

CORPORATE RESPONSIBILITY REPORT

> ENTER

2019



*"Building financial
confidence"*

> INTRODUCTION

Experian is the world's leading global information services company. Our business is data, and data has the power to transform lives for the better.

We are unlocking that power to help millions of people around the world get fairer, faster access to essential services, from a mortgage to a mobile phone contract. We empower consumers and businesses by putting them in control of their data.

For us, how we work is as important as what we do. That means treating people, data and the environment with respect.

This Corporate Responsibility Report covers our activities in the 2019 financial year (1 April 2018 to 31 March 2019), referred to throughout as 'this year' or 2018/19. Further information can also be found in our [Annual Report](#).

CONTENTS



> EXECUTIVE HIGHLIGHTS

PUTTING CONSUMERS IN CONTROL

HELP OVER

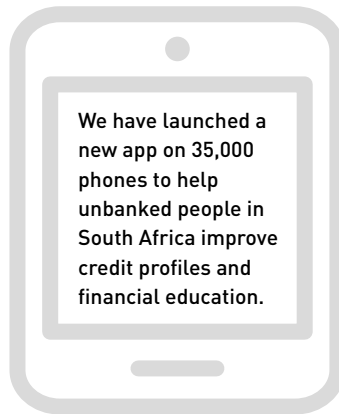
100
MILLION PEOPLE



Experian Boost is enabling US consumers to add on-time payments into their credit files for the first time to instantly improve their credit scores, and it has the potential to help over 100 million people.

5
BILLION
CREDIT
OFFERS

Experian MicroAnalytics has used alternative data to extend more than five billion credit offers in emerging markets since 2010.



100,000+ PEOPLE
IN 44
CITIES

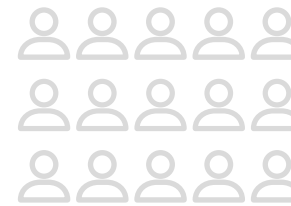
Our Serasa Itinerant outreach programme reached more than 100,000 people in 44 cities across Brazil in its first year.

CREATING A BETTER TOMORROW

140,000+
PEOPLE HELPED

Our awareness sessions on tackling fraud have reached more than 140,000 over 55's in the UK.

20
MILLION



Our social innovation products have reached 20 million people and generated an additional US\$17.4 million for our business since 2013.

50,000 HOURS PLUS = **14%**
INCREASE IN
COMMUNITY GIVING

Experian employees volunteered more than 50,000 hours in and outside of work time to support their communities.

Our total community contributions this year increased by 14% to US\$10.7m.

WORKING WITH INTEGRITY



Experian, along with many other leading global organisations, joined the Slave-Free Alliance.

75% ↑

86% of employees responded to our Annual People Survey and engagement levels increased to 75%.

26 %
ELECTRICITY
FROM GREENER
SOURCES

26% of the electricity we consume comes from low-carbon or renewable sources.



6 %
REDUCTION
IN CO₂e

This year our carbon footprint totalled 47,700 tonnes of CO₂e, over 6% less than in 2018.

Message from our CEO

The amount of data in the world is growing exponentially and with it comes the opportunity to harness the power of information to improve people's lives. Experian is uniquely positioned to fulfil that mission. We are empowering people and businesses around the world by putting them in control of their data, and their futures.

We help people and organisations get meaningful insight from data through analytics and decision-making tools. This is something we have been doing since the inception of our business. Many studies¹ have shown that businesses like Experian play a valuable role in society by increasing choice, transparency and competitiveness in the economy and improving financial inclusion, we are doing more of that today than ever before. New products like Ascend, Credit 3D and Experian Boost are enabling lenders to make faster, fairer decisions about credit based on fuller information about individuals. This in turn empowers consumers to access loans and essential services that can transform their lives.

In many cases, we're using alternative data like on-time utility and rental payments to enable people to build up a financial profile even if they don't have a traditional financial track record. Experian Boost is a game changer for millions of Americans: for the first time, they can add positive payment history directly into their Experian credit file to instantly boost their credit score. Since launch, in March 2019, over 600,000 consumers in the USA have already connected to Experian Boost.

In emerging markets, where more people have mobile phones than bank accounts, Experian MicroAnalytics has used data on mobile phone use to extend more than five billion credit offers since 2010. This year, we introduced a new app in South Africa that will use mobile data to enable unbanked people to improve their credit profiles.

Developed through our social innovation programme, the GeleZAR app will help people get the credit they need to build their businesses and get a step closer to their dreams. Over the last six years, our social innovation products have reached 20 million people and generated more than US\$17.4m in additional revenue for our business.

In Brazil, we're reaching out to those living in some of the most remote regions of the country who don't have access to our free online credit services. Our Serasa Itinerant truck and boat reached over 100,000 people in 44 cities in the first year. This enabled some consumers to view their credit scores for the first time – and learn how to build their profiles, manage debts and safeguard against fraud.

Our fraud detection and prevention capabilities help clients and consumers keep their data safe. We've introduced a new service to help parents protect their children from identity theft in the USA and we're empowering over 55's in the UK to recognise and tackle fraud.

Security is of the highest priority for Experian. Employees have a vital role to play in keeping our data secure. This is part of our commitment to work with integrity in everything we do.

Many of our people also choose to volunteer their time and expertise to help us deliver our purpose. This year, employees volunteered more than 50,000 hours to support their local communities and financial education programmes around the world.

"We are empowering people around the world"

Our roots are in providing credit information and assessing lending risks. But we do much more than that. We are creating opportunities for all our stakeholders by connecting businesses and consumers – and exploring how to use data to tackle societal challenges.

In doing so, we help businesses grow, people prosper and communities thrive. To show what this means in practice, we asked individuals from Brazil, South Africa and the UK to share their personal stories about the difference Experian has made to their lives. Read on to hear their stories and find out more about how Experian is helping to create a better tomorrow.

Brian Cassin,
Chief Executive Officer



1. Including for example by The World Bank and International Monetary Fund.

MY STORY } BUILDING FINANCIAL PROFILES IN SOUTH AFRICA

“The new GeleZAR app could help me buy a house”

“I started my business two years ago, offering cleaning services to homes, businesses, shopping centres and schools. The business has already grown and I now employ six people. I live in a township outside Johannesburg and I’m really happy to be giving something back to my community as a lot of young people are unemployed.

Small businesses like mine can help to fuel the economy by providing more employment, but it can be hard for people to get started. I didn’t need a loan to start my business because we were able to use supplies we already had to clean at home. But a lot of people do. And where I come from it can be really hard to get credit because most people don’t have any financial education or formal financial history.

I got the chance to learn about budgets and business plans when I took entrepreneurship training at the Jozi Business Hub. One of the first projects was to pitch a business plan to people from Experian and they went on to mentor me as I got my business up and running. That training really changed my life. I had always dreamed of running my own business and it gave me the confidence to turn my dream into a reality.

When I helped Experian test out the new GeleZAR app, I thought it was a really good idea because it could help a lot more people learn how to set a budget, save money and run a business. It’s really exciting to think that in future it might help me get my credit score up too so I could buy a house. That is something I would love to do.”

Josephine

South Africa



EXPERIAN STORY

“With GeleZAR, we want to help millions of people access the credit they need to grow their businesses and realise their dreams”

“In South Africa, three quarters of credit applications from micro, small and medium sized enterprises (MSME) are rejected and only two percent are able to access bank loans. This isn't just holding them back, it's preventing economic growth too.

We did some research and found that millions of people and MSMEs in sub-Saharan Africa face difficulty or higher costs when they apply for financial products. That's because the files that lenders have on them from traditional credit bureau are too 'thin' or even non-existent. Many entrepreneurs also don't have the knowledge to manage their finances or grow their businesses and this is creating another barrier to prosperity.

So we got a team of experts together from across the globe to look at ways we could help. With the price of smartphones decreasing and more South Africans using mobiles,

it seemed clear that the best way to reach them was through their phones. This soon turned into the idea of an app: the GeleZAR app.

With GeleZAR, we're reaching microentrepreneurs and consumers in two key ways. First, we're taking them on a credit and financial literacy journey. Second, with their consent, we're collecting alternative data about them and the way they use their phones so they can build up their credit files. This in turn will help them access the financial products they need at interest rates they deserve. As people become more financially savvy, they are more likely to use our services so this will benefit our business too.”

Simon Rudman,
Senior Business Partner
at Experian South Africa

➔ See more

Share

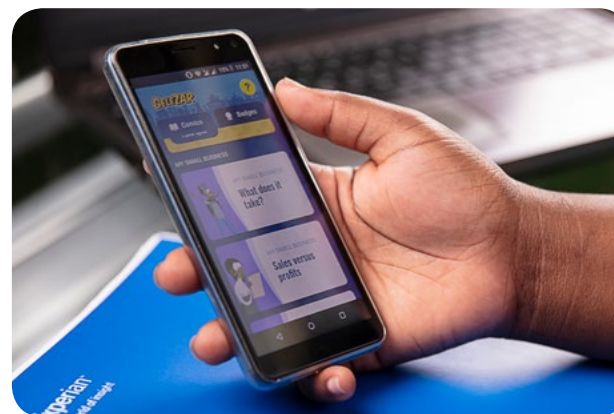
Millions of people across South Africa don't have access to basic financial services or credit. In impoverished townships like Diepsloot where Josephine lives, more people have mobile phones than bank accounts. That's why we've created an app to reach them.

Learning about money

The GeleZAR app is fun and simple to use. GeleZAR is slang for 'learning about money' and the app uses comic-style cartoons to help people learn about saving, budgeting, credit reports, debt counselling or running a small business.

We developed the app through our social innovation programme and we asked Josephine and other micro-entrepreneurs like her to test it out to make sure it meets their needs. Everyone at the testing sessions found the app helpful – like Mashudu, who runs a kitchen, laundry and school transport business. For her, GeleZAR is helping her learn more about running a successful business.

In early 2019, we teamed up with one of South Africa's biggest retailers of low-cost smart phones to trial GeleZAR on 35,000 handsets – with a view to installing it on millions more in future. More than 2,000 people have already bought phones with the app pre-installed.



Alternative data

Learning about money, credit and running a business is just one aspect of the GeleZAR app. The biggest benefit is that it will enable users to strengthen their financial profiles so they can get the credit they desperately need to build their businesses and get ahead in life.

How? By using alternative data from the way they use their mobile phones to build up their credit profiles from 'thin' to 'thick' files. This alternative data can help lenders look at people in a different way by providing information about their spending habits even when they don't have a traditional financial history.

Data from people's phones is collected through Experian's Credit Assistant product. To pilot this aspect of the GeleZAR app, we're offering an incentive of free mobile data to sign up to this service for the first 10,000 people to purchase phones with GeleZAR pre-installed.

We understand that people want to know how their personal data will be used and GeleZAR has a built-in system to ensure we only collect data from people's phones with their consent. We make it clear that their personally identifiable smartphone information will only be used for the express purpose of building an alternative credit score for them over time, and will not be shared with any third parties.

We also want people to understand credit scores before they opt in to their data being collected. They can use the app to check their credit scores for free at any time and they are given the option to activate the Credit Assistant product on their phone once they have completed the training module on credit reports.

“Experian mentored me as I got my business up and running”

Mobile phone use

This is not the first time we've tapped into data on mobile phone use to strengthen financial profiles. By unlocking the power of this alternative data, Experian MicroAnalytics has extended more than five billion credit offers in emerging markets since 2010.

In the Asia Pacific region, where over 60% of the population has no financial identity, we recently partnered with telecommunications provider Hutch to collect data on mobile phone use, including length of voice calls, amount of texts, device type, location and length of time with the operator.

By combining all this data and analysing it, we were able to develop financial profiles for consumers which in turn allowed Hutch to offer them simple credit products such as air time or small loans. In the space of one year, eligibility for credit products increased from 30% to 70% of Hutch's customer base in Sri Lanka.

When people successfully repay these small loans, their credit scores improve and a virtuous circle is created. The more they use basic financial services, the greater the range of services they become eligible for.

Positive payments

Including positive data about the payments people make on time – for loans, rent or utility bills – can help to strengthen their credit scores rather than just losing points for missed payments.

This year, we launched a free product that could make a big difference to more than 100 million Americans who either have thin credit files or no credit history. With Experian Boost, people can choose to add payments for utility and phone bills into their Experian credit file and they immediately get an updated FICO Score.

In tests with thousands of consumers, two-thirds saw an instant improvement in their score using Experian Boost, including 75% of those with a FICO score below 680. The potential impact is significant as consumers with low or subprime credit scores often face higher interest rates when trying to gain access to credit – costing an estimated average of US\$200,000 more over the course of their lives.

In Brazil, 11.7 million people have chosen to have on-time utility payments and alternative data included in their financial profiles through our free Cadastro Positivo online service. We also include positive data on rental payments through initiatives like our RentBureau in the USA and Rental Exchange in the UK.

Social media

We're now looking at other types of data we could use to help consumers and businesses improve their credit profiles.

Small businesses find it particularly hard to get the loans they need to grow. It's often not because they have a poor credit history, but because they just don't have sufficient credit history for lenders to do a meaningful risk assessment. This problem disproportionately affects small business owners from disadvantaged backgrounds who are less likely to have a strong personal credit score themselves.

In the USA, around four million small business owners applying for credit each year get rejected or receive less credit than desired – 58% of them say they are prevented from expanding their businesses or hiring additional employees as a result.

Research by Experian DataLabs found that data from social media could help to give lenders a better indication of the health of small businesses, especially consumer-facing businesses that use social media to interact with customers.

Through our social innovation programme, we've developed a new solution that uses social media and other alternative data to help lenders assess commercial credit risk for small businesses in the USA. An initial prototype showed that social media data could help these businesses boost their credit scores and access the loans they need. The solution has already reached 470,000 small business owners this year.

This is just one way Experian is opening up access to credit and transforming lives by enabling people to make the most of their data to achieve their goals through social innovation (see page 17).

"When I helped Experian test out the new GeleZAR app I thought it could help a lot more people learn how to run a business"



60%+

OF THE POPULATION IN THE ASIA PACIFIC REGION HAVE NO FINANCIAL IDENTITY

MY STORY } BUILDING FINANCIAL PROFILES IN BRAZIL

“The Serasa truck is helping me clear my debts”

“When I split up with my partner, I needed a place for me and my baby boy to live. I applied for housing benefit, but I was told I couldn’t get it because I had outstanding bank loans.

I was horrified. I knew nothing about these loans. It turned out that my ex had taken the money from my account and now I was saddled with this debt. I had no choice but to start repaying the loans so I could clear my name.

Then the company I had been working for went bust so I couldn’t make the repayments anymore. The debt rapidly mounted up because the interest rate was so high. I was struggling just to pay the rent and keep the lights on so my son and I had to move in with my brother.

I applied for lots of jobs, but when they checked my CPF (national identity) number they could see I had unpaid debts and they thought I was untrustworthy. Then one day I came out of a job interview and saw the Serasa Itinerant truck. I went in and explained my situation. The people there were really helpful. They helped me renegotiate with the banks to get my debt down to a more manageable amount.

I’m thankful that I took the initiative to go into that truck. It helped me clear my name and restore my self-esteem. I’ll finally be free to follow my dreams – to progress my career or maybe start my own clothes shop one day. Serasa Itinerant has opened the door to a better quality of life for me and my son.”

Simone

Brazil



Simone is just one of 60 million Brazilians who started the new year with bad credit. At Experian (known as Serasa in Brazil), we're working to help people manage their debt and make access to credit fairer for everyone.

We offer free online services to help, but 70.5 million people in Brazil – and four in ten homes – don't have internet access. Even in the densely populated city of Diadema where Simone lives, it can be hard to get online.

Without access to online services, people are cut off from the opportunities that a good credit profile could offer them. This is holding them back from the chance to improve their quality of life.

"Saddled with this debt, I had no choice but to start repaying the loans so I could clear my name"

Serasa Itinerant

Our solution? We took our online services to them. In 2018, we transformed a truck and a boat into mobile advice centres where people could come for guidance on managing their debts and credit profiles. We called this Serasa Itinerant.

In its first year, Serasa Itinerant visited 44 cities and travelled 18,000km to reach more than 100,000 people in some of Brazil's hardest-to-reach city communities.

We held a competition to hire two lucky people to join us on this adventure – one an existing employee and one from the general public. The idea was to raise awareness of the initiative in communities before we got there and to get our own people engaged. The response was overwhelming. Over 122,000 people applied for this 'dream job'.

Débara Bucco won the competition from outside Experian. She's a marketing specialist and part of her role on the Serasa truck was to talk to the people she met along the way and share their stories on a dedicated website. She recorded 95 video interviews during the year.

Guilherme Rocha submitted the winning employee entry to take a secondment from his regular role as a Customer Insights Analyst at Serasa Experian. Other Experian staff volunteered to help out too. Everywhere they went, people were keen to learn more about how to build a good credit score and deal with unmanageable debts.

Serasa Itinerant was conceived as a commercial marketing initiative to get our consumer products and services to every corner in Brazil – and the widespread spontaneous media coverage we got from it was worth more than 21 million reais (US\$5.5m). Not only did this help to strengthen our brand, it also raised the profile of financial education across the country.

Serasa Free Score

On board the truck and boat, we provided guided access to Serasa Free Score, an online service that enables people to view their credit profile and score – and find a range of products and solutions to help them learn how to improve their score, obtain affordable credit and manage debt.

For many, this was the first time in their lives they could view their credit score. This helped them begin to take control of their financial profiles – and their futures. That was the case for Sandra, a 27-year-old fisherwoman from the island city of São Luís. She was able to check her credit score for the first time and was delighted to find that her score was good enough to get a loan. She now has plans to enroll in a radiology course at her local college and pursue a new career.

In 2018/19, 23.2 million people like Sandra and Simone made use of Serasa Free Score to help them view and build their financial profiles. Around a third of them improved their scores each month. Whether it's a career change or buying their first home, the opportunity to build their financial profiles is helping dreams come true in communities right across Brazil.

SERASA ITINERANT

18,000km

TRAVELLED

44

CITIES VISITED

101,000

PEOPLE REACHED

1,500

TEACHERS TRAINED IN FINANCIAL EDUCATION

20,000

SCHOOL CHILDREN REACHED





*"People there were really helpful.
They helped me
renegotiate with the banks"*

Limpa Nome

Like Simone, many Brazilians are struggling with debts that are spiralling out of control. Serasa Itinerant is helping them take back control by providing online access to our Limpa Nome ('clear my name') online recovery portal. Launched in 2013 through our social innovation programme, Limpa Nome helps people renegotiate their debts and agree realistic repayment plans they can afford.

It's designed to help individuals like Luciano, a road sweeper from the city of Águas Claras who hoped his visit to the Serasa Itinerant truck would mark the beginning of a new chapter in his life. By clearing his name from bad debt, he will be a step closer to his dream of having his own home and giving his daughter a better life.

In 2018/19, Limpa Nome helped over 600,000 individuals renegotiate their debts. Since we introduced our new platform in September 2018, we have already renegotiated debts totaling US\$73m.

Educating the next generation

As part of Serasa Itinerant's epic journey, we visited communities in isolated cities such as Sobral in the state of Ceará, and navigated the mighty Amazon river to reach remote communities in cities such as Parintins and Santarém.

We wanted to reach both the consumers of today and, critically, the consumers of tomorrow too. To do this, we partnered with AEF Brazil (Financial Education Association) to train school teachers in the cities we visited. Using this 'train the trainer' model meant we could reach a lot more people. The 30 teachers we trained in Sobral, the 50 in Parintins and the 80 in Santarém now have the skills they need to deliver financial education for the kids in their classes today and in future.

In all, more than 1,500 teachers were trained across the country and 90% of them said they would add the topic of financial education to their students' timetables. So far, they've reached over 20,000 children aged 6 to 15 years old.

A long history

Serasa Itinerant builds on our long history of going the extra mile to help people understand and manage their finances better.

For nearly ten years, we have been helping people in Brazil learn how to manage their money and get better credit deals through our long-running Real Dreams financial education programme and other initiatives such as our Financial Health Project for Micro-entrepreneurs and our Financial Health Game. Through Real Dreams alone, we have reached over 94,000 consumers and micro-entrepreneurs since 2009.

Our employees play a vital role in our financial education programmes, volunteering their time and expertise to help individuals and communities thrive – in Brazil and around the world (see page 18).

6m reais

(US\$1.5 MILLION) WORTH OF DEBTS RENEGOTIATED
THROUGH SERASA ITINERANT

MY STORY } BUILDING FINANCIAL PROFILES IN THE UNITED KINGDOM

*"I heard a talk on tips to
tackle fraud
which helped me stop
scammers
in their tracks"*

"I'm retired and I volunteer with Age Concern at a community centre cafe where people can come in for advice and a cup of tea and they do talks on different topics. I went to one about tackling fraud. I suppose a lot of it is basic common sense really. But it's not basic if you've not come across it before – or if you're a trusting soul like me.

We're downsizing at the moment and we've got a big oak dresser and chest that just won't fit in the new place so I put them up for sale on Gumtree. It had been on for about a week when I got a very polite email asking if they were still available. The message sounded so genuine and they were happy to pay the £400 I was asking.

They wanted to pay via PayPal because they were out of the country at the moment. They said they'd put £750 into my PayPal account then I would need to send them £350 from my local Western Union which would pay for the delivery cost. At first I didn't really stop and think about it, but at the back of my mind I was thinking something's wrong here.

I started thinking about something that was mentioned at the talk and it suddenly dawned on me that they hadn't asked for my PayPal details. That's when I realised I was being scammed.

I put a stop to it, but it has made me frightened to advertise again. In the end my daughter sold the dresser for me on another site. But I've still got the chest!"



Lynne
UK



WE'VE REACHED OVER

140,000PEOPLE OVER THE AGE OF 55 WITH MESSAGES
ON HOW TO TACKLE FRAUD

Since Lynne had this unpleasant encounter with a fraudster, she's been making a point of telling everyone she comes across so they don't get stung by a similar scam. Encouraging people to share the message with friends, neighbours and relatives is an important aspect of our community outreach programme in the UK to empower people to recognise, reject and report scams.

Community outreach

We're working with local charity partners to build resilience to scams in communities across Nottinghamshire, Leicestershire, Derbyshire, the West Midlands and Glasgow in the UK. We're targeting over 55's because older people tend to be more vulnerable to fraud.

Having attended a talk on tackling fraud at Age UK in Leicestershire, John* was well equipped to deal with scammers. He and his neighbours had all received phone calls explaining that for £29 the company calling would register them with the Telephone Preference Service to stop scam calls. They knew this was a scam asking for them to pay for a service that is free and they felt confident putting the phone down on them.

Since we began our community outreach programme in 2015, we've reached over 140,000 people over the age of 55 with messages on how to tackle fraud.

Child identity theft

Fraudsters don't just prey on older people, they are also increasingly targeting children for identity theft. In the USA alone, more than one million children were thought to be victims of identity theft in 2017, resulting in estimated losses of US\$2.6bn.

We talked to 500 adults who were victims of identity theft as a child and one in four still experience related issues more than ten years later. For some, it's taken more than two decades to resolve. Most victims of child identity theft only find out as adults when they were denied for credit.

We want to help parents be proactive in guarding against this threat. We've designated 1st September as National Child Identity Theft Awareness Day to raise awareness of this issue and we've created a bespoke new product, Child ID Scan, to help parents take an important first step in protecting their children.

Our Child ID Scan is a free service for parents to check whether their child's social security number is associated with an Experian credit file. If a credit file is found, our fraud resolution team assists the parent or legal guardian with the next steps.

*Name changed to protect victim's identity.

"I started thinking about something mentioned in the talk when I realised I was being scammed"

“At the back of my mind I was thinking something’s wrong here”

Core expertise

We offer a wide range of tools and tips to help people stay vigilant and take steps to protect themselves against identity theft and fraud. There’s guidance available on our consumer-facing websites and we also address these issues and respond to queries through social media channels like Ask Experian.

Many of our consumer products, like Credit Expert in the UK, warn customers of any suspicious activity. This helped Anthonia from London spot that her Experian Credit Score had gone down. There was a credit search on her file that she knew nothing about and she then received a credit card in the post that she hadn’t applied for. She spoke to us and we helped her reverse the damage to her credit score.

In the USA, Complete ID helps people spot unauthorised use of their social security number and Experian IdentityWorks is designed to help people detect potential fraud and take action with extensive credit monitoring and alerts.

We also help businesses, large and small, guard against fraud through products such as CrossCore fraud prevention platform in the USA and FraudNetPlus in Asia Pacific. This helps to protect their businesses – and the consumers they serve.

Victims of fraud

The best way to tackle fraud is to prevent it before it even happens. But if people do find themselves the victims of identity theft or fraud, we’re here to help.

Many don’t find out until fraudsters have already done a lot of damage to their credit profiles without their knowledge. As a result, it can prove difficult – and sometimes impossible – for them to access credit and the essential services they need.

Thomas* from Virginia USA found out his identity was stolen when he got an alert from Complete ID saying he had made payments to a healthcare provider that he hadn’t used in years. He tried contacting the provider, but they couldn’t help because he wasn’t an active customer and he found himself on a seemingly endless stream of calls with lawyers, banks and the police and kept running into dead ends. When he called Complete ID, Thomas was assigned a restoration agent the same day who made the process easy and had taken care of everything within a month.

Our dedicated teams support victims of fraud like Thomas by helping them alert banks, lenders and credit reference agencies to restore their financial identity. This year, they helped over 41,000 victims of fraud in the USA and the UK alone.

*Name and location changed to protect victim’s identity.



41,000+

VICTIMS OF FRAUD HELPED IN THE USA AND THE UK ALONE

> CREATING A BETTER TOMORROW

We are unlocking the power of data to create a better tomorrow for consumers, our clients, our people and communities.

Experian is the world's leading global information services company, with credit information on 1.2 billion consumers and 145 million businesses. We are also one of the largest providers of decisioning software for credit purposes. We offer critical connections between businesses, consumers and providers of services.

We turn data into meaningful information to help people and businesses take control and seize opportunities. The products and services that we provide enable people to get the essential products and services they need faster, more efficiently, and more cost-effectively.

Our Business-to-Business propositions enable our clients to make faster, better informed decisions about credit. Our Consumer Services are putting consumers in control of their data to strengthen their financial profiles and build their financial confidence.

We have 17,200 employees* in 44 countries. They play an important part in helping us deliver our purpose. We are driven by our values in everything we do.

*Full-time equivalent employees as at 30 April 2019.

OUR PURPOSE

Create a better tomorrow

For consumers, for clients, for our people and for our 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.

Delivering our purpose

We are empowering people around the world through:



Core business

We manage an immense amount of data and we use our analytical expertise to harness the power of that data.

7 million

additional people reached by just

7

of our core products.



Social innovation

We invest in innovative products that aim to offer societal benefits and generate new revenue streams for our business.

7 million

additional people reached and

US\$6m

revenue from Social Innovation.



Community investment

We inspire our employees to volunteer their time and expertise to support our communities, and we invest in causes relevant to our business.

50,000 +

hours volunteering

US\$11m

direct community investment.



Through our core business

We hold vast quantities of data and we have the tools and expertise to make that data meaningful for clients and consumers. We use our core business to:

Help lenders do instant identity and credit checks to make fairer credit decisions faster

Our Business-to-Business solutions provide businesses with sophisticated data and insight to help them make decisions quickly. Products like PowerCurve, Ascend and Experian One help lenders do instant identity and credit checks. This year, we've joined forces with Tavant, a leading digital mortgage products and platforms company, to streamline the mortgage application process in the USA and enable people to fulfil lenders' information needs quickly and securely.

Give lenders a fuller picture of consumers' credit profiles by integrating alternative data

We launched Credit3D this year, which combines mobile, rental, utilities and property data to provide better insight into consumers' financial behaviour. In the USA, over 20 million tenants have their rental payments recorded on our RentBureau to help build up their credit history with on-time rental payments.

Enable consumers to build their profile by choosing to add alternative data to their profiles

We're giving people the ability to strengthen their own financial profiles too. In the USA, consumers can now opt to add alternative data through our new Experian Boost service. In Brazil, 11.7 million people have chosen to have alternative data, such as on-time utility payments, included in their financial profiles through our free Cadastro Positivo online service.

Give people the tools to manage their own data

Services like Credit Tracker in the USA, CreditExpert in the UK and Serasa Free Score in Brazil offer millions of people access to their credit profiles and expert advice on how to improve it. Serasa Free Score is one of the services we brought to consumers in remote parts of Brazil through our Serasa Itinerant outreach programme (see page 08).

Offer advice and guidance

We offer people all over the world useful information and guidance on managing their financial profiles through our websites and social media channels, such as AskExperian, #CreditChat and Experian News. In the UK, we raised awareness of the 6 million 'Invisibles' who are excluded from mainstream finance because their financial profiles are too thin. Accompanying interactive guides showed people ways to strengthen their credit files.

Raise awareness of credit issues through marketing campaigns

Our UK advertising campaign introduced people to their 'Data Self' to show the importance of managing their financial profiles and how we can help. In Brazil, we partnered with a popular YouTuber to produce the #Me poupe ('spare me') reality show, mentoring people with debt problems to improve their credit score. We also kicked off an unbranded Identities of the World communications campaign using personal stories to raise awareness of issues around financial exclusion, starting in India.

Help ensure the data we have on people is as accurate as possible

Our software and analytic tools help ensure data is as accurate and complete as possible. We also give people the opportunity to check for inaccuracies in their credit reports. In the USA, our dispute centre makes it easier for people to challenge inaccurate information in their credit report and get it corrected quickly.

Help people safeguard their privacy while enabling them to get the benefits from sharing their information with trusted organisations

Lenders need access to secure and accurate information about people's financial profiles from Experian or other credit bureaux to offer fair access to credit. We only ever share data with authorised and trusted organisations. When we do so, we follow strict guidelines and comply with all relevant laws. Security is of the highest priority at Experian (see page 24).

RAISING AWARENESS OF THE

6 million 'Invisibles'



Through social innovation

Through our Social Innovation programme, we're investing in products designed to offer additional societal benefits, while generating new revenue streams for our business. Since 2013, we've invested in 23 new products. Our social innovation products are empowering consumers to:



Prove their identity

The first step to getting a bank account or applying for credit is to prove your identity. Many of our core Business-to-Business products, like Prove-ID, help our clients verify their customers' identities. In India, where around 250 million people have no bank account and many have no formal identity, we're linking Prove-ID with the government's Unique Identification Database through our social innovation programme. Prove-ID Link has helped 8 million people prove who they are to gain access to essential services.

Improve their financial profiles through alternative data

In the UK, 76% of tenants could see a noticeable improvement in their credit score if lenders take into account data on regular rent payments. Through our Rental Exchange social innovation service, we have now included rental payment information in the Experian credit reports of more than 1.2 million UK tenants. Data on mobile phone use can also be used to build financial profiles and we've developed a social innovation app to help unbanked people do this in South Africa (see page 05).

Build their businesses

Accessing credit can be critical to start and grow a business, but it can be difficult for small businesses to demonstrate a credit history. We have launched a new social innovation solution that uses a combination of alternative data sources, including use of social media, to improve the prediction of commercial credit risk for small businesses. It has already reached 470,000 small business owners in the USA this year (see page 06).

Have a home

One of our social innovation products has helped to speed up and simplify the social housing application process for 234 people in the UK. We have also developed social innovation products that are designed to help people strengthen their financial profiles to get government subsidies on mortgages in Colombia and receive the government benefits they are eligible for in Brazil.

Pay for healthcare

In the USA, medical bills can lead to unmanageable debts. Our Payment Plan Advisor provides personalised payment plans based on patients' financial needs and the provider's payment terms. It has reached over 300,000 people since 2014. We are also developing an app that will help people manage medical debt and connect them with organisations that can provide support.

Manage debt

In 2018/19, Limpa Nome helped over 600,000 individuals renegotiate their debts. Since we introduced our new platform in September 2018, we have already renegotiated debts totaling US\$73m.



US\$73m

IN DEBTS WE HELPED RENEGOTIATE IN BRAZIL

Through community investment

We empower employees to donate their time, offer expertise and products to support people and non-profits, and channel community investment to causes relevant to our business, such as financial education. In 2018/19, our employees volunteered to support communities around the world:



USA:

More than 860 people volunteered nearly 3,000 hours during a one-month #OneHour challenge to volunteer at least one hour for the cause of their choice – and they generated around \$60,000 in matched funding from Experian.

860

PEOPLE VOLUNTEERED NEARLY 3,000 HOURS



4,800

PEOPLE BENEFITED

Brazil:

Experian's Managing Director in Brazil kicked off the Super Solidarity League campaign by making a personal video pledge of support and challenging senior executives to do the same. As the challenge cascaded through the organisation, employees volunteered over 2,600 hours to support financial education and donated books and other products that benefited more than 4,800 people.

UK:

Experian volunteers spent over 450 hours mentoring 25 entrepreneurs through The Big Issue Invest's Power Up programme, and helped them pitch for funding at a 'Caterpillar's Cocoon' event hosted at our office in Nottingham.



OVER

450

HOURS MENTORING 25 ENTREPRENEURS

100

STUDENTS SUPPORTED

South Africa:

Our employees teamed up with volunteers from a local bank to provide a workshop to support 100 students work-readiness and financial wellness at the University of Johannesburg.



OVER

22 million

REACHED BY 'THE VALUE OF CARE' REPORT



Hong Kong, Singapore and Malaysia:

We sponsored a report to raise awareness of the role of migrant domestic workers and the story was covered in articles that reached over 22 million people locally and internationally.

Listening to stakeholders

We listen to our stakeholders to understand where we can make the biggest difference. This helps us focus on the areas that are most relevant – or material – to our stakeholders and our business.

HOW WE ENGAGE WITH STAKEHOLDERS

Stakeholder group	How we engage	Topics of interest	Our response
Clients	<ul style="list-style-type: none"> Day-to-day interactions with Sales, Product and Support teams Client relationship and satisfaction surveys, customer loyalty monitoring Responding to client requests for information 	<p>Clients want to understand how we can support them, for example by helping them better serve their customers, protect their business from fraud and meet regulatory requirements. They also expect us to meet their supplier requirements on data security and other responsibility topics.</p>	<p>We provide clients with the information they need, including on responsibility topics. We monitor their expectations through customer experience programmes and we use their feedback to help us improve their experience with Experian.</p> <p>See our Annual Report for more information.</p>
Communities	<ul style="list-style-type: none"> Community investment, charity partnerships and sponsorship Employee volunteering Gifts in kind and pro-bono work Advice and support Social innovation programme 	<p>Communities want to know how we can support them by addressing topics such as financial inclusion, financial education and other local or regional social problems. They are also interested in the jobs and economic support we offer as a major business.</p>	<p>Investing in communities is central to our corporate responsibility programme, with a strong focus on financial education and empowerment. Our employees get involved through volunteering (see page 18), we offer technical support for charities, and many of our social innovation products are designed to help vulnerable members of communities (see page 17). We also support local economies through employment and paying taxes.</p>
Consumers	<ul style="list-style-type: none"> Marketing campaigns Social media channels, such as AskExperian, #CreditChat and Experian News Consumer experience programmes Consumer Council 	<p>Consumers want to know how we can help them understand their credit score, access credit and other financial services, manage debts, and tackle fraud and identity theft. They also want to know that their privacy is protected.</p>	<p>Many of our core products are designed to help consumers understand and improve their credit scores, and protect themselves against fraud. We provide regular advice through social media channels and also tackle these issues through our marketing campaigns (see page 16).</p> <p>We listen and respond to consumer feedback on our products and services. Our Consumer Council in North America has helped us strengthened consumer relationships by engaging on credit issues.</p>
Employees	<ul style="list-style-type: none"> Internal communications Regular dialogue and performance discussions with managers Annual People Survey Employee Resource Groups and other networking opportunities 	<p>Our employees want to feel secure in their jobs and valued for the work they do, have opportunities to develop their careers at Experian and be part of an engaging, positive culture where they feel like they make a difference to society.</p>	<p>We listen to our people, celebrate great performance and give them support to learn new skills and progress their careers.</p> <p>We use feedback from the Annual People Survey to help us make Experian a great place to work. This year, our overall engagement score increased to 75%.</p> <p>See our Annual Report for more information.</p>



Stakeholder group	How we engage	Topics of interest	Our response
Investors	<ul style="list-style-type: none"> • Investor relations programme • Annual Report and quarterly financial updates • Face-to-face meetings • Biennial investor audits 	Investors want to understand our corporate strategy in the context of market trends and they are interested in our financial results and implications for dividends and long-term growth.	<p>We communicate and build relationships with shareholders through our investor relations programme. We respond to feedback and take corrective action if necessary.</p> <p>See our Annual Report for more information.</p>
Policymakers and regulators	<ul style="list-style-type: none"> • Constructive relationships with policymakers and regulators, including regular interaction with members of senior management • Responding to public consultations on issues relevant to our business 	Policymakers and regulators want to ensure we comply with regulations and understand our response on matters that impact our business, including the part we play in supporting the effective functioning of the data environment and financial services ecosystem.	<p>We monitor changes to regulations to ensure compliance and manage relationships with policymakers in line with our commitment to transparency.</p> <p>We published white papers in 2018 outlining our position on the future of credit information, and on artificial intelligence and machine learning as part of our engagement on these topics.</p> <p>Find out more on our website.</p>
Suppliers	<ul style="list-style-type: none"> • Procurement process • Supplier website • Third Party Supplier Risk Assessment process 	Our suppliers want to understand our needs to create business opportunities and develop long-term relationships with Experian. This includes understanding our requirements on data security and other responsibility topics.	<p>We aim to form collaborative relationships with key suppliers to improve efficiency and ensure performance.</p> <p>This year, we set up a website to help suppliers understand our expectations and ethical requirements.</p>
Sustainability experts and socially responsible investors	<ul style="list-style-type: none"> • Regular meetings with subject matter experts from academia, institutes, public organisations, non-governmental organisations and peers from other organisations • Participation in multi-stakeholder initiatives • Responding to requests for information from socially responsible investors 	<p>Sustainability experts want to understand our social and environmental impacts, and how Experian can contribute to meeting societal challenges.</p> <p>Sustainability experts and socially responsible investors expect us to report our performance on environmental, social and governance topics transparently in line with recognised frameworks.</p>	<p>We engage with various organisations to address societal challenges, including through the UK Government's Financial Inclusion Forum and the University of Nottingham's Ingenuity19 programme (see page 22).</p> <p>We use external frameworks, such as the London Benchmarking Group, ISO 14001 and the Greenhouse Gas Protocol, for managing and reporting our community contributions and environmental impacts. We engage external auditors to assure key performance indicators.</p> <p>We respond to questionnaires that contribute to investor ratings such as the CDP, Sustainalytics and MSCI. We are also engaging with experts on our approach to the SDGs.</p>

Looking to the future

The amount of data created globally each year is predicted to increase tenfold by 2025. As a leader in global information services, we are in a unique position to help the world make the most of this data.

Transforming our business

Experian is known as the largest credit bureau in the world, but we are also one of the world's biggest software vendors and we have extensive experience providing sophisticated decisioning systems and analytics.

Up to now, we have been providing data and analytics primarily for financial services companies. But we're looking at how we can expand our role and foster innovation to shape ideas and develop world-changing products.

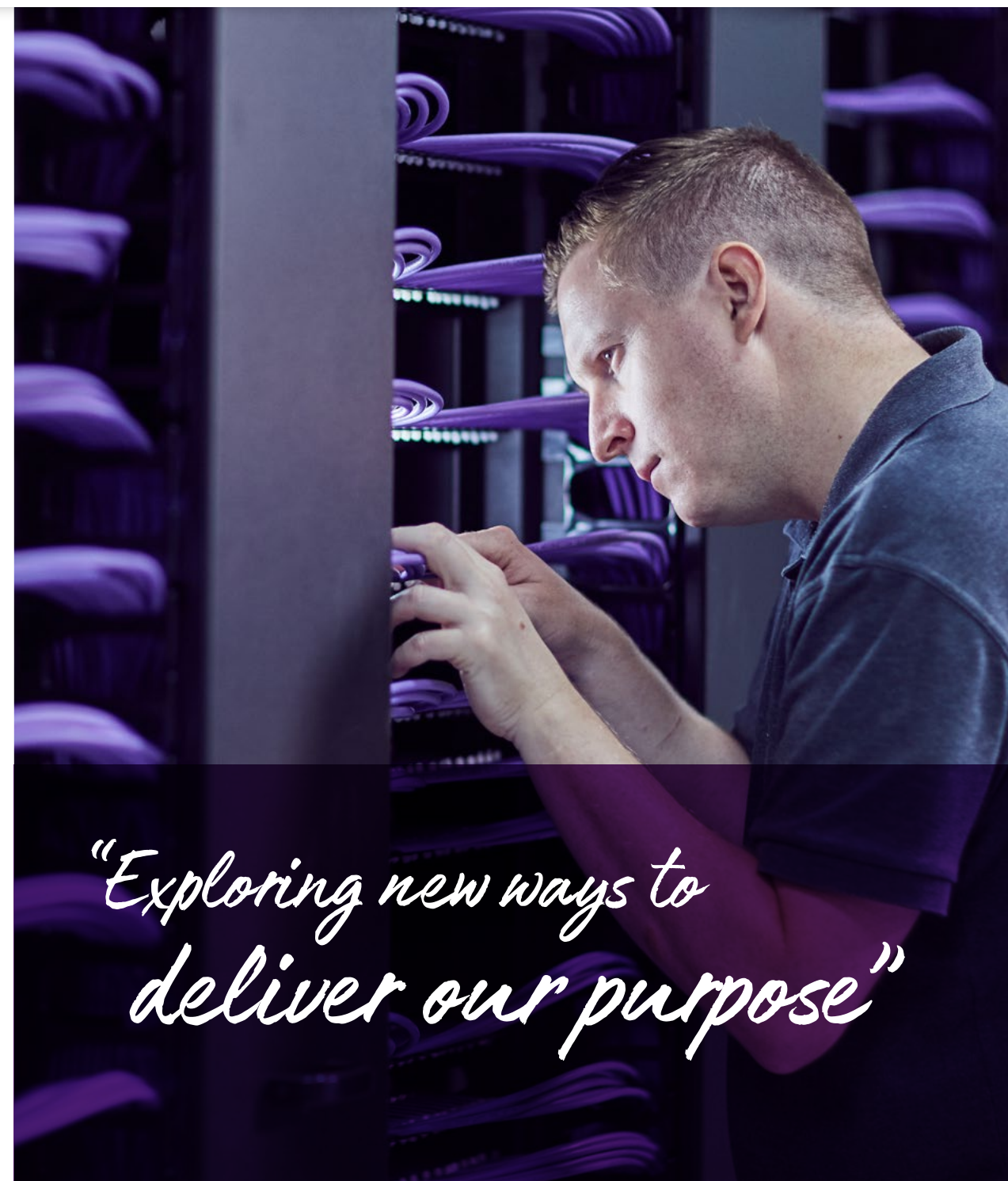
This year, Experian was named one of the World's Most Innovative Companies by Forbes magazine for the fifth consecutive year. We are applying this culture of innovation to explore new ways to deliver our purpose and use data to tackle global challenges.

Innovating to deliver our purpose

We're constantly innovating in our core business, using advanced technology and ever-growing data streams to create products that are disrupting the traditional credit industry – and helping us create a better tomorrow for consumers and our clients. Recent innovations include Ascend, Experian Boost and Credit 3D (see page 16).

Ascend is a great example of the way we are thinking outside the box. It's essentially a big data platform that combines all our data, in real time. It gives banks the ability to include their own data as well, and enables them to perform analytics in a way that they have never been able to do before. To create this platform, we needed to combine our capabilities across three different parts of the business and we had to invent new capabilities too as part of the product development process.

In Brazil, the UK and the USA, Experian DataLabs provide a safe and secure environment to partner with our clients on breakthrough data experimentation and innovation. This year, we established a fourth DataLab in Singapore, focusing on experimentation with data to increase financial inclusion across Asia, where a billion people remain unbanked.



"Exploring new ways to deliver our purpose"

CASE STUDY

Creating A Better Tomorrow Awards: This year's finalists

Our Creating A Better Tomorrow Awards received entries from across the business and we asked our employees to select the winners. This year's finalists offered new ways to:



Protect social housing tenants in the UK – we have developed a solution that has the potential to help nearly two million vulnerable people living in social housing. We used the power of data to help London and Quadrant (L&Q), a housing association that manages 60,000 properties, streamline the application process to help people get into social housing faster and offer more regular assessments and support. This has contributed to a 45% reduction in the number of court evictions for non-payment of rent.



Build financial identities in Sri Lanka – we partnered with telecoms provider Hutch to use data from mobile phone use to help people build their financial profiles and get pre-approved credit for air time or small loans. With our support, Hutch was able to extend eligibility for credit to almost 70% of its subscribers – and immediately offer credit to all subscribers so they could call home during severe flooding that displaced over 600,000 people.



Prove identity in India – developed through our social innovation programme, Prove ID Link took off in the last two years and has now helped 8 million people prove their identity to banks and lenders so they can gain access to bank accounts and other essential services (see page 17).

> Share

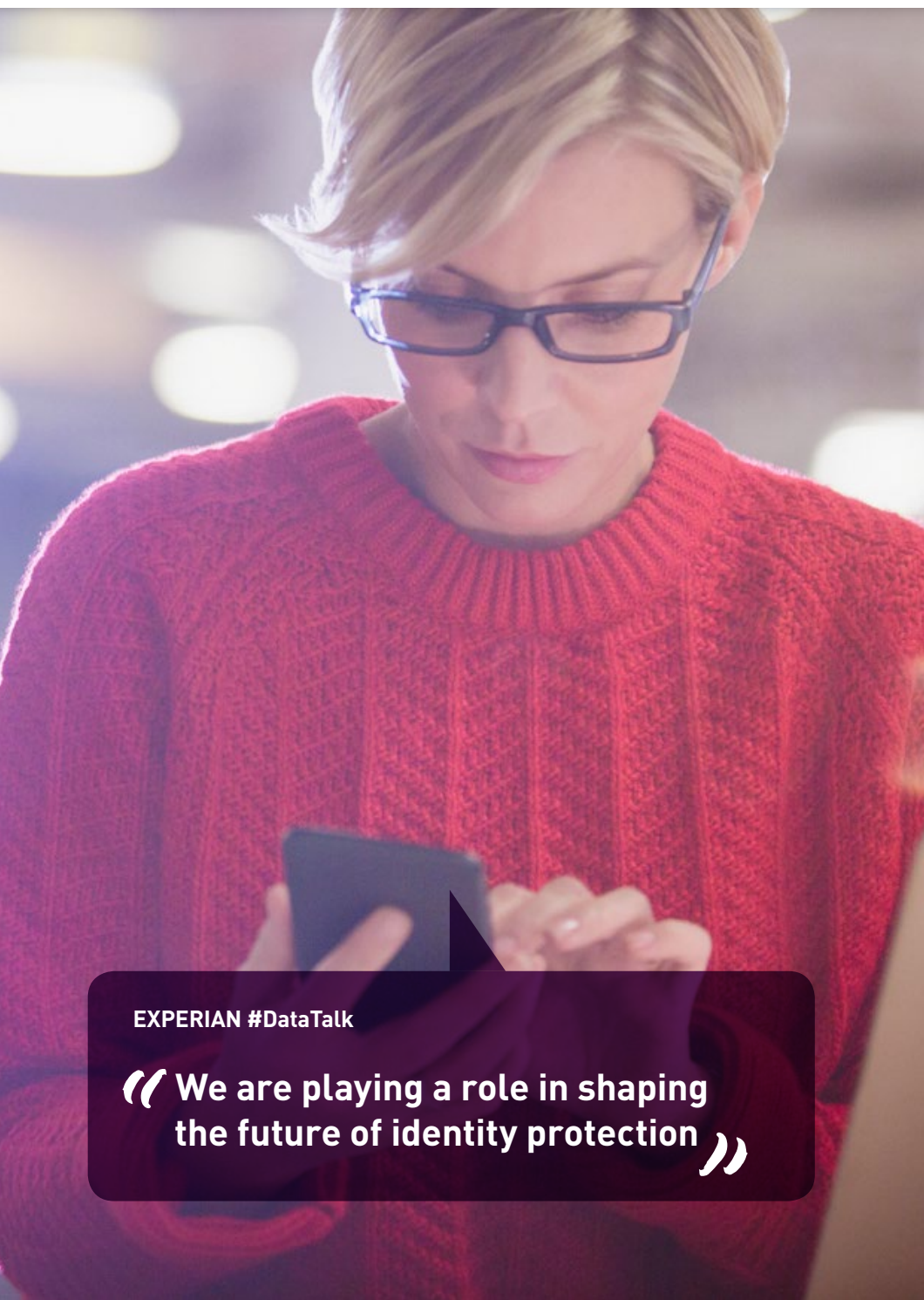


We also invest in innovative products that we believe can offer additional societal benefits through our Social Innovation programme (see page 17). All three of the social innovation projects we invested in this year will combine our bureau data with alternative data sources to extend access to essential services for millions of people.

Every year, we run Creating A Better Tomorrow Awards to seek out and showcase innovation at Experian that is helping us deliver our purpose (see case study).

This year, we partnered with the University of Nottingham to sponsor Ingenuity19 to support the discovery and development of enterprising ideas to transform the future and explore key challenges facing society. More than 500 people in the UK and Malaysia took part in this six-week course in innovation, including students and staff from Nottingham and other universities, local people from low income communities, representatives from Experian and organisations specialising in tech, innovation and support for people in poverty. By the end of the course, young innovators had developed, costed and pitched their plans to reshape the economy and society.

*“Investing in
innovative products”*



EXPERIAN #DataTalk

“ We are playing a role in shaping the future of identity protection ”

“Leading conversations around the future of data science”

Exploring the future of data

As a leader in global information services, we are part of the data and analytics revolution. We see great potential to grow our business and create further opportunities for consumers and our clients, people and communities by investing in the future of data and data science.

We believe there is an opportunity to do much more to empower and benefit consumers by opening up new data and making better use of existing data. We're engaging with government, regulators and policymakers to advocate for a future-proof credit ecosystem that's personalised, fair, transparent, understandable, and has consumers at its heart.

We are dedicated to leading conversations around innovation and the future of data science, including artificial intelligence and machine learning. These technologies can help to deliver more insightful decisions from lenders, more insights and control for consumers, and a better interaction with vulnerable consumers. This could enable more people to access affordable credit than ever before.

Through our #DataTalk campaign this year, we held a series of online discussions to explore the future of data and analytics, including looking beyond credit to explore how data could be used to address other pressing global issues.

As new applications for data open the door to new opportunities for people around the world, protecting that data from cyber-attacks is ever more important. We are playing a role in shaping the future of identity protection as part of our commitment to putting security first at Experian (see page 24).



#DataTalk

> WORKING WITH INTEGRITY

We believe that the way we work is as important as what we do. We are committed to acting with integrity, always.



This means treating people's data with respect, upholding high ethical standards, respecting human rights, valuing diversity, inspiring our people, and doing our bit to tackle climate change and protect the environment.

Here we provide a summary of our approach and performance in 2018/19. More information can be found in our [Annual Report](#), [Policies](#) and additional performance data can be found on our website.

Treating data with respect

Safeguarding the vast amount of data that we hold is essential to maintaining stakeholders' trust and our licence to operate. Information security will always be of the highest priority at Experian.

We have a proven cyber security programme designed to protect our data and systems from constantly evolving cyber-attacks. We continually monitor and respond to fraudulent activity, maintaining robust security controls based on the international ISO 27001 standard, setting out clear Compliance Principles and applying our Three Lines of Defence model for risk management.

Everyone at Experian is responsible for the data we hold. Our Global Information Values outline how data must be managed and used in line with regulations. We educate our people and embed the principles of how to handle and treat sensitive data correctly through our SecurityFirst programme.

All our employees must complete mandatory annual training on information security. We also extend stringent standards on information security to our suppliers and partners through the terms of our contracts. The third parties we work with must undergo a Third Party Supplier Risk Assessment process that is overseen by a dedicated Third Party Risk Management team, assisted by our Procurement, Global Security, Business Continuity and Compliance teams as needed.

Upholding high ethical standards

Everyone at Experian has a responsibility to understand and fulfil the ethical expectations set out in our Global Code of Conduct. It helps employees make the right decisions when faced with ethical dilemmas and is supported by detailed policies on specific topics.

"Treating peoples data with respect"

Our Anti-Corruption Framework sets out our zero-tolerance policy on bribery and corruption in any form, and this message is reinforced through mandatory annual training for employees. We encourage people to report any suspected breaches of our Code of Conduct or any other unethical activities, through our 24-hour confidential helpline, anonymously if they choose.

All our suppliers must comply with the requirements set out in our Supply Chain Principles and their contracts require them to confirm that they accept our standards or have their own equivalent standards in place. We created a new website this year that brings together global and local requirements for suppliers, including our Code of Conduct, our Code of Business Conduct for Suppliers and our Supplier Security Requirements.

We use data from news sources around the world to help us monitor risks in our supply chain, and we share monthly reports on key suppliers with our procurement teams and supplier relationship managers to alert them of any issues. Suppliers identified as high-risk for bribery and corruption are referred to the Compliance Department for further due diligence.

Respecting human rights

Respecting human rights is integral to our Code of Conduct and all aspects of our business. Our policies align with the United Nations Universal Declaration of Human Rights. We provide training to raise employees' awareness of human rights risks and we monitor risks in our supply chain.

Our 2019-20 slavery and human trafficking statement outlines our commitment to helping to prevent modern slavery in our supply chain. This year, Experian joined the Slave-Free Alliance and we also asked our employees to raise awareness of the issue by adding unlocked padlocks to the 'freedom wall' at our Nottingham office to represent people being freed from slavery.

"We value individual differences"

Valuing diversity

We aim to create an inclusive workplace and we value individual differences that support innovation and diversity of thinking in our business. In this year's Annual People Survey, 86% of our people told us they believe that Experian is committed to creating a diverse and inclusive workplace (20% above the industry norm)*.

We have supported inclusion and diversity by establishing inclusion councils to drive the agenda in each region, sponsoring employee resource groups and supporting regular events that celebrate people from different backgrounds. We also ran a video campaign this year to encourage people from across the business to share their personal stories and harness the power of diversity.

Globally, women hold 31% of our Senior Leadership positions. This year, we focused on a broad inclusion agenda to ensure we are making the most of everybody's unique contribution, but gender remains a priority for us.

This year, we published an [Inclusion & Diversity Annual Report](#) for our North America business.

*KornFerry Group's General Industry Norm (GIN) is a benchmark of the average score across all sectors/geographies globally.

Inspiring our people

We listen to our people to understand how we can make Experian an even better place to work. This year, 86% of employees shared their views in our Annual People Survey and our overall engagement score remains broadly unchanged at 75%. There was a 6% increase in the percentage of employees who believe action has been taken based on the results of the last survey.

We invested US\$10.9m in learning and development this year and 72% of employees said we provide good opportunities for learning and development (4% above the High Performing Norm). We rolled out our High Performance Masterclasses to more than 200 senior leaders and we launched our Stepping Stones platform that offers a range of development experiences to 2,000 employees in Bulgaria, Chile, Costa Rica and Malaysia.

Find out more in the section of our [Annual Report](#) on our people and corporate responsibility.



Keeping people safe and healthy

Our lost time incident frequency decreased by 35% to 0.34 per one million hours worked in 2018/19. We run local campaigns at each of our sites to keep health and safety top of mind and we have increased our focus on employee wellbeing.

This year, over 150 employees across our Europe, Middle East and Africa region took part in the Virgin Pulse Global Challenge to get more active, collectively taking over nearly 160 million steps. After taking part in the 100 day challenge, 71% said their stress levels had decreased and 34% reported an increase in their productivity or concentration.

In the UK, we trained 16 Mental Health First Aiders to spot the signs of mental illness and step in to help colleagues who need support. Wellbeing was also a key consideration in the design of our new office in São Carlos, Brazil, and this has resulted in exceptionally high levels of employee engagement among the 750 people at this site.



Protecting the environment

Helping to protect the environment and tackle climate change is integral to our corporate responsibility strategy. Five of our UK sites, representing 67% of floor area, are certified ISO 14001:2015 standard and we adopt the principles of the standard across our global operations.

This year, we cut the carbon intensity of our business by 11% to 9.8 kilogrammes of CO₂e per US\$1,000 of revenue. This reduction was mainly due to the decrease in global emission factors, especially in Brazil and the UK, coupled with our efforts to optimise the efficiency of our buildings. Our carbon footprint totalled 47,700 tonnes of CO₂e, over 6% less than in 2018.

We are now in the process of setting a new carbon target, and we are focusing our efforts where we can make the biggest difference, by cutting the carbon footprint of our buildings.

Our new office building in São Carlos, Brazil, achieved Silver certification to the 'LEED' (Leadership in Energy and Environmental Design) sustainable buildings standard. Globally, we sourced 26% of our electricity from low-carbon or renewable sources this year, and we invested in a reforestation project to offset the carbon footprint of our Serasa Itinerant programme in Brazil.

Whilst we have improved the efficiency of operations in our data centres, we did note an increase in power consumption in two of them due to exceptional hot weather. We have further improved efficiency by using solid state storage devices which use considerably less power and produce less heat than traditional mechanical storage.

Storing data in the cloud will also help us mitigate the impacts of climate change, such as more extreme weather, on our business. For example, one of the ways we reduce emissions from our data centres is through free cooling systems that use fresh air rather than energy-intensive air conditioning to cool equipment. However, this only works if the outside air is below a certain temperature and the prolonged heatwave in the UK this year meant we had to use more air conditioning. We also take steps to protect our data centres from flood risks.

"Helping to protect the environment"



> OUR PERFORMANCE

We measure progress using these key performance indicators.

External assurance

PwC performed limited assurance in 2018/19 on the metrics marked with the A symbol in the table to the right. The Reporting Principles and Methodologies and PwC's Assurance Report can be found at www.experianplc.com/responsibility/data-and-assurance.

Footnotes to table

1. Social reach measures the number of unique individuals positively impacted by 10 of our core products. Except for the figure presented in 2019, which only includes the information that we have available for 7 of those products.
2. Comprises all contributions that fall within the LBG Framework managed by Corporate Citizenship.
3. Comprises contributions that fall outside of the LBG Framework managed by Corporate Citizenship, and as outlined in our 2019 Reporting Principles and Methodologies.
4. For a full breakdown of our community contributions, see our website at www.experianplc.com/responsibility/data-and-assurance
5. 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.
6. This is based on 8,890 out of work volunteering hours in 2018/19 multiplied by the average employee cost in the region where the volunteering took place. This is a proxy for the value contributed by our volunteers to the community.
7. 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. Metric reported in our 2018 Annual Report: 10.8 Kilograms of CO₂e per US\$1,000.
8. Full-time equivalent employees as at 31 March 2019.
9. We measure employee engagement every 12 months. See our Reporting Principles and Methodologies for more information, available at www.experianplc.com/responsibility/data-and-assurance
10. The 2018 results were restated from 71% to 76% due to a change in how we calculate the answer on 'Intention to stay' questions in the 2019 survey.

Focus area	Metric	Unit	2019	2018	2017	2016
Helping society	Social reach metric ¹	No. of people	7.1 million	20.0 million	18.8 million	15.2 million
	Charitable contributions ²	US\$ '000s	8,536	7,746	6,959	5,968
Community investment	Voluntary contributions ³	US\$ '000s	2,160	1,625	1,435	1,770
	Total from Experian⁴	US\$ '000s	10,696	9,371	8,394	7,738
	% Benchmark PBT (Profit Before Tax)	%	0.89	0.81⁵	0.75	0.68
	Employee fundraising	US\$ '000s	979	986	656	937
	Value of out of work volunteering enabled by Experian ⁶	US\$ '000s	359	114	229	304
	Total from all giving	US\$ '000s	12,034	10,471	9,279	8,979
	% Benchmark PBT (Profit Before Tax)	%	1.00	0.90⁵	0.83	0.79
Environmental management	Total carbon footprint	Thousand tonnes CO ₂ e	47.7 ^A	51.0	54.2	54.5
	Total carbon footprint per US\$1,000 of revenue	Kilogrammes CO ₂ e	9.8 ^A	11.0 ⁷	11.7	12
	Total carbon footprint per full time equivalent employee	Tonnes CO ₂ e	2.8 ⁸ ^A	3.1	3.0	3.3
Caring for our people	Employee engagement ⁹	%	75	76 ¹⁰	n/a	69
	Gender diversity among senior leadership	%	Women: 31 Male: 69 ^A	Women: 32 Male: 68	Women: 30 Male: 70	Women: 29 Men: 71
	Gender diversity among all employees	%	Women: 44 Male: 56 ^A	Women: 45 Male: 55	Women: 45 Male: 55	Women: 45 Men: 55
	Lost time injuries frequency rate	Per 1,000,000 hrs worked	0.34	0.52	0.52	0.8

Corporate headquarters

Experian plc
Newenham House
Northern Cross
Malahide Road
Dublin 17
D17 AY61
Ireland

T +353 (0) 1 846 9100

Corporate office

Experian
Cardinal Place
80 Victoria Street
London
SW1E 5JL
United Kingdom

T +44 (0) 20 304 24200

Operational headquarters

Experian
The Sir John Peace Building
Experian Way
NG2 Business Park
Nottingham
NG80 1ZZ
United Kingdom

T +44 (0) 115 941 0888

www.experian.co.uk

Experian
475 Anton Boulevard
Costa Mesa
CA 92626
United States

T +1 714 830 7000

www.experian.com

Serasa Experian
Av. Doutor Heitor
José Realí 360
CEP 13571-385
São Carlos
Brazil

T +55 11 3004 7728

www.serasaexperian.com.br

Company website

www.experianplc.com

Corporate Responsibility

www.experianplc.com/responsibility/

Annual Report 2019

www.experianplc.com/investors/reports

