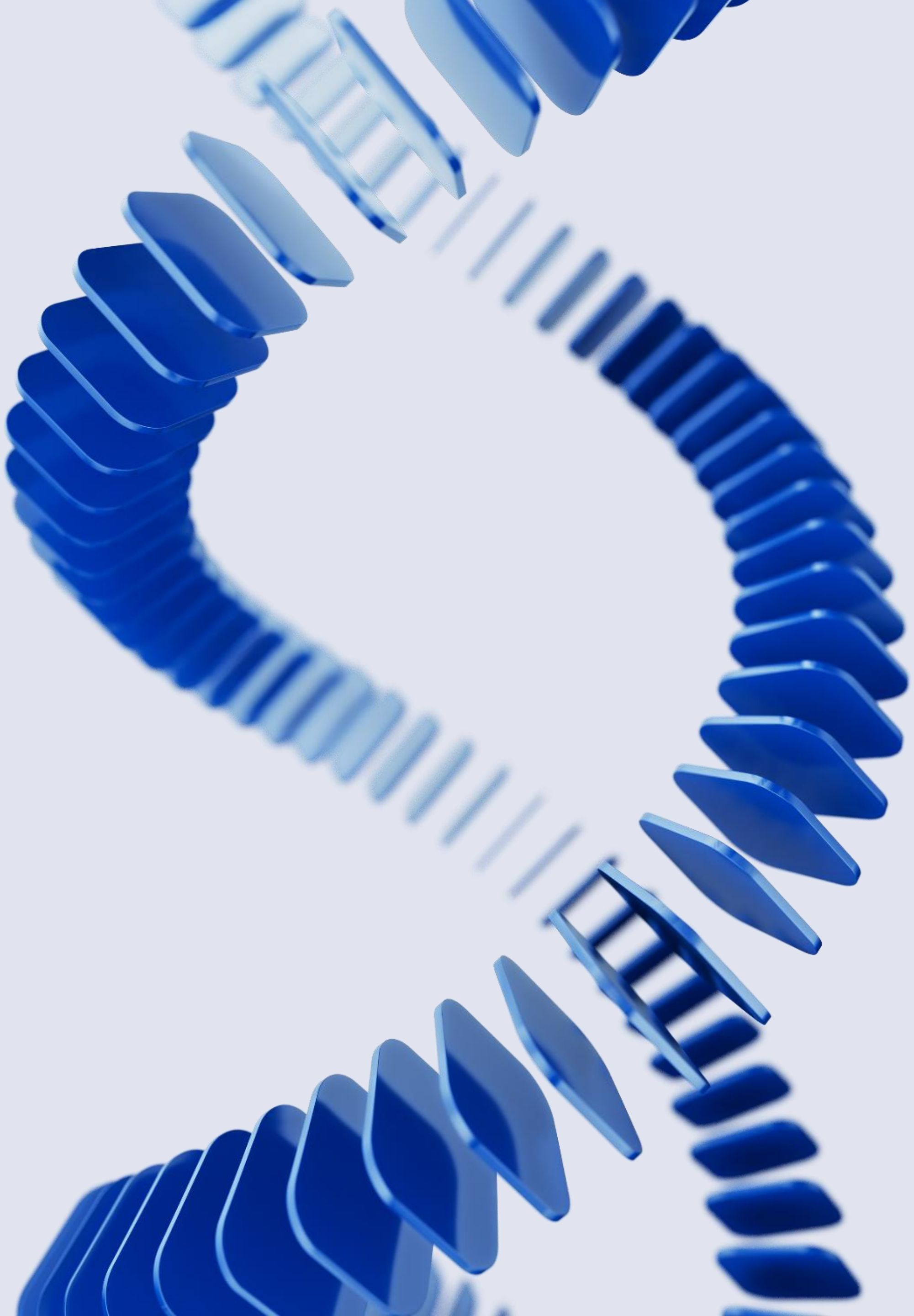
41%

of our suppliers by spend have a science-based target in place



Note: Market-based Scope 2 emissions reflect the company's electricity buying choices, not just the average emissions of the local power grid.

Appendix



Organic growth by region and segment

FY26	% of Group Revenue	Q1	Q2	Q3	Q4	H1	H2	FY
Group	**100%**	**8%**	**9%**	**8%**	**9%**	**8%**	**8%**	**8%**
Financial Services	53%	9%	7%	7%	11%	8%	9%	9%
Verticals	20%	6%	8%	7%	6%	7%	6%	7%
Business to Business	**73%**	**8%**	**7%**	**7%**	**10%**	**8%**	**8%**	**8%**
Consumer Services	**27%**	**6%**	**12%**	**10%**	**6%**	**9%**	**8%**	**9%**
North America	**67%**	**9%**	**12%**	**10%**	**9%**	**10%**	**9%**	**10%**
Financial Services	28%	15%	12%	13%	15%	13%	14%	14%
Verticals	18%	8%	10%	8%	7%	9%	8%	8%
Business to Business	**46%**	**12%**	**11%**	**11%**	**12%**	**12%**	**12%**	**12%**
Consumer Services	**21%**	**3%**	**13%**	**8%**	**1%**	**8%**	**4%**	**6%**
Latin America	**15%**	**5%**	**3%**	**6%**	**17%**	**4%**	**12%**	**8%**
Financial Services	11%	1%	0%	1%	12%	0%	7%	4%
Verticals	0%	(20)%	(2)%	(29)%	25%	(11)%	0%	(4)%
Business to Business	**11%**	**0%**	**0%**	**0%**	**12%**	**0%**	**6%**	**3%**
Consumer Services	**4%**	**24%**	**13%**	**23%**	**33%**	**18%**	**28%**	**23%**
UK and Ireland	**11%**	**1%**	**1%**	**3%**	**3%**	**1%**	**3%**	**2%**
Financial Services	7%	0%	1%	0%	3%	1%	1%	1%
Verticals	1%	(8)%	(13)%	2%	(9)%	(11)%	(4)%	(7)%
Business to Business	**8%**	**(2)%**	**(1)%**	**0%**	**1%**	**(1)%**	**0%**	**0%**
Consumer Services	**3%**	**11%**	**10%**	**14%**	**11%**	**11%**	**12%**	**12%**
EMEA and Asia Pacific	**7%**	**7%**	**5%**	**3%**	**4%**	**6%**	**3%**	**5%**
Financial Services	7%	8%	5%	3%	4%	7%	3%	5%
Verticals	0%	4%	2%	2%	(1)%	3%	0%	1%

Percentage of group revenue from ongoing activities calculated based on FY26 revenue at actual exchange rates. Organic growth rates at constant currency.

Experian business activities

Business-to-Business (B2B)	Our services	How we help
Financial Services **US$4.5bn**	• Credit • Fraud prevention • Identity • Verification Services	We provide AI-enabled data, analytics and model development to help clients at every step of their customer journey: we help our clients to find and onboard new customers, assess creditworthiness, prevent fraud and meet regulatory requirements. Our ambition is to deliver the majority of these services through modular, integrated capabilities via our Ascend platform
Verticals **US$1.7bn**	• Automotive • Health • Marketing Services	Our verticals address large and complex industries where data and analytics are increasingly utilised, and where Experian can help clients solve critical problems.

Business-to-Consumer (B2C)	Our services	How we help
Consumer Services **US$2.3bn**	• Over 215 million consumers on our free finance platform • Credit visibility, improvement and monitoring for consumers • Credit and insurance marketplaces • Identity theft protection services • Affinity (white label) credit and identity monitoring services	By combining proprietary data, advanced analytics and AI-driven capabilities, Consumer Services is evolving into a financial co-pilot, delivering proactive guidance, tailored product access and embedded financial solutions that simplify complex financial choices. Our platform creates value for both consumers and partners by connecting trusted financial insights with highly personalised product distribution.

All metrics unless otherwise stated are for the year ended 31 March 2026.

B2B – Financial Services

B2B

Consumer Services

WHAT WE DO

- Provide AI-enabled data, analytics and model development to help clients at every step of their customer journey: find and onboard new customers, assess creditworthiness, prevent fraud and meet regulatory requirements.
- Our ambition is to deliver the majority of these services through modular, integrated capabilities via our Ascend platform.

OUR KEY CLIENTS

- Financial institutions such as banks and lenders
- Telecommunications
- Insurance
- Utility providers
- Government and public sector institutions

KEY DATASETS AND CAPABILITIES

- Consumer and commercial credit bureau data
- Trended and alternative credit data
- Fraud and identity data
- Income and employment verification data
- Analytical models and workflow capabilities across the credit lifecycle

OUR REVENUE MODEL

- Revenue is generated via transactional and fixed-term data contracts, batch data services, recurring licences and recurring support for our solutions. We also provide consultancy services for analytics and regulatory governance.

OUR MARKET POSITION

- We are the largest credit bureau operator in the world, with leading positions in North America, Latin America, the UK and Ireland, and Australia and New Zealand, supported by a growing presence in other selected international markets.
- Our scale, combined with our integrated platforms and unique consumer-permissioned data, gives us a strong and defensible leadership position.

OTHER MARKET PARTICIPANTS

- Equifax, TransUnion, and specialist participants such as FICO, LexisNexis Risk Solutions, CoreLogic.

B2B – Verticals (Automotive, Health and Marketing Services)

B2B

Consumer Services

WHAT WE DO

Address large and complex industries where data and analytics are increasingly utilised, and where Experian can help clients solve critical problems.

1. AUTOMOTIVE

What we do
We provide automotive manufacturers, dealers, lenders, and insurers with data and analytics to better understand vehicles, marketing opportunities and customers. Our datasets help with credit decisioning at point of sale, vehicle history and valuation, and targeted marketing.

Key Clients
Automotive manufacturers, dealer networks, auto finance providers, and insurers.

Key datasets
- Vehicle ownership data
- Vehicle history
- Loan, lease and finance history
- Consumer demographic and credit data
- Dealer and manufacturer network data

Market position
We hold leading positions in North American vehicle identity and history data, with 96% coverage of the top 50 auto lenders. We operate one of the only two databases of vehicle history reports in the USA.

2. HEALTH

What we do
We support US hospitals, physician groups and insurers by improving patient identity verification, eligibility checks, claims processing, and revenue cycle management. Our tools reduce fraud, improve efficiency, and help providers get paid faster.

Key Clients
Hospitals, physician practices, and revenue cycle management providers in the USA.

Key datasets
- Patient identity and demographic records
- Insurance eligibility and claims data
- Fraud and identity risk databases

Market position
We are a leading provider in US healthcare revenue cycle management, serving over 60% of US hospitals.

3. MARKETING SERVICES

What we do
We enable brands and media owners to use data more effectively in digital advertising. Through identity insights and privacy-safe activation, we help clients deliver more relevant and measurable campaigns.

Key Clients
Advertisers, media agencies, publishers and digital platforms.

Key datasets
- Consumer identity and demographic data
- Digital identity and device graphs
- Audience segments and behavioural data

Market position
We are a recognised leader in audience enrichment and identity resolution for digital advertising..

OUR REVENUE MODEL

Across these verticals, revenues are predominantly subscription- and contract-based, with additional transactional fees depending on usage. These models deliver strong margins and resilient recurring income streams.

Consumer Services

B2B

Consumer Services

WHAT WE DO

- Through our mobile-first and digital experiences, we provide access to credit monitoring, identity protection, personalised financial offers and tools that support better decision-making across the consumer lifecycle.
- By combining proprietary data, advanced analytics and AI-driven capabilities, Consumer Services is evolving into a financial co-pilot – delivering proactive guidance, tailored product access and embedded financial solutions that simplify complex financial choices.
- Our platform creates value for both consumers and partners by connecting trusted financial insights with highly personalised product distribution.

OUR KEY CUSTOMERS

- We serve consumers in the USA, Brazil, the UK, Colombia and globally.
- At the same time, our platform provides financial institutions, insurers, and other partners with compliant, data-driven distribution and customer acquisition capabilities, embedded within trusted consumer journeys.

KEY DATASETS

- Credit monitoring and score tracking
- Eligibility-based financial product matching
- Personal loans, credit cards and insurance marketplaces
- Identity protection and fraud monitoring
- Subscription and bill management tools
- Home and automotive financial insights
- AI-enabled financial assistance (EVA)

OUR REVENUE MODEL

- Premium subscriptions
- Marketplace referral and performance-based fees
- Financial product origination partnerships
- Value-added protection services

OUR MARKET POSITION

We are the market leader in Consumer Financial platforms in the USA, Brazil and the UK.

OTHER MARKET PARTICIPANTS

- Other market participants include: Credit Karma, Equifax, TransUnion, Gen Digital, LendingTree, NerdWallet, ClearScore.

IR contacts, calendar, ADRs and BDRs

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Calendar

16 July 2026	First quarter trading update, FY27
22 July 2026	AGM
18 Nov 2026	Half-year results announcement, FY27
21 Jan 2027	Third quarter trading update, FY27
May 2027	Full-year results announcement FY27

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
Call + 1 651 453 2128
Or from US: 1 800 990 1135
Contact us
www.adr.com

Experian ADR shares trade on the OTCQX:

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

Experian Brazilian Depositary Receipt (BDR) programme

BDR shareholder enquiries:

Address: Itaú Unibanco S.A.
Avenida do Estado, No. 5533 – Block A – 1st floor
CEP 03105-003 – São Paulo – SP – Brazil
Email: dr.itau@itau-unibanco.com.br
Phone: +55 3003-9285. Lines open Mon-Fri (only on Brazil business days), 9am-6pm (Brazil time)

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