



FINANCIAL HEALTH FOR ALL

EXPERIAN SUSTAINABLE BUSINESS REPORT 2021

WELCOME TO EXPERIAN'S SUSTAINABLE BUSINESS REPORT 2021

This report sets out our sustainable business strategy and governance.

Its main focus is on our strategic priority to improve financial health for all, explaining how we help through our core business, Social Innovation products and community investment. It includes examples in each area, data on reach and impact, and case studies showing our financial health efforts in action.

We include further information on environmental, social and governance (ESG) topics in our Annual Report. This includes our approach and performance in relation to the other elements of our sustainable business strategy – treating data with respect, inspiring and supporting our people, working with integrity and protecting the environment.

Our 2021 reporting covers the financial year from April 2020 to March 2021 (referred to as 'this year' or '2020/21').

USE THIS LINK TO TAKE YOU TO OUR ANNUAL REPORT CONTAINING INFORMATION ON OUR ESG TOPICS ON PAGES 38 TO 57



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TELL US WHAT YOU THINK

We welcome feedback on our sustainable business approach, performance and reporting. Please contact us at sustainablebusiness@experian.com.

CREATING A BETTER TOMORROW



For over a year now, COVID-19 has dominated our lives. Like others, we didn't know what 2020/21 would have in store for us when the pandemic first hit. But we were confident in the resilience of our business and made the decision to continue investing for the long term.

The incredible hard work and commitment of colleagues across the world has enabled Experian not only to survive but thrive. Delivering growth while doing the right thing for society and our clients, consumers, colleagues and communities is something I'm really proud of – even more so in an extraordinary year like none we've ever known.

This year, we surpassed the milestone of 100 million direct relationships with consumers globally and delivered further innovations to support people through our core business, with the launch of products like Experian Boost in the UK and Serasa Score Turbo in Brazil.

We also launched more Social Innovation products specifically designed to deliver societal benefit. Through this programme we have now reached 61 million people since 2013 and we're targeting 100 million by 2025.

As the pandemic took hold in 2020, we stepped in with data and analytics to support governments, health services and national emergency response efforts through major initiatives such as COVID Radar in Brazil.

It soon became clear that the impact not just on physical health, but on financial health, would be far-reaching for people around the world. We looked at how we could use our expertise and resources to help vulnerable communities through the crisis, and focused on financial education as the best way to strengthen their resilience and support their road to recovery.

With the launch of our United for Financial Health programme, we rapidly established 11 non-governmental organisation (NGO) partnerships across our biggest consumer markets to deliver targeted financial education for some of the communities hit hardest by COVID-19. By the end of the year, we had reached 35 million people, more than double our original 15 million target, and we're not stopping there. We aim to reach 100 million people by 2024.

It's my privilege to lead a business with social purpose at its core. We're unlocking the power of data to create a better tomorrow for societies, consumers, clients, colleagues and communities around the world. In short, we're using data for good.

But we can only do this if our stakeholders trust us to treat data with respect, and act responsibly by supporting our people, working with integrity and doing our part to protect the environment.

This year, information security and the wellbeing of our people remained our highest priorities as we adapted to new ways of working during the pandemic. We set new targets to enhance diversity in our business, and we set a science-based target as part of our ambition to become carbon neutral in our own operations by 2030. This year we have also started reporting on material ESG issues using the SASB framework.

I look forward to reporting further progress next year.

Brian Cassin
Chief Executive Officer
June 2021



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Brian Cassin
Chief Executive Officer

HIGHLIGHTS IN 2020/21

Improving financial health for people around the world

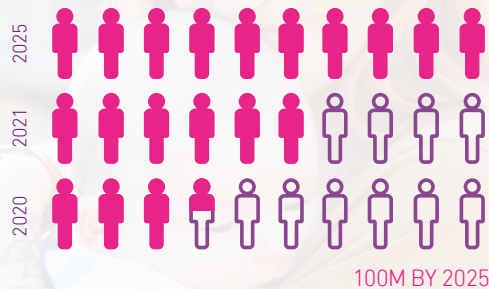
United for Financial Health

Our United for Financial Health campaign has reached 35 million people in communities hit hardest by COVID-19 through financial education partnerships with 11 NGOs in the USA, the UK & Ireland and Brazil.



Social Innovation

Since 2013, our Social Innovation products have reached 61 million people – keeping us on track to meet our goal of 100 million by 2025 – and generated US\$103m in revenue.



Experian Boost

6.7 million people in the USA have connected to Experian Boost since March 2019, enabling 4.5 million people to instantly improve their credit score by adding on-time payments to their profiles. In November 2020 we launched Experian Boost in the UK.

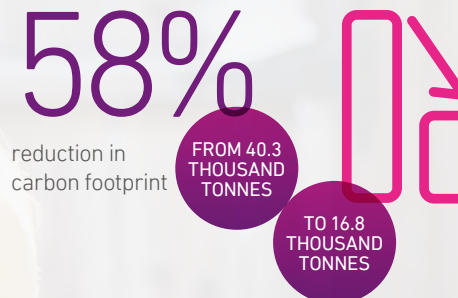


Instantly improved their credit score by adding on-time payments

Treating data, people and the environment with respect

Security First

We have maintained our strict information security controls and Security First culture as we adapted to new ways of working during the pandemic and responded to emerging cyber threats.

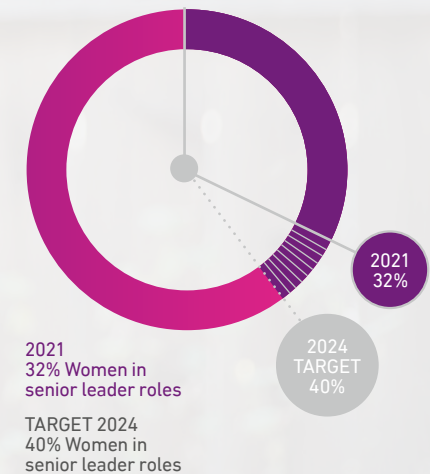


Journey to carbon neutral

We cut our market-based carbon footprint by 58% this year and set a Science Based Target as part of our ambition to become carbon neutral in our own operations by 2030. We became a public supporter of the Task Force on Climate-Related Financial Disclosure and achieved an 'A-' leadership rating from the CDP. Our total carbon footprint this year was 16.8 thousand tonnes of CO₂e, down from 40.3 thousand tonnes the previous year.

Diversity, equity and inclusion

We have refreshed our strategy on diversity, equity and inclusion (DEI) and set public targets to improve gender diversity. In 2021, we are publishing a global DEI report for the first time.



[FOLLOW THIS LINK TO READ MORE DETAIL ABOUT OUR ENVIRONMENTAL, SOCIAL AND GOVERNANCE PROGRESS FROM PAGE 38 OF OUR ANNUAL REPORT](#)



OUR STRATEGY

We're creating a better tomorrow for consumers, our clients, our people and communities. That's our purpose.

Our sustainable business strategy supports this purpose as we unlock the power of data to create opportunities for people and businesses. The graphic sets out our sustainable business priorities.

Improving financial health is our strategic priority because this is how we can use our data and expertise to make the biggest difference to society. It's the main focus of this report. The Environmental, Social and Governance (ESG) section of our Annual Report includes more information about our approach and performance on the other elements of our sustainable business strategy.

[FOLLOW THIS LINK TO READ MORE DETAIL ABOUT OUR ENVIRONMENTAL, SOCIAL AND GOVERNANCE PROGRESS FROM PAGE 38 OF OUR ANNUAL REPORT](#)



Our purpose:

Our sustainable business strategic priority:

Contributing to the UN Sustainable Development Goals:

Enabled by:

Supported by:



OUR GOALS

Improving financial health for all

- Reach 100m people through Social Innovation products by 2025 (from 2013)
- Reach 100m people through United for Financial Health by 2024

Diversity

- By 2024, increase the proportion of women in our executive committee and direct reports to 30%, in our senior leaders to 40%, in our mid-level leaders to 42%, and in our total workforce to 47%

Environment

- Become carbon neutral in our own operations by 2030
- Science-based target: By 2030 reduce Scope 1 and 2 emissions by 50% and Scope 3 by 15%
- Gradually offset our Scope 1 and 2 emissions over the five years to 2025

IMPROVING FINANCIAL HEALTH FOR ALL

We're transforming lives by improving financial health, tackling financial exclusion and improving access to credit across our key markets.

IN THIS SECTION

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WHY FINANCIAL HEALTH MATTERS

Financial health plays a critical role in enabling access to credit. And access to credit opens the door to opportunities for people to transform their lives – from homes and healthcare to education and entrepreneurship.

Without it, millions of people are missing out. More than a billion people in Asia Pacific lack access to formal financial services, 45 million in the USA have thin or no credit profiles, 45 million in Brazil are unbanked and over five million in the UK have no credit history.

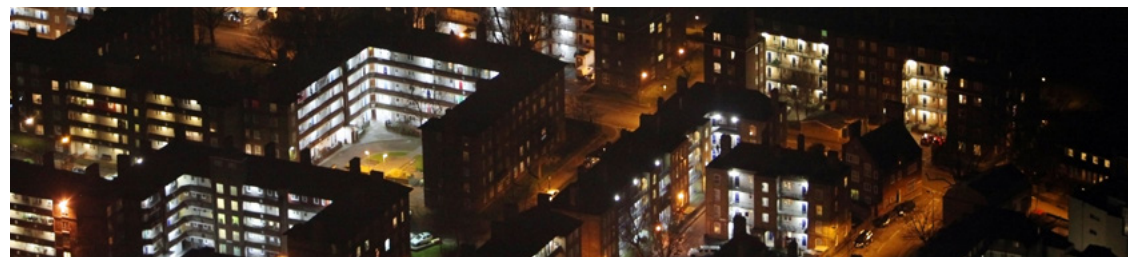
That's why the United Nations includes access to financial services, including credit and microfinance, among its Sustainable Development Goals (see page 32 for our SDGs).



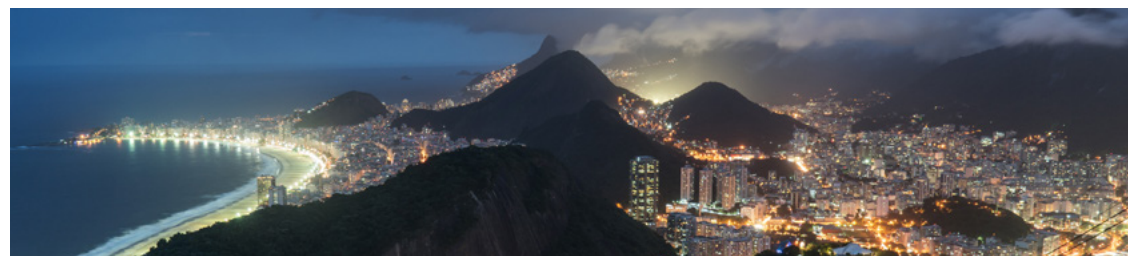
1bn
PEOPLE IN ASIA PACIFIC LACK ACCESS TO FORMAL FINANCIAL SERVICES



45m
PEOPLE IN THE USA HAVE THIN OR NO CREDIT PROFILES



5.2m
PEOPLE IN THE UK HAVE NO CREDIT HISTORY



45m
PEOPLE IN BRAZIL ARE UNBANKED

OUR ROLE AS A CREDIT BUREAU

As the largest credit bureau in the world, our core products play a critical role in collecting and analysing data to provide lenders with the information they need to decide whether to offer credit, and at what rate, by assessing how likely someone is to pay back a loan.

The World Bank underlines the **essential role of credit bureaus** and credit reporting in helping people and businesses build a credit history and use this 'reputational collateral' to access formal credit – a role that is particularly valuable for new borrowers and small businesses without physical collateral to borrow against.

EXPANDING DATA SOURCES TO INCLUDE MORE PEOPLE

Credit profiles are traditionally built on information about mainstream debt such as credit cards or mortgages, and any missed payments can prevent access to further credit at favourable rates.

But millions of people worldwide are still virtually invisible to the financial system because there is not enough information about their financial track record for organisations to make informed decisions. These 'credit invisibles' find it difficult to access mainstream financial services or must pay a premium to do so.

We are increasingly using positive data (on-time payments) and alternative data streams (such as utilities, streaming bills and mobile phone data) to help people strengthen their credit profiles and improve access to fair credit.

In the UK, for example, we have cut the number of credit invisibles by 620,000 – from 5.8 to 5.2 million – over the last two and half years by working with the industry to improve data quality and introducing new data sources. This year, our new PowerScore product has given 180 million people in Indonesia a credit profile for the first time by leveraging data from their mobile phone use – and it has the potential to support many millions more across Southeast Asia.

620,000
FEWER CREDIT INVISIBLES IN THE UK



HOW WE HELP IMPROVE FINANCIAL HEALTH

We're helping more people improve their financial health to enable them to get better access to credit that can transform their lives.

Our focus is on increasing access to financial services, improving financial literacy and confidence, helping people manage their financial lives, and preventing fraud and identity theft.

We do this through our core business, Social Innovation products and community investment – including the United for Financial Health programme we launched this year to support people hit hardest by the COVID-19 pandemic.

Improving financial health also supports long-term sustainable growth for our business. Products that improve financial health generate revenue for our business. Enabling more people to access financial services expands our potential consumer base. And employees who volunteer to support our financial health programmes bring new ideas back to the business.



HOW WE HELP

We're helping people improve their financial lives through our core business, our Social Innovation programme and our community investment.

CORE BUSINESS

We're putting customer needs at the heart of our innovation culture to create solutions to the challenges they face and help people improve their financial lives.

→ DETAILS FROM PAGE 15

110m

consumers using our free platforms to help them understand and manage their credit profiles

SOCIAL INNOVATION

Through our Social Innovation programme, we develop innovative products that aim to offer societal benefits and generate new revenue streams for our business.

→ DETAILS FROM PAGE 20

28m

additional people reached this year

61m

people reached in total since 2013

COMMUNITY INVESTMENT

Our community investment focuses on financial education and other causes relevant to our business, and our employees volunteer their time and expertise to help.

→ DETAILS FROM PAGE 25

21,000

hours volunteered this year

US\$12m

in total contributions to society

UNITED FOR FINANCIAL HEALTH

COVID-19 presents a serious threat not just to physical health, but to financial health for millions of people around the world. We stepped up to help, with the launch of our United for Financial Health programme in 2020.



The partnership with Experian has helped us better meet the needs of members with poor credit scores in a way that we haven't been able to before – with content coming directly from the experts who know it best and with highly attention-grabbing interactive content.”

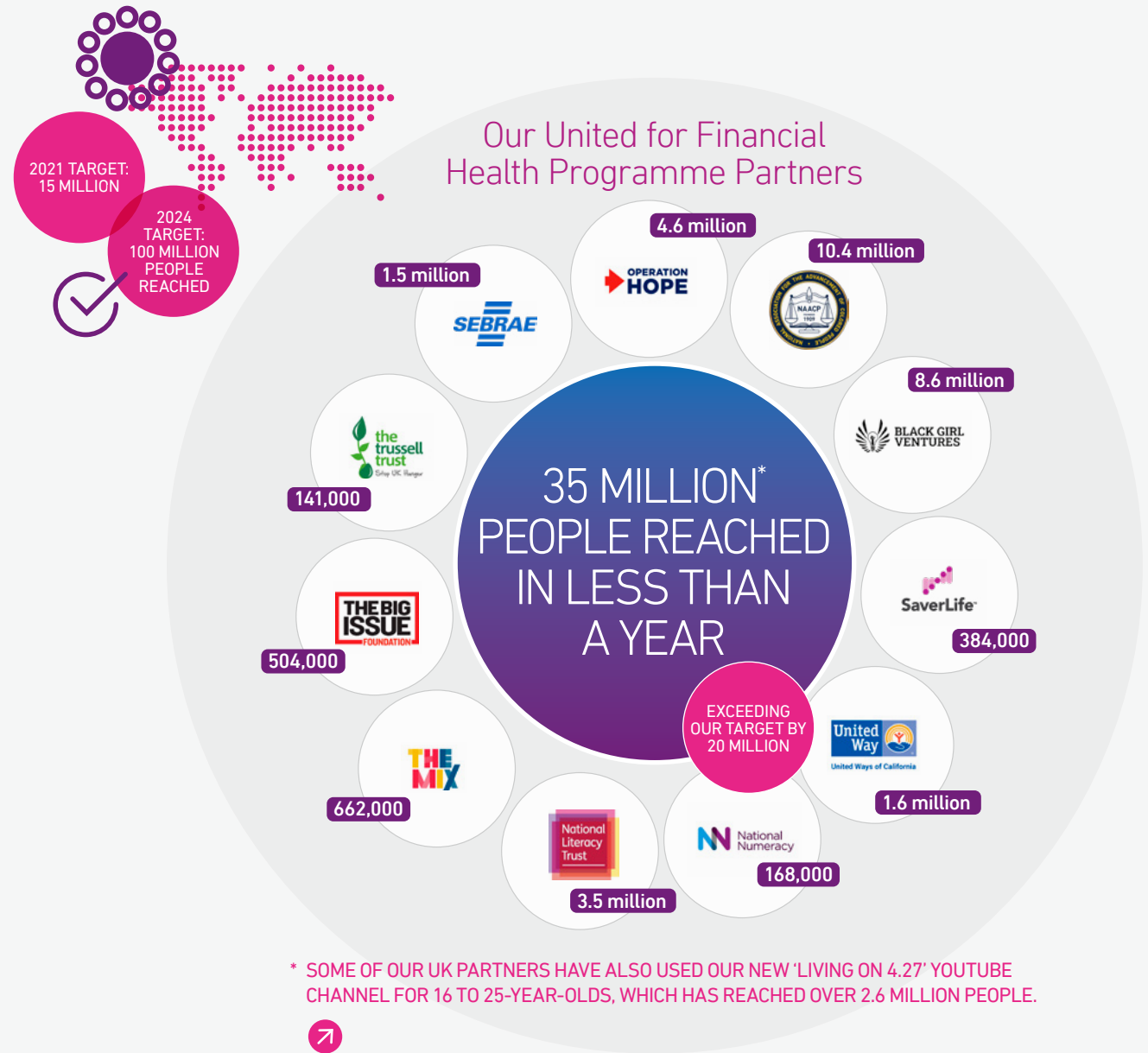
Neha Gupta
VP of Market Development,
SaverLife

Through United for Financial Health, we're using financial education to empower vulnerable communities that have been hit hard by COVID-19 and kickstart their road to recovery. Teaming up with 11 NGOs, and helped by our 'Living on 4.27' YouTube channel for 16-25 year olds, we've reached 35 million people in less than a year – smashing our first-year target of 15 million.

We're providing financial education resources, funding, products and volunteers to help our partners reach the communities they have trusted relationships with, in ways that are most meaningful and helpful to these communities.

Our United for Financial Health partnerships are enabling us to reach consumers who don't have an existing relationship with Experian. Through this innovative model, we can scale up our support to help more people and gain valuable insights for our business to help us create wider social benefits.

This year, we focused on our three primary consumer markets – the USA, UK & Ireland and Brazil. Many of our partnerships support women, young people and minorities to help tackle inequalities that have been exposed and deepened by COVID-19. We plan to expand the programme to other regions as we work to extend our reach to 100 million people over the next three years.



UNITED FOR FINANCIAL HEALTH: OUR PARTNERSHIPS



I walked away knowing and feeling empowered to always negotiate lower rates be it interest on a business loan or a cable bill when it comes to saving money! My favourite article expressed the urgency and need for me as a black woman to look at multiple ways I can create wealth to leave behind for my children."

Dr. Holly Sawyer

Participant in the Black Girl Ventures financial empowerment programme



This year, we focused on our three primary consumer markets



Operation HOPE

We're helping people from ethnic minority groups raise their credit scores and change their mindset from surviving to thriving, reaching over 4.6 million this year (see pages 13-14). To reinforce the partnership, Experian North America's Chief Executive Officer joined the HOPE Global Board of Advisors in April 2021.

→ [CASE STUDY ON PAGES 13-14](#)

NAACP

Our funding has helped the National Association for the Advancement of Colored People (NAACP) launch an education campaign to support black home ownership that's reached 10.4 million people, as well as offering home preservation grants to clear mortgage arrears for 21 African American families in Atlanta who were struggling to keep up with payments due to COVID-19 hardship.

Black Girl Ventures

We've reached over 8.6 million people with financial education resources, tools and services designed to help black and brown women entrepreneurs – and their small businesses – to grow and prosper.



SaverLife

As part of its mission to encourage people from low-income backgrounds to make a habit of saving, SaverLife has used our financial education resources to create a series of tailored content offering guidance on strengthening credit profiles, reaching 384,000 people. In the first two months, it was the most visited feature on the platform and over half of visitors consumed all five articles and quizzes.

United Ways of California

We're working with the United Ways of California to add a new service to its 2-1-1 information line to connect people in low-income and diverse communities to the support they need to help tackle toxic stress. All they need to do is text the word 'stress' to 2-1-1. A campaign to raise awareness of the service has already reached 1.6 million people.

National Numeracy

Half of working adults in the UK have low numeracy skills. We supported National Numeracy's Number Confidence Week and other resources to help people improve their confidence with numbers and empower them to manage money better too. Together, we've reached 168,000 people so far.

National Literacy Trust

We supported the Words that Count campaign launched in January 2021 to tackle the link between poor reading skills and low financial competence through videos and interactive sessions for young people, reaching almost 3.5 million people.



The Mix

The Mix is the UK's leading digital support service for under-25s. We're the lead supporter of its new online Money Hub, which aims to reach out to more men and ethnic minorities with financial education. Together, we've reached over 660,000 people so far.

The Big Issue

We're supporting the Financial Futures for All project to provide financial education through The Big Issue's magazine and online publications, and support the development of an e-wallet to help vendors take cashless payments and build a financial history. We've already helped to reach over 500,000 people.

The Trussell Trust

We supported The Trussell Trust's Hunger Free Future campaign in late 2020, which encouraged over 140,000 people to sign up to support its foodbanks and their users, and we're working together to offer access to financial education through food banks.

Sebrae

We began working with Sebrae in March 2021 to help small businesses recover from the economic shock of COVID-19 through an online financial education platform and mentoring from Experian volunteers. In the first week alone, we reached over 1.5 million people.

Some of our UK partners have also used our new 'Living on 4.27' YouTube channel for 16 to 25-year-olds, which has reached over 2.6 million people.

UNITED FOR FINANCIAL HEALTH: IN ACTION

Millions of people of colour in the USA are struggling to raise and sustain their credit scores to a rating that enables them to access fair credit that can make a real difference in their lives.

For many, a higher score may mean the ability to purchase a new car, have a credit card, own a home or simply save money for their family.

UNITED FOR FINANCIAL HEALTH: IN ACTION



Operation HOPE

We're supporting Operation HOPE's credit and money management programme by offering financial education resources and free credit reports to its clients.

Extending our reach through...



4.5m

People reached this year overall.

241,000

Coaching sessions that resulted in an average increase of 24 points for individual credit scores.



Target credit score

700+

Experian Boost

Can help improve scores

For many, a higher score may mean the ability to purchase a new car, have a credit card, own a home or simply save money for their family.



Armed with opportunity and financial literacy, we believe at Operation HOPE that Experian's commitment to unlocking the power of data to create opportunity means more people will be set up not just to survive, but to thrive in the months and years to come. Their willingness to lean in and support individuals and families through our work in a time of global crisis demonstrates their sincere commitment to community uplift and outreach."

John Hope Bryant
Operation HOPE Founder
Chairman, and CEO

Tackling inequalities in the USA

Our NGO partner Operation HOPE aims to help people shift their mindset from surviving to thriving by moving their FICO® credit scores up to 700.

We're supporting Operation HOPE's credit and money management programme by offering financial education resources and free credit reports to its clients. Together, we aim to help people take control of their finances to improve their scores and enhance financial inclusion.

Our partnership forms part of our wider United for Financial Health programme, building on an earlier corporate donation along with US\$60,000 in employee fundraising for Operation Hope in support of the Black Lives Matter movement.

Even before our partnership, advisors at Operation HOPE were already using Experian Boost (see pages 16-17) in their initial conversations with clients. They find this is a great way to get people immediately engaged in financial management because they can see their score go up right there and then.

Teams at Operation HOPE are now taking our financial education resources and building relevant content into curriculums using language and branding tailored to their communities. They are using their networks to get these messages out to the people who most need support, including through celebrity interviews and social media.

We helped Operation HOPE reach more than 4.5 million people this year overall, including running 241,000 coaching sessions that resulted in an average increase of 24 points for individual credit scores.

IMPROVING FINANCIAL HEALTH 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.

Many of our core products and services support financial health – either behind the scenes by supporting lenders to make more informed, fairer decisions on credit, or through direct support for consumers to understand, manage and protect their credit profiles.

Through our core business, we help people:

Get advice and guidance

We share useful tips on managing financial profiles through our websites and social media channels, such as AskExperian, #CreditChat and Experian News. #CreditChat alone reached 24.5 million people this year, with 164,000 actively engaging across 95,000 posts, and our Facebook videos in the UK reached almost 68,000 people. Many of our tips this year focused on helping people overcome financial challenges related to COVID-19.

Understand and manage finances

110 million people now use our free consumer platforms to access products and services that can help them understand and manage their credit profiles. Together with industry peers, we committed to offer free weekly credit reports for all Americans from March 2020 to March 2022, to help support them through COVID-19.

Improve credit visibility

We've cut the number of credit invisibles in the UK from 5.8 to 5.2 million by working with the industry to improve data quality and introducing new data sources, such as an online bank and a telecommunications provider.

Our Atlas platform is improving access to credit in Asia Pacific, including through increased approval ratings for credit cards and personal loans.

Get fairer, faster credit offers

Many of our business-to-business products enable lenders to make fairer, faster decisions by giving them the information they need to offer consumers loans. One client, a mid-sized lender in North America, has doubled approval rates while reducing credit losses by up to 20% with our Ascend Intelligence Services cloud-based artificial intelligence modelling.

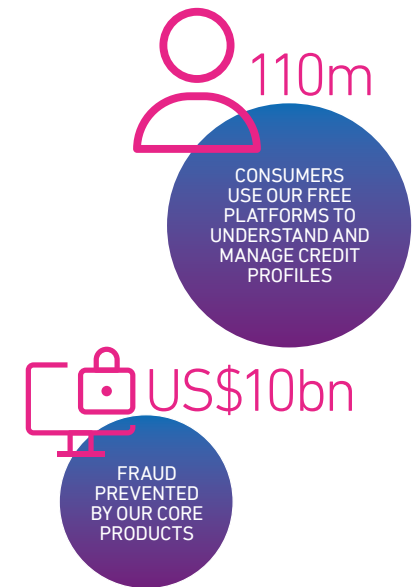
Boost credit scores

6.7 million people have connected to Experian Boost in the USA over the last two years, empowering more than 4.5 million people to instantly improve their credit scores by adding positive data from on-time payments to their profiles. In November 2020, we launched Experian Boost in the UK (see pages 16-17).

→ FURTHER DETAIL ON EXPERIAN BOOST

Negotiate debts

In Brazil, our new Serasa Score Turbo encouraged more than seven million consumers to renegotiate over 10 million debt agreements since its launch in September 2020.



Protect against fraud

We helped prevent an estimated US\$10bn of fraud this year through products such as CrossCore, which brings together behavioural biometrics, device detection and machine learning technology to help clients authenticate identity.

Our Consumer Services products help people spot fraudulent transactions in their credit profiles, and our dedicated teams in the UK and the USA helped over 102,000 victims of fraud resolve problems with their credit profiles this year.

OUR CORE BUSINESS: IN ACTION

We're empowering people to boost their credit scores to help them access the things they need or want to make their lives better.

Now, an estimated 17 million more people could benefit from the launch of Experian Boost in the UK.

OUR CORE BUSINESS: IN ACTION

USA

4.5 million

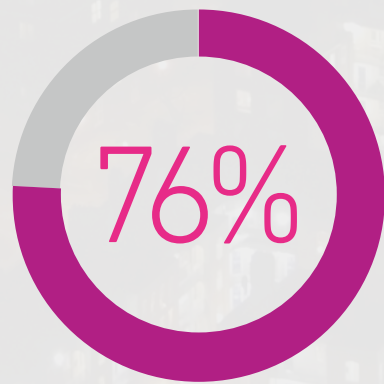
people in the USA have instantly increased their score.

Instant score increases

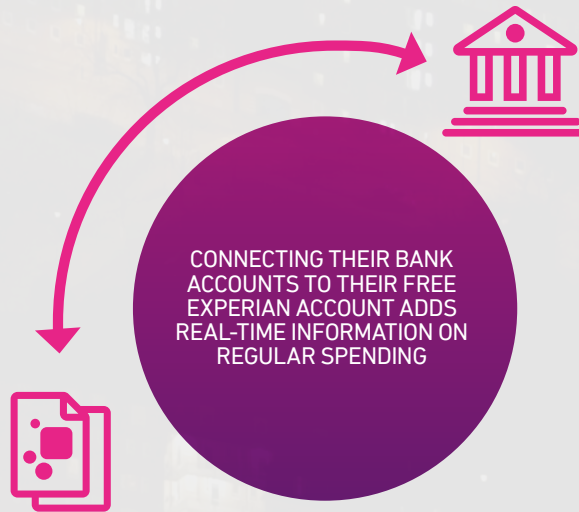
83% of thin file users and 86% of people with 'poor' credit ratings saw an instant increase in their score.

New credit offers

76% of US users receiving new credit offers after using the free service.



83%



22%



Moving up credit bands

22% of these with 'poor' credit ratings moved up to a 'fair' credit rating

UK

370,000

active members on Experian Boost in the UK.

Up to 66 points increase

The free service enables UK consumers to instantly increase their Experian Credit Score by up to 66 points.



It is such a great feature and positive way of showing finances. I am so delighted for the boost! 27 points is 27 points! This is great."

UK customer feedback



Boosting credit scores in the USA and UK

More than 4.5 million Americans have instantly improved their credit scores with Experian Boost since its launch in March 2019. By enabling people to add extra data on payments from their bank accounts to their credit profiles, Boost has helped users in the USA to increase their scores by an average of 13 points to date – and by 23 points for those in the lowest credit rating band ('poor').

Boost has enormous potential to help enhance access to credit, with 86% of those with 'poor' credit ratings increasing their scores, with 22% also moving up to a 'fair' credit rating. Overall 76% of US users received new credit offers after using the free service.

According to the latest figures from the Consumer Financial Protection Bureau, an estimated 45 million Americans are unable to get credit because they have thin or no credit profiles. After using Boost 83% of thin file users saw an instant increase in their score, of 20 points on average, and with 15% also going up a score band. 33% of people previously not scoreable were given a credit score after using Boost.

Now, an estimated 17 million more people could benefit from the launch of Experian Boost in the UK. All they have to do is connect their bank accounts to their free Experian account to add real-time information on regular spending, such as transfers to savings accounts, council tax payments, and video or music streaming subscriptions.

The free service enables UK consumers to instantly increase their Experian Credit Score by up to 66 points and any information that won't boost their score is disregarded.

Experian Boost launched in the UK in November 2020 and had 370,000 active members at the end of March 2021.

OUR CORE BUSINESS: IN ACTION

In Brazil, 63 million people are in debt and three in 10 adults lack adequate literacy skills to manage daily life and employment.

With more than 12 million people accessing our Serasa Experian Consumer Services every month, we saw an opportunity to help.

OUR CORE BUSINESS: IN ACTION



Free online training to help people better understand and manage their finances.



Registration

500,000



Nearly 500,000 people have registered on the Financial Trail platform since its launch in August 2020.



The Serasa Experian Financial Trail course is excellent for us to understand how financial education works. I highly recommend anyone to take this course. It is easy to understand with quick and objective lessons, which helps to stay focused.”

Consumer feedback

on the Financial Trail course

Personal budget

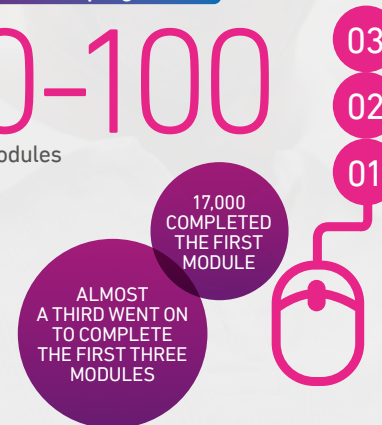
Users learn how to organise and classify expenses as fixed or variable.



Social innovation programme

80-100

minute modules



I always receive positive feedback from my followers regarding Trilha Financeira (Financial Trail) training. Many Brazilians have their lives transformed because of good financial education. Thank you so much for the chance of taking part in this amazing and life-changing project.”

Mirna

Financial advisor and founder of Economirna YouTube channel

Extending financial education in Brazil

Serasa Trilha Financeira (Financial Trail) offers free online training to help people better understand and manage their finances. This, in turn, can empower them to improve their credit scores.

The course includes a series of 80-100 minute modules on different financial topics with rich content and experienced instructors on hand. It kicks off with the basics by taking people through the steps of creating a personal budget. Users learn how to organise and classify expenses as fixed or variable, essential or non-essential, and look at where they could cut their spending to help them save or pay off debts.

Once they've mastered their budget, other modules take students through the ins and outs of financial products, debt management, income, credit and fraud prevention.

Almost 500,000 people have registered on the Financial Trail platform since its launch in August 2020. Over 17,000 completed the first module to help them manage their own budget, and more than a third of them went on to complete the first three modules.

Developed with financial investment through our Social Innovation programme, Financial Trail has been so successful that it was rapidly taken on by our core Consumer Services business in Brazil, which developed and launched further modules through the year.

IMPROVING FINANCIAL HEALTH THROUGH SOCIAL INNOVATION

Our Social Innovation programme provides seed funding to explore solutions specifically designed to offer additional societal benefits as well as new revenue streams for our business.

We've reached 61 million people since 2013 – 28 million this year alone – and we're targeting 100 million by 2025. Since 2013, our Social Innovation products have generated more than US\$103m from an investment of over US\$8m.

Our Social Innovation products are helping people:

Prove identity

In India, Prove-ID Link enables lenders to verify people's identity for loan applications even without formal documentation by connecting our Prove-ID core product with the government's Unique Identification Database. This year alone it's reached 7 million people, meaning we've reached more than 22 million people since 2014.

Improve financial confidence

More than 500,000 people in Brazil have registered for our Trilha Financeira online training modules (see page 19) this year and we've reinvented our GeleZAR resource to reach people more effectively in Africa (see pages 23-24).

Strengthen credit profiles

PowerScore has given 180 million people in Indonesia a credit profile for the first time by using data about their mobile phone use (see pages 21-22). We're also developing a solution to help financially excluded people in India and Southeast Asia by using data such as emails and bank statements, with their consent, to build their financial profiles.

Get access to loans

In the UK, our Affordable Loans marketplace is making responsible lending options from credit unions and community development financial institutions available on price comparison websites. It was launched in April 2021 on Experian's existing marketplace.

Pay for healthcare

Our new Social Determinants of Health product has connected 7.6m Americans to preventative healthcare programmes to help them avoid major medical problems and bills in future. Since 2014, our Payment Plan Advisor has provided personalised payment plans for 567,000 patients in the USA.

Have a home

In Colombia, we've reached 45,000 people this year by using alternative data to help low-income people build their credit history to access mortgages and government subsidies to help them buy a home. In the UK, entitledto, a provider of online benefit calculators, is piloting our Open Banking technology to help prospective social housing tenants access the financial support they need. And in the USA, we're researching ways to overcome credit barriers to home ownership that disproportionately affect black and Hispanic people.

Build businesses

We're helping small businesses in the USA get better access to loans through our Social Media Insights product that uses alternative data sources to improve prediction of commercial credit risk. It has reached more than 2.4 million small businesses over the last three years.

Manage debts

Our Limpa Nome online recovery portal has helped millions of people in Brazil to take control of unmanageable debts since its launch in 2013. This year alone, over 8 million people used it to collectively write off US\$6.7 billion of debt by accepting offers from lenders to renegotiate debts totalling \$US7.8 billion at an average discount rate of 86%.

SOCIAL INNOVATION: IN ACTION

Hundreds of millions of people in India and Southeast Asia have no financial track record, making them 'credit invisible'.

Through our Social Innovation programme, we set out to create a solution designed to increase credit visibility and double the approval rate for loans.

SOCIAL INNOVATION: IN ACTION

Credit applications

Fewer than one in three applications are approved.



PowerScore

Helping those who are new to credit by...



We observed an uplift in the approval rate by 10% as a result of using Experian PowerScore. With Experian, we can approve more customers and expand our business.”

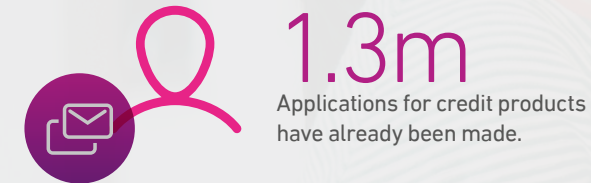
Abraham Lumban Batu
Head of Tunaiku



Credit profiles

180m

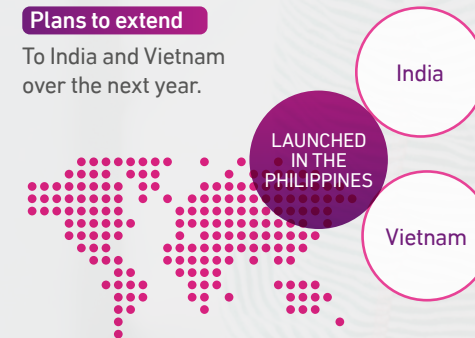
In its first year, PowerScore has given 180[†] million people in Indonesia a credit profile for the first time.



† When measuring total social innovation reach we track number of applications made as a result of PowerScore, not the number of people who have got credit profiles as a result of this product.

Plans to extend

To India and Vietnam over the next year.



Extending access to credit in Asia

Hundreds of millions of people in India and Southeast Asia have no financial track record, making them 'credit invisible'. Without access to mainstream credit, they are missing out on a world of opportunities to improve their lives.

Even those who are able to apply for credit are often declined because their financial profiles are too thin to enable lenders to make an informed decision. Fewer than one in three applications are approved.

Through our Social Innovation programme, we set out to create a solution designed to increase credit visibility and double the approval rate for loans by enabling lenders to extend credit offers to people who were previously unbanked. That solution, PowerScore, reached the market in April 2020.

PowerScore leverages data from the way people use their mobile phone, together with available data from existing and alternative sources, to help those who are new to credit to build a credit profile. In its first year, it has given 180 million people in Indonesia a credit profile for the first time and more than 1.3 million applications for credit products have already been made as a result.

We have since launched PowerScore in the Philippines in March 2021, and it has the potential for further geographic expansion in future years.

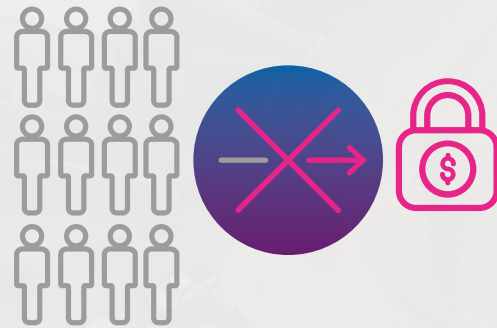
SOCIAL INNOVATION: IN ACTION

Millions of people across Africa don't have access to basic financial services or credit. In many areas, more people have mobile phones than bank accounts.

That's why we created the GeleZAR app to enable people to easily access bite-sized financial education lessons delivered in a fun, gamified way.

SOCIAL INNOVATION: IN ACTION

Millions of people across Africa don't have access to basic financial services or credit.



11m

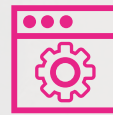
people unbanked in South Africa

In many areas, more people have mobile phones than bank accounts.



When we launched the initial pilot of GeleZAR in South Africa two years ago, we partnered with a retailer to pre-install the app on 35,000 new mobile phones.

35,000



The aim is to offer partners a platform that creates a single access point for consumers.



Experian provides sporting organisations the ability to build customer insights at an individual level, thus empowering them to curate custom experiences for their fans at every touchpoint.



But it is more than just that. The impact that GeleZAR brings to individuals and communities is incredible. By being able to explain what are normally complicated issues simply through cartoons that are relevant to the people reading them, makes inroads into their financial well-being. The ability to also share these learnings with friends and family increases the reach that GeleZAR has. These partnerships bring commercial value across the board and just as a sports fan always wants their team to be victorious, GeleZAR aims to help people win in their daily financial life."

Mlondi Mashinini

Founder & Managing Partner, Fanbase Analytics

Building risk profiles and financial confidence in Africa

When we launched the initial pilot of GeleZAR in South Africa two years ago, we partnered with a retailer to pre-install the app on 35,000 new mobile phones and offered a free airtime voucher to encourage others to download it. But we've found that having the app doesn't necessarily mean people use it and few mobile users were opening it up.

This year, we changed our approach. Rather than going directly to consumers, we're partnering with well-known organisations like sports teams, financial service providers and education providers to deliver financial education and bring consumers closer to the brands they have an affinity with.

The aim is to offer partners a platform that creates a single access point for consumers to have relevant content shared with them, give them access to financial education and provide commercial tools for enhanced engagement. At the same time, we're exploring how people's use of these apps could, with their consent, be used to validate their identity and build a balanced risk score to inform lending decisions for them in future.

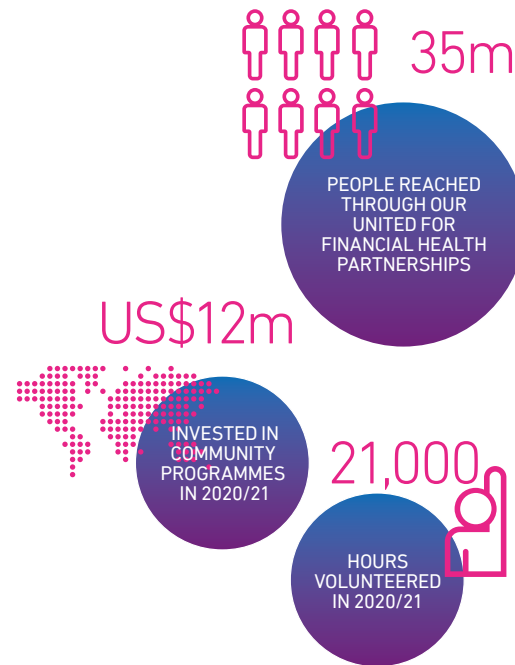
We're also expanding the project to develop a mobile, digital lending solution designed to help more people who are financially excluded to get access to starter loans and financial literacy support in other countries across Africa.

IMPROVING FINANCIAL HEALTH THROUGH COMMUNITY INVESTMENT

This year, our total contributions reached US\$12m, including our United for Financial Health partnerships (see pages 11-14).

Despite COVID-19 restrictions limiting face-to-face opportunities, employees volunteered 21,000 hours of their time (in and outside working hours) to support their communities, deliver our financial education programmes and contribute to our #Map1Million virtual volunteering campaign (see pages 26-27).

→ **DETAILS ON UNITED FOR FINANCIAL HEALTH ON PAGES 11-14**



Examples include:

Asia Pacific:

We adapted our Dynamic Airtime Advance product to enable telecoms partners in Sri Lanka, Thailand and Vietnam to keep over 3.2m people connected during COVID-19 isolation by discounting fees and increasing credit limits. Our ongoing financial education for migrant domestic workers in Hong Kong reached 50,000 people this year and we extended our partnership with the Grameen Foundation by providing loans of around US\$100-150 each to 10,000 microentrepreneurs in India.

Europe, the Middle East and Africa:

We mentored disadvantaged young people and supported a women's shelter in Bulgaria, educated young entrepreneurs on finance and career choices in Norway, and continued to provide several products free of charge to support the Make-A-Wish charity in France. In South Africa, we partnered with Rhiza Babuyile to offer coaching for 10 township entrepreneurs.

Latin America:

We used our data and analytics to support decision-making on public health measures through our DataLab's COVID Radar initiative in Brazil. We supported the NGO-led Stimulus 2020 project in allocating loans for small and medium enterprises (SMEs) and 1,325 small businesses competed for grants and mentoring to help them adapt to the new normal through our SME innovation challenge, the biggest programme of its kind in the country. We also partnered with a local NGO to tackle financial exclusion in Peru (see page 29).

North America:

Employees raised funds for health workers responding to COVID-19 and for organisations confronting violence against black Americans, with additional donations from Experian. Nearly 200 employees walked or ran 5km to raise awareness and funds for The Loveland Foundation, which provides therapy services to black women and girls.

Our partnership to offer people financial literacy training in lieu of a fine for traffic violations, such as driving without insurance, won a Texas Association of Counties Best Practice Award.

UK and Ireland:

Employees raised funds and volunteered to support charities such as Stop Hate UK and Save the Children. Our partnership with Age UK to tackle fraud reached around 4,500 over-55s. We promoted Values, Money & Me online resources to help families improve their financial confidence. And we donated over £170,000 to help organisations get laptops to kids to support learning at home across the UK and Ireland.

COMMUNITY INVESTMENT: IN ACTION

COVID-19 restrictions meant opportunities for face-to-face volunteering were limited this year.

But we found a way for our colleagues around the world to contribute from their desk through our #Map1Million virtual volunteering campaign.

COMMUNITY INVESTMENT: IN ACTION

We found a way for our colleagues around the world to contribute from their desk through our #Map1Million virtual volunteering campaign.

2,280 hours



HOURS VOLUNTEERED BY EXPERIAN EMPLOYEES

OUR TARGET OF PEOPLE'S HOMES TO BE AREA MAPPED



1m



Over one billion people live in places that are currently missing from the map.



Maps have always been a hobby for me, so when combined with a chance to contribute to less fortunate communities by actually putting them on the map, participating in #Map1Million was a no brainer for me."

Mihail Blagoev
Bulgaria, Experian volunteer



Experian volunteers have mapped an area home to over 923,000 people, and the work continues. This valued partnership plays a key role in HOT's goal of mapping an area home to one billion people living in poverty or at risk of disaster over the next five years."

Anna Teach
Corporate Partnerships Manager, Humanitarian OpenStreetMap Team (HOT)



923,000

PEOPLE WHOSE HOMES HAVE NOW BEEN AREA MAPPED

Virtual volunteering to #Map1Million for inclusion

COVID-19 restrictions meant opportunities for face-to-face volunteering were limited this year. But we found a way for our colleagues around the world to contribute from their desk through our #Map1Million virtual volunteering campaign.

Over one billion people live in places that are currently missing from the map. And if they're not on the map, they're excluded from many opportunities to build better futures.

We teamed up with Humanitarian OpenStreetMap Team (HOT) – an international team dedicated to humanitarian action and community development through open mapping – to support its ambition to map an area home to one billion people at risk of disaster or experiencing poverty. We set a goal for Experian volunteers to map areas home to one million people.

Maps are data points and data is our core business. Through a series of regional mapathons, employees volunteered more than 2,280 hours to put previously unmapped geographical areas on the map using satellite imagery. Together, they have mapped an area home to an estimated 923,000 people so far.

One of HOT's aims is to enable more effective emergency relief efforts, and our campaign helped humanitarian agencies and local authorities target their COVID-19 responses more effectively. Inclusion on the map can also be a critical step towards securing financial inclusion and access to resources, including financial resources like microfinance and other small business loans.

LOOKING TO THE FUTURE

We're using innovation and advocacy to catalyse solutions to major societal challenges. Improving financial health remains a strong focus as we look to the future and seek out ways to use data for good.

PUTTING INNOVATION AT THE HEART OF OUR BUSINESS

Our culture of innovation helps us harness opportunities to drive business growth. We continually invest in product innovation and new sources of data to address emerging market opportunities.

Around 1,000 innovators from across the business joined our annual Future of Information Conference, which was held virtually this year, to encourage them to think differently in their work. Topics included fairness in artificial intelligence, transforming agribusiness and enhancing the consumer healthcare experience.

Teams at our DataLabs in Brazil, Singapore, the UK and the USA tap into our culture of innovation to create new solutions to global challenges.

This year, the DataLabs led the rapid development of two solutions to support global efforts to respond to the COVID-19 challenge. In Brazil, we created COVID Radar in collaboration with the United Nations and other leading organisations. It includes a data-driven solution we developed which helps public bodies respond to the COVID-19 crisis and direct corporate donations to where they are most needed. In the USA, the COVID Outlook & Response Evaluator Model uses Experian and public data to generate a geographic heat map of populations that are most susceptible to severe cases of COVID-19.

People from across our data and analytics teams were involved in several financial health solutions launched this year, including Experian Boost in the UK (see page 17) and Experian Lift in the USA, which draws on extensive data sources to enhance predictions of creditworthiness for people with thin or no credit files. The Brazil DataLab is currently developing a financial health solution using data on mobile phone use to enable a fairer assessment of credit risk, even for people with no credit history.

INVESTING IN SOCIAL INNOVATION

Our Social Innovation programme drives the development of new solutions specifically designed to deliver societal benefit and improve financial health.

We granted funding for three Social Innovation products this year. They aim to tackle financial exclusion in India and Southeast Asia, overcome barriers to black home ownership in the USA and reinvent our GeleZAR financial education product to reach people more effectively in Africa (see page 24).

In addition, we provided seed funding for three financial education projects – the 'Living on 4.27' YouTube channel that supported our United for Financial Health programme (see pages 11-14), a financial goals app for under-25s in the UK and Financial Trail in Brazil (see page 19). We also provided additional funding through our Social Innovation programme to adapt the technology developed for the COVID Radar platform in



Everyone across the globe has faced a multitude of challenges raised by the global pandemic and Experian has stepped up with impactful solutions that can help countries combat COVID-19. Over the last year, our teams have used cutting-edge data science to create solutions like the COVID Radar platform in Brazil and the COVID Outlook & Response Evaluator Model (CORE) in the USA, working in close collaboration with other organisations."

Dr Shanji Xiong

Experian Global Chief Scientist

Brazil to be used in other areas of social need, such as increasing financial inclusion or tackling modern slavery.

PowerScore (see page 22), one of the Social Innovation products to reach market launch this year, was named the winner of our Creating a Better Tomorrow Awards in 2020. Almost 2,000 colleagues voted to select the finalists of these annual awards, which aim to encourage and recognise innovation from teams across the business.

LOOKING TO THE FUTURE CONTINUED

PROMOTING WIDER INNOVATION FOR FINANCIAL HEALTH

This year, we channelled innovation specifically to support financial health as part of COVID-19 recovery efforts.

We ran two hackathons to tap into our colleagues' ideas on using data for good. The first focused on ways to support global COVID-19 recovery efforts. Over 1,000 people got involved, with 87 teams contributing 104 ideas. Through our Social Innovation programme, we granted \$10,000 each to five of the hackathon teams to further develop the solutions deemed most promising. One solution, designed to tackle financial exclusion in India and Southeast Asia, went on to receive funding of \$750,000 to build a product ready for market. More than 3,400 colleagues engaged in our second hackathon, which included a category dedicated to innovating for inclusion.

We called for ideas from outside the business by sponsoring the US\$100,000 Experian Financial Health prize as part of the US Massachusetts Institute of Technology's Solve programme. More than 2,600 people entered the Solver programme and five winning teams received grants and support from Experian mentors to take their ideas forward. The winning solutions focus on helping people get good jobs, promoting inclusive entrepreneurship, and supporting learning for women and girls. Two of those teams which made the most progress received further funding to accelerate the development of their solutions.

Insights gathered through our United for Financial Health programme (see pages 11-14) will help us drive further sustainable, scalable benefits to society through innovation in our business.

SUPPORTING WIDER ACTION ON FINANCIAL HEALTH

We also advocate for financial health more broadly. This year, we provided expert input to the World Bank's guidelines for lenders relating to the reporting of consumer payment data during the extended COVID-19 emergency period. Payment holidays and forbearances negotiated between lenders and consumers who suffered hardships because of COVID-19 were reported and reflected in credit reports to avoid adverse effects on credit scores as a result.

Our Identities of the World campaign raises awareness of the impact of financial exclusion through powerful personal stories. It has reached more than 36 million people over the last three years. This year, the campaign highlighted challenges faced by microbusinesses in Peru. We're working with a local NGO, Caja Maynas, to help tackle the issues raised (see quote).

We also explored barriers to small businesses accessing credit as a member of the International Finance Corporation's SME Finance Forum and sponsored the Forum's annual global conference.



For Caja Maynas, the alliance with Experian will strengthen our purpose to make financial products and services accessible and affordable for all people, regardless of their net worth, and all businesses, whatever their size. Together, we will help to remove the barriers that prevent people from being able to use financial services to improve their lives and make their dreams come true."

Oscar Mercado

at Caja Maynas,
our microfinance partner in Peru



OUR GOALS FOR FINANCIAL HEALTH

REACH 100M PEOPLE THROUGH OUR UNITED FOR FINANCIAL HEALTH PROGRAMME BY 2024 (STARTING FROM 2020)

REACH 100M PEOPLE THROUGH SOCIAL INNOVATION PRODUCTS BY 2025 (STARTING FROM 2013)



GOVERNANCE & TRANSPARENCY

We're committed to strong governance and transparent reporting on our policies and performance related to our most material environmental, social and governance (ESG) topics.

IN THIS SECTION

Our approach	→
Identifying our priorities	→
Governance	→
Engaging with stakeholders	→
Performance data	→
Sustainability Accounting Standards Board index	→
Assurance statement	→

OUR APPROACH

Our sustainable business strategy aligns with and supports our purpose and business model, helping us add value for our stakeholders. It sets out our approach to our most material environmental, social and governance (ESG) opportunities and risks.

→ SUSTAINABLE BUSINESS STRATEGY ON PAGE 5

OUR PURPOSE

Create a better tomorrow.
For consumers, clients,
our people and communities

OUR BRAND

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

OUR BELIEFS

01 Data is central to how we all live. It has the potential to transform all our lives.

02 We can unlock the power of data to realise opportunities for people and organisations.

03 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.

04 We can make a difference to society and our communities by helping people make the most of their data.

05 How we work is as important as what we do: we treat everyone fairly and their data with respect; we work with integrity, always.

IDENTIFYING OUR PRIORITIES

We can make the biggest difference to society by improving financial health.

We confirmed our most material issues last year through an extensive consultation with senior leaders representing different functions and regions across the business. This assessment informed the development of our sustainable business strategy and our strategic priority to improve financial health.

We can make the biggest difference to society by improving financial health. This in turn empowers people to raise standards of living, tackles inequalities and contributes to three of the United Nations Sustainable Development Goals (see box). The economic fallout of COVID-19 has further underlined this as a priority, exacerbating underlying financial issues for already marginalised groups in society.

Improving financial health also supports the long-term success of our business by strengthening our reputation and stakeholder relationships, driving innovation, generating new revenue streams, and creating potential new customers for us and our clients by increasing financial inclusion.

One of our core beliefs is that how we work is as important as what we do. Our strategy is enabled by robust risk management and underpinned by our responsible culture.

We are entrusted with data on 1.3 billion people and 166 million businesses worldwide. Treating that data with respect is essential to maintain trust. Keeping it secure is our first priority, and failure to do so is our biggest business and ESG risk (see page 34). We must also protect the privacy of the data we hold, keep the information we have on individuals and businesses as up-to-date and accurate as possible, and be transparent about the data we collect and how we use it.

Our strategy is built on a strong culture of corporate responsibility. We aim to inspire and support our people by embracing and developing diverse talent, and creating an inclusive working environment. We are committed to working with integrity, always. And we strive to do our part to tackle climate change and protect the environment. This responsible culture also helps us recruit and retain people with the expertise and experience we need to grow our business and meet our sustainable business goals.



We are entrusted with data on 1.3 billion people and 166 million businesses worldwide. Treating that data with respect is essential to maintain trust.”

CONTRIBUTING TO THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS (SDGs)

We've identified three of the United Nations SDGs – and their specific targets – where we can make the biggest contribution through our strategic focus on improving financial health:



1.4

TARGET 1.4

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



8.10

TARGET 8.10:

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



9.3

TARGET 9.3:

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

We also contribute to other SDGs, for example through our commitments to improve diversity and inclusion, tackle modern slavery and reduce climate impacts. See our our 2021 Annual Report for more on our progress in these areas.

SEE OUR 2021 ANNUAL REPORT



IDENTIFYING OUR PRIORITIES CONTINUED

Our priorities	Summary of our approach	Find out more
Improving financial health for all	We're improving financial health through our core business, Social Innovation products and community investment programmes. We focus on four key aspects of financial health: increasing access to financial services, improving financial literacy and confidence, helping people manage their financial lives, and preventing fraud and identity theft.	→ SEE PAGE 10
Treating data with respect	As a steward of the data we collect and use, we have a responsibility to ensure the security, accuracy and privacy of that data. We continually enhance our security infrastructure, practices and culture across the business through our Security First programme. We are committed to obtaining, processing and using data compliantly and responsibly. We have strict processes to ensure data accuracy – all the way through from designing a new data supply and sourcing accurate data in the first place to monitoring and improving accuracy over time, and resolving any inaccuracies or queried information. We also strive to be transparent about the information we collect from consumers and third parties, and how that data is used and shared.	➤ SEE PAGES 43-46 OF THE ANNUAL REPORT
Inspiring and supporting our people	Our People Strategy is to create a better tomorrow, together. We're embracing flexible ways of working and building a safe, inclusive workplace. We remain committed to recruiting and developing top talent, and we listen to our people to understand how we can do better. This year, we've strengthened our focus on diversity with new targets on gender diversity, a newly appointed Chief Diversity, Inclusion and Belonging Officer for North America, new dedicated Employee Resource Groups, and a public commitment to the United Nations Women's Empowerment Principles. We're also publishing our first global Diversity, Equity and Inclusion Report in 2021.	➤ SEE PAGES 47-51 OF THE ANNUAL REPORT ➤ DIVERSITY, EQUITY AND INCLUSION REPORT
Working with integrity	Our Global Code of Conduct sets out clear guidance to help everyone at Experian make the right decisions. Suppliers must confirm they accept our ethical, labour, human rights and environmental standards as part of their contracts with us. We are committed to respecting human rights and upholding the United Nations Universal Declaration of Human Rights (UDHR) and the UN Guiding Principles on Business and Human Rights (UNGPR) in our business and supply chain. We contribute to wider efforts to tackle modern slavery and support survivors. We're also a UK Living Wage Accredited Employer.	➤ SEE PAGES 51-53 OF THE ANNUAL REPORT
Protecting the environment	We set a science-based target this year and we are committed to becoming carbon neutral in our own operations by 2030 by cutting energy use, switching to renewables, reducing business travel and investing in high-quality projects to offset any remaining emissions. We are a public supporter of the Task Force on Climate-Related Financial Disclosure (TCFD) and our A- rating from the CDP (formerly known as the Carbon Disclosure Project) places us in the leadership category for our disclosure on climate risks and opportunities.	➤ SEE PAGES 53-56 OF THE ANNUAL REPORT

MEASURING OUR IMPACT

We track metrics on our progress from each region monthly. The Board receives regular reports on our performance, and we publish global data every year in our Annual Report and Sustainable Business Report.

The Impact Framework for our sustainable business programme helps us achieve demonstrable financial health improvements through our people, products and profit. We are increasingly measuring and reporting on the impact of individual products and programmes, as well as their combined reach.

For example, we report how many people our Social Innovation programme has reached as a whole, but we also report on the impact of specific Social Innovation products where possible – such as the amount of money people have saved by renegotiating their debts through our Limpa Nome recovery portal in Brazil.

We use the Business for Social Impact (B4SI, formerly the London Benchmarking Group) framework to measure the impact of our Social Innovation and community investment programmes.

→ SEE PAGES 39-49 FOR A FULL LIST OF IMPACT AND PERFORMANCE METRICS

GOVERNANCE

The Chief Financial Officer acts as executive sponsor of our overall ESG programme, which focuses on ESG opportunities and risks, and the Company Secretary oversees our Corporate Responsibility programme.

They both sit on the Executive Risk Management Committee that oversees how we manage risks globally, including ESG risks.

Our innovation culture puts consumer and client needs first, and we have strict processes to ensure we build critical ESG considerations – such as data security, accuracy, privacy and transparency – into our products and services. We extend our high standards to suppliers through our third-party risk management framework

A central team and a network of regional corporate responsibility leads, specialists and steering groups across the business manage our Social Innovation, community investment, health and safety, and environmental programmes and impact.

GOVERNING SOCIAL INNOVATION

The funding model for Social Innovation products is aligned with our global innovation framework. Our Social Innovation programme (see page 20) is governed by a global steering committee that's facilitated by the Global Head of Social Innovation and chaired by the Managing Director of Global Decision Analytics.

The steering committee also includes our Group Chief Investment Officer, Company Secretary and Head of Global Internal Audit as well as senior representatives from each region. A sub-committee governs lower-level funding of early-stage ideas to explore their feasibility.

MANAGING RISKS

Identifying and managing risk is key to our business. Doing so helps us deliver long-term shareholder value and protect our business, people, assets, capital and reputation.

The Board is responsible for maintaining and reviewing the effectiveness of our processes to identify and manage risk from a strategic, financial and operational perspective. The Board and our Executive Risk Management Committee review our principal risks on an ongoing basis.

Five of our nine principal business risks are relevant to ESG, and these are set out in the table on the right.

In addition to these known principal risks and the ongoing COVID-19 pandemic, we continue to identify and analyse emerging ones including those related to ESG, such as climate risks. We are a public supporter of the Taskforce for Climate-related Financial Disclosures (TCFD) and our current status against the recommendations is in our 2021 Annual Report. This year, we have also started using the Sustainability Accounting Standards Board (SASB) reporting framework to report on material issues (see page 50).

We follow the Three Lines of Defence approach to risk management. Risks are owned and managed within the business and reviewed by our businesses at least quarterly. Global governance teams review risks and controls, including those relating to information security, compliance and business continuity. And Global Internal Audit assesses our risks and controls independently and objectively.

See our 2021 Annual Report for more on our principal risks and risk management processes, including our approach to managing ESG risks.

Principal risk	Related ESG topic / sustainable business priority
Loss or inappropriate use of data and systems	Treating data with respect (data security)
New legislation or changes in regulatory enforcement	Potential to impact all – this year particularly treating data with respect (data privacy)
Failure to comply with laws and regulations	Potential to impact all
Business conduct risk	Working with integrity
Dependence on highly skilled personnel	Inspiring and supporting our people

KEY POLICIES

We publish key ESG policies on our website, including our:

- Global Code of Conduct
- Anti-Corruption Framework
- Global Information Values
- Environmental Policy
- Health and Safety Policy
- Supply Chain Principles
- Modern Slavery and Human Trafficking Policy
- Tax Policy

USE THIS LINK TO TAKE YOU TO OUR WEBSITE



ENGAGING WITH STAKEHOLDERS

Stakeholder group	How we engage	Topics of interest	Our response
<p>Clients</p>	<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 • Engaging with clients through webinars, advisory boards and conferences 	<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 sustainability topics.</p>	<p>We provide clients with the information they need, including on sustainability topics. We monitor their expectations through customer experience programmes and we use their feedback to help us improve their experience with Experian.</p> <p>We collaborate with clients on solutions to key challenges at our DataLabs around the world and we provide regular opportunities for clients to explore how data and technology can help them address market trends.</p> <p>SEE OUR 2021 ANNUAL REPORT FOR MORE INFORMATION</p>
<p>Consumers</p>	<ul style="list-style-type: none"> • Marketing campaigns • Media relations activities • Social media channels, such as AskExperian blog, #CreditChat campaign, CreditChatLive events and Experian News • Working with social influencers • Consumer advocate outreach programmes • Experian Education Ambassador employee volunteer outreach • 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, tackle fraud and identity theft – all topics related to improving their financial lives. They also want to know that the data in their credit profiles is accurate and their privacy is protected.</p>	<p>We help consumers understand and improve their credit scores, and protect themselves against fraud through our core products, our Social Innovation and our community investment programmes. We provide regular guidance through social media channels – including offering support through the COVID-19 crisis, promoting our online guidance and holding live video events with experts. We also raise awareness of relevant issues through our marketing campaigns and media articles.</p> <p>We used public relations stories and customer email campaigns to promote our dedicated COVID-19 (Coronavirus) hubs in the UK and Ireland and North America to help people manage their finances during the pandemic.</p> <p>Our colleagues in North America also volunteer their time as Education Ambassadors to share knowledge through community programmes, client events and other consumer interactions.</p> <p>We listen and respond to consumer feedback on our products and services. Our Consumer Council in North America has helped us strengthen consumer relationships by engaging on credit issues.</p> <p>We also adopt robust policies and due diligence to ensure the security, privacy and accuracy of consumer data, and strive to be transparent with consumers about the data we hold on them.</p> <p>SEE OUR 2021 ANNUAL REPORT FOR MORE INFORMATION</p>




ENGAGING WITH STAKEHOLDERS CONTINUED

Stakeholder group	How we engage	Topics of interest	Our response
<p>Communities</p>	<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 • Campaigns to raise awareness of topics relevant to communities 	<p>Communities want to know how we can support them by addressing topics such as financial inclusion and financial education, as well as other local or regional social problems. They are also interested in the gifts in kind and pro-bono support our business can provide to help them fulfil their needs.</p>	<p>Community investment has always been central to our corporate responsibility programme, with a strong focus on initiatives that support financial education and management. Our employees get involved through volunteering and we offer technical support for charities.</p> <p>This year, we launched a new global programme, United for Financial Health, to improve financial health for vulnerable communities hit hardest by COVID-19. By working with NGO partners, this programme enables us to direct our investment more effectively to maximise our positive impact on the communities who need it most.</p> <p>Many of our core products and Social Innovation products help improve financial lives, including for vulnerable members of communities. We have developed new products and services to support COVID-19 response and recovery efforts, many of which we have provided to clients and communities free of charge (such as COVID Radar in Brazil, (see page 28).</p> <p>We have published a series of powerful personal stories that raise awareness of the impact of financial exclusion on vulnerable communities through our 'Identities of the World' campaign with independent journalists (see page 29).</p> <p>We also support local economies through employment and paying taxes.</p>
<p>Employees</p>	<ul style="list-style-type: none"> • Internal communications • Regular dialogue and performance discussions with managers • Regular people surveys, surveys for new joiners and leavers • Board Remuneration Committee engagement • Employee Resource Groups and other networking opportunities • Feedback via online feedback.me tool • Confidential Helpline 	<p>Our employees want to feel valued for the work they do, have opportunities to develop themselves and their careers at Experian, be appropriately rewarded and 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>Each year, the Chairman of the Board Remuneration Committee attends our Experian People Forum in the UK & Ireland to gain first-hand feedback from our employees. This year's forum focused on our reward packages, and our wellbeing support and flexibility in response to COVID-19.</p> <p>We use feedback from the regular people surveys to help us make Experian a great place to work. This year, we delayed the full annual survey due to COVID-19 and used regular pulse surveys to check in with colleagues through the pandemic.</p> <p>We also offered support to ensure the wellbeing of our people through the COVID-19 pandemic.</p>

 **SEE PAGES 47-51 OF OUR 2021 ANNUAL REPORT FOR MORE INFORMATION**

ENGAGING WITH STAKEHOLDERS CONTINUED

Stakeholder group	How we engage	Topics of interest	Our response
<p>Suppliers</p>	<ul style="list-style-type: none"> • Procurement process • Supplier website • Third Party Supplier Risk Assessment process 	<p>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>	<p>We aim to form collaborative relationships with key suppliers to improve efficiency and ensure performance. We have a dedicated website to help suppliers understand our expectations and ethical requirements, and we conduct due diligence to ensure compliance on critical issues such as data security and modern slavery.</p> <p> SEE PAGES 51-53 OF OUR 2021 ANNUAL REPORT FOR MORE INFORMATION</p>
<p>Governments</p>	<ul style="list-style-type: none"> • Constructive relationships with policymakers, including regular interaction with members of senior management • Responding to public consultations on issues relevant to our business 	<p>Policymakers, regulators and other stakeholders want to ensure we comply with regulations, and we want to ensure policymakers understand how policy impacts our business, consumers and clients. We do this by demonstrating the role we play in supporting the effective functioning of the digital and financial services ecosystems.</p>	<p>We monitor regulations and put in place policies and processes to ensure compliance. Board Audit Committee Risk Management reporting includes legislative/regulatory matters. Any relevant Government Affairs matters are also considered by the Audit Committee and the Board.</p> <p>We take part in public events to communicate the role we play in helping facilitate fair and affordable credit to consumers and small businesses. We engage with policymakers to inform the development of appropriate legislation, and participate in multi-stakeholder engagement for policy consultation and to provide policymakers with a better understanding of our industry. We also engage with various organisations to address societal challenges, including through the UK Government's Financial Inclusion Forum.</p> <p>This year, we engaged with policymakers in our key markets, providing data and analytics to help them navigate the complex public health and economic decisions necessary to respond to the COVID-19 pandemic.</p> <p>We engage with policymakers in a transparent and ethical manner.</p>

ENGAGING WITH STAKEHOLDERS CONTINUED

Stakeholder group	How we engage	Topics of interest	Our response
<p>Shareholders</p>	<ul style="list-style-type: none"> Quarterly financial updates, Annual Report and Sustainable Business Report Meetings, conferences and dedicated sessions on our business and strategy Responding to investors' queries on financial, strategic and ESG (environmental, social and governance) topics Regular investor surveys and feedback 	<p>Investors want to understand our corporate strategy and financial results in the context of market trends.</p> <p>They also want to understand how Experian can contribute to meeting societal and environmental challenges, and our approach to ESG topics.</p> <p>They expect us to report our performance transparently, and in line with recognised frameworks.</p>	<p>We aim to create long-term shareholder value by investing to grow our position in our chosen markets, while driving strong financial performance and delivering returns for shareholders.</p> <p>We communicate and build relationships with shareholders through our investor relations programme, and reflect their views back to the business.</p> <p>We've used feedback from investor meetings to improve our ESG reporting and we respond to ESG questionnaires, such as Sustainalytics and MSCI, which investors use to inform their views. Experian has been a member of the FTSE4Good ESG index since 2012 and is featured in the S&P Global Sustainability Yearbook 2021 as leader on ESG – scoring in the top 15% of the professional services industry.</p>
<p>Sustainability experts</p>	<ul style="list-style-type: none"> Participation in multi-stakeholder initiatives Regular meetings with subject matter experts from academia, institutes, public organisations, non-governmental organisations (NGOs) and peers from other organisations 	<p>Sustainability experts want to understand our social and environmental impacts, and how Experian can contribute to meeting societal challenges. They are also interested in how we can collaborate or partner in various areas to drive progress towards shared goals. They expect us to report our performance on ESG topics transparently, share best practices and continue evolving our programme.</p>	<p>We engage with sustainability professionals from academia, client organisations and various networks to share best practices and help them understand how Experian addresses its key sustainability issues.</p> <p>We use external frameworks, such as ISO 14001, the Greenhouse Gas Protocol, CDP and the B4SI Framework (formerly known as the London Benchmarking Group), for managing and reporting our environmental impacts and community/social innovation contributions. We engage external auditors to assure selected key performance indicators and engage with external subject matter experts as needed.</p>

 **SEE PAGES 38-57 OF OUR 2021 ANNUAL REPORT FOR MORE INFORMATION**

SUSTAINABLE BUSINESS PERFORMANCE DATA 2021

PwC performed limited assurance in 2020/21 on the metrics marked with the “Δ” symbol in the tables below and their assurance report is provided on page 51. How we have prepared our sustainable business performance data is set out in our Reporting Principles and Methodologies document available on our website www.experianplc.com/responsibility/data-and-assurance. Unless otherwise noted the data reflects performance for the period of 1 April 2020 to 31 March 2021, which is referenced as ‘2021’ in tables.

➤ TO FIND OUT MORE INFORMATION ON HOW WE HAVE PREPARED OUR SUSTAINABLE BUSINESS PERFORMANCE DATA, PLEASE SEE OUR REPORTING PRINCIPLES AND METHODOLOGIES ON OUR WEBSITE.

Board and executive committee (and direct reports) composition

BOARD COMPOSITION	Unit	2021	2020	2019	2018	2017	2016	2015
Total number of Board members	number	11	9	11	12	10	10	12
Number of independent Board members¹	number	8	6	7	8	6	6	8
% independent non executive directors	%	73	67	64	67	60	60	67
Number of women	number	4	3	3	3	2	3	4
% women on Board	%	36	33	27	25	20	30	33
Number of ethnically diverse directors on Board	number	2	2	2	2	1	1	0

1. Includes Board Chairman Mike Rogers (independent on appointment on 24 July 2019) from FY20 onwards. The previous Board Chairman has not been classified as independent in this data. Figures are as per those in the annual reports, as at May each year.

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

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

EXECUTIVE COMMITTEE AND DIRECT REPORTS GENDER DIVERSITY	Unit	2021	2020	2019	2018	2017	2016	2015
Executive committee and their direct reports	% women	26	24	24	25	29		

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

PERFORMANCE DATA CONTINUED

Employees – Gender diversity

GENDER DIVERSITY BY LEVEL	Unit	2021	2020	2019	2018	2017	2016	2015
Senior leaders	% women	32 ^A	30	31	32	30	29	28
Total population of senior leaders (men & women)	number	869	806	762	718	710	681	680
Mid-level leaders	% women	35	35	35	35	35	35	35
Total workforce	% women	44^A	44	44	45	45	45	44

GENDER DIVERSITY BY REGION	Unit	2021	2020	2019	2018	2017	2016	2015
North America	% women	47	46	46	47	47	49	47
Latin America	% women	45	47	48	50	50	47	49
UK & Ireland	% women	36	35	36	37	37	37	38
EMEA	% women	44	43	45	43	43	44	44
Asia Pacific	% women	45	45	43	46	46	45	44
Total workforce	% women	44	44	44	45	45	45	44

PERFORMANCE DATA CONTINUED

Employees – Age diversity

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

AGE DIVERSITY BY REGION	Unit	Total	North America	Latin America	UK & Ireland	EMEA	Asia Pacific
16-24	%	4.6	4.9	7.0	3.6	2.9	2.9
25-34	%	34.4	27.3	44.6	31.4	39.5	42.7
35-44	%	32.4	27.9	34.1	33.2	35.2	42.2
45-54	%	19.3	23.4	11.4	24.4	17.3	10.2
55-64	%	8.4	14.4	2.7	7.4	4.8	1.9
65+	%	0.9	2.1	0.2	0.2	0.3	0.2

Employees – Ethnic diversity - USA

RACIAL AND ETHNIC DIVERSITY IN USA BY YEAR	Unit	2021	2020	2019	2018
Asian	%	18.8	19.3	18.0	16.0
Black or African American	%	7.9	6.4	6.2	8.3
Hispanic or Latino	%	8.6	8.9	9.1	9.1
White	%	60.0	62.2	63.0	63.5
Other	%	2.1	1.9	1.9	1.9
N/A	%	2.5	1.4	1.8	1.1

Other includes Native American or Alaska Native, Native Hawaiian or Pacific Islander, and 'Two or More Races' classifications. N/A includes not disclosed/available.

PERFORMANCE DATA CONTINUED

Employees – Ethnic diversity - USA continued

	Unit	Asian	Black or African American	Hispanic or Latino	White	Other	N/A
RACIAL AND ETHNIC DIVERSITY IN USA BY LEVEL							
Senior leaders	%	12.8	1.5	4.2	79.7	0.6	1.2
Mid-level leaders	%	29.6	3.1	6.4	57.4	1.9	1.6
Total workforce	%	18.8	7.9	8.6	60.0	2.1	2.5

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

Employees – Ethnic diversity - UK

	Unit	2021	2020	2019	2018	2017	2016	2015
ETHNIC DIVERSITY IN UK BY YEAR								
Asian or Asian British	%	2.9	–	1.8	1.6	1.8	1.9	2.2
Black, African, Caribbean or Black British	%	0.8	–	0.4	0.3	0.3	0.3	0.3
Mixed or Multiple ethnic groups	%	0.9	–	0.4	0.3	0.4	0.4	0.4
White	%	20	–	24.8	26.2	26.9	27.5	29.9
Other	%	0.2	–					
Not disclosed	%	75.2	–	72.7	71.6	70.5	69.9	67.2

Employees – composition

	Unit	2021	2020	2019	2018
WORKFORCE COMPOSITION BY TYPE					
Full-time	%	93	94	93	93
Part-time	%	3	2	3	3
Temporary employees	%	4	4	4	3
Contractors	%	0	0	0	0

PERFORMANCE DATA CONTINUED

Employees

EMPLOYEE ENGAGEMENT

	Unit	2021	2020	2019	2018	2017	2016	2015
Employee engagement	%	–	76	75	76	–	68	–

We report employee engagement as one of our key performance indicators for the business. However as the COVID-19 pandemic emerged, we quickly implemented regular pulse surveys to check on our employees' health and well-being and be able to respond rapidly to support them. Our annual employee survey was therefore postponed. See page 47 of our FY21 Annual Report for further details.

EMPLOYEE TURNOVER

	Unit	2021	2020	2019	2018	2017	2016	2015
Voluntary employee turnover rate	%	10.1	11.6	12.3	11.0	11.5	13.0	14.9
Involuntary employee turnover rate	%	6.3	7.2	8.5	10.6	10.2	9.8	11.4
Total employee turnover	%	16.5	18.8	20.8	21.6	21.7	22.8	26.3

ACCIDENTS WITH AND WITHOUT ABSENCE AND NUMBER OF LOST DAYS

	Unit	Accidents with absence	Accidents with no absence	Total number of accidents	Lost days
North America	Number	2	1	3	15
Latin America	Number	3	0	3	46
UK & Ireland	Number	0	2	2	0
EMEA	Number	0	0	0	0
Asia Pacific	Number	1	1	2	106
Total workforce	Number	6	4	10	167

LOST TIME INJURY FREQUENCY RATE

	Unit	2021	2020	2019	2018	2017	2016	2015
Lost time injury frequency rate	Per 1m hrs worked	0.2	0.49	0.34	0.52	0.52	0.8	0.69

PERFORMANCE DATA CONTINUED

Social - Community Investment

COMMUNITY INVESTMENT DATA (AS REPORTED IN THE SUSTAINABLE BUSINESS REPORT 2021)	Unit	2021	2020	2019	2018	2017	2016	2015
Charitable contributions	US\$ '000's	10,319	8,424	8,536	7,746	6,959	5,968	6,347
Voluntary contributions	US\$ '000's	1,726	2,724	2,160	1,625	1,435	1,770	1,141
Total from Experian	US\$ '000's	12,045	11,147	10,696	9,371	8,394	7,738	7,488
% Benchmark PBT	%	0.95	0.89	0.89	0.81*	0.75	0.68	0.61

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

COMMUNITY INVESTMENT DATA (FULL BREAKDOWN)	Unit	2021	2020	2019	2018	2017	2016	2015
Funds from Experian plc	US\$ '000's	3,942	3,690	3,391	2,955	3,359	3,272	3,310
Financial donations and investments from Experian subsidiaries	US\$ '000's	3,754	3,077	3,651	2,781	2,237	1,594	1,565
Employee time volunteered	US\$ '000's	725	1,943	1,528	1,524	1,243	1,296	1,173
Gifts in kind	US\$ '000's	1,947	737	712	711	648	620	503
Management costs	US\$ '000's	1,677	1,700	1,414	1,401	907	957	937
Total from Experian	US\$ '000's	12,045	11,147	10,696	9,371	8,394	7,738	7,488

PERFORMANCE DATA CONTINUED

Social – Improving Financial Health

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

FREE ACCESS TO CREDIT SCORES	Unit	2021	2020	2019	2018	2017	2016	2015
North America	Millions of people	41	29.5	19	14	9	4	–
Latin America	Millions of people	59	45	32	22	11	–	–
UK & Ireland	Millions of people	10	7.5	5.6	4	2	–	–
Total number of people using Experian to access their credit scores for free	Millions of people	110	82	57	40	22	4	–

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

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

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

UNITED FOR FINANCIAL HEALTH	Unit	2021
People reached through United for Financial Health programme (cumulative)	Millions of people	35

PERFORMANCE DATA CONTINUED

Carbon emissions - overview

In order to accurately reflect our renewable electricity consumption, we are shifting our key emissions metrics from using location-based Scope 2 emissions to market-based Scope 2 emissions. Our carbon neutral commitment, our offsetting commitment, and our Science Based Target are based on our market-based emissions.

ABSOLUTE CO₂ EMISSIONS	Unit	2021	2020	2019	2018	2017	2016	2015
Scope 1	000's tonnes CO ₂ e	2.2 ^A	3.0	3.6	3.9	4.4	4.4	4.8
Scope 2 (market-based)¹	000's tonnes CO ₂ e	14.3	22.1	25.6	28.0	34.2	36.6	–
Scope 1 and 2 (market-based) total	000's tonnes CO ₂ e	16.5	25.1	29.2	31.9	38.6	41.0	–
Scope 3 (air travel only)²	000's tonnes CO ₂ e	0.3	15.2	14.3	14.1	12.8	12.1	n/a
Total emissions - Scope 1, 2 and 3 (market-based)	000's tonnes CO₂e	16.8	40.3	43.5	46.0	51.4	53.1	–

ANNUAL CHANGES IN ABSOLUTE CO₂ EMISSIONS	Unit	2021	2020	2019	2018	2017	2016
Scope 1 and 2 (market-based) total	%	-34	-15	-8	-20	-8	–
Scope 1, 2 and 3 (market-based) CO₂e emissions	%	-58	-7	-5	-11	-3	–

NORMALISED CO₂ EMISSIONS	Unit	2021	2020	2019	2018	2017	2016	2015
Scope 1 and 2 (market-based) normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	3.1	4.8	6.0	6.8	8.9	9.7	–
Scope 1, 2 and 3 emissions (market-based) normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	3.1	7.8	8.9	9.9	11.9	12.5	–
Scope 1, 2 and 3 emissions (market-based) normalised by headcount – per FTE	Tonnes CO ₂ e	0.9	2.3	2.5	2.8	3.2	3.5	–

ANNUAL CHANGES IN NORMALISED CO₂ EMISSIONS	Unit	2021	2020	2019	2018	2017	2016
Scope 1, 2 and 3 (market-based) CO₂e emissions normalised by revenue – per \$1,000 revenue	%	-60	-12	-10	-17	-5	–
Scope 1, 2 and 3 (market-based) CO₂e emissions normalised by headcount – per FTE	%	-61	-8	-11	-13	-9	–

¹ Calculated with Scope 2 market-based carbon emissions. We have calculated market-based Scope 2 emissions using electricity supplier emission factors where available. Where supplier factors are not available, we use residual emission factors where available. If residual emission factors are not available, we use location-based emission factors.

² Scope 3 includes emissions from global air travel. In FY21 air travel emissions have been calculated using Radiative Forcing (RF) emission factors for the first time and we intend to continue to report on this basis in the future. For comparison, the non-RF reported figure would be 0.1. In previous years, we have only tracked and reported Scope 3 emissions related to air travel. In FY21, we engaged external experts to undertake a full assessment of our Scope 3 emissions, using best practice models and a combination of procurement and financial data available for FY19, the last full year before the exceptional circumstances of COVID-19. This initial analysis estimated our baseline Scope 3 emissions in FY19 as 495.3 thousand tonnes. See page 56 of FY21 ARA for further information.

PERFORMANCE DATA CONTINUED

Carbon emissions - overview continued

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

ABSOLUTE CO₂ EMISSIONS	Unit	2021	2020	2019	2018	2017	2016	2015
Scope 1	000's tonnes CO ₂ e	2.2 ^A	3.0	3.6	3.9	4.4	4.4	4.8
Scope 2 (location-based)	000's tonnes CO ₂ e	22.2 ^A	25.5	29.8	33.0	37.0	38.0	40.9
Scope 1 and 2 (location-based) total	000's tonnes CO ₂ e	24.4	28.5	33.4	36.9	41.4	42.4	45.7
Scope 3 (air travel only)	000's tonnes CO ₂ e	0.3	15.2	14.3	14.1	12.8	12.1	n/a
Total emissions - Scope 1, 2 and 3 (location-based)	000's tonnes CO₂e	24.7	43.7	47.7	51.0	54.2	54.5	57.9
NORMALISED CO₂ EMISSIONS	Unit	2021	2020	2019	2018	2017	2016	2015
Scope 1 and 2 (location-based) normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	4.5	5.5	6.9	8.0 ¹	8.9	9.3	9.5
Scope 1, 2 and 3 emissions (location-based) normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	4.6	8.4	9.8	11.0 ²	11.7	12.0	12.0
Scope 1, 2 and 3 emissions (location-based) normalised by headcount – per FTE	Tonnes CO ₂ e	1.4	2.5	2.8	3.1	3.0	3.3	3.5

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

¹ The 2018 intensity metric based on revenue has been restated following the adoption of IFRS 15. See note 3 to the Group financial statements on page 118 of the Annual Report 2019 for further detail. Metric reported in our 2018 Annual Report: 7.8 Kilograms of CO₂e per US\$1,000.

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

PERFORMANCE DATA CONTINUED

Carbon emissions - breakdown by activity

CO₂ EMISSIONS BREAKDOWN (MARKET-BASED)	Unit	2021	2020	2019	2018	2017	2016
Buildings (offices + data centres)	000's tonnes CO ₂ e	15.4	23.1	27.1	29.7	36.1	38.4
Travel (air travel + owned and leased vehicles)	000's tonnes CO ₂ e	1.4	17.2	16.4	16.3	15.3	14.7
Total CO₂ emissions	000's tonnes CO₂e	16.8	40.3	43.5	46	51.4	53.1

OFFICES CO₂ EMISSIONS (MARKET BASED)	Unit	2021
CO₂ emissions	000's tonnes CO ₂ e	10.7
CO₂ emissions normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	2.0
CO₂ emissions normalised by FTE	Tonnes CO ₂ e	0.6

DATA CENTRES CO₂ EMISSIONS (MARKET BASED)	Unit	2021
CO₂ emissions	000's tonnes CO ₂ e	4.6
CO₂ emissions normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	0.9
CO₂ emissions normalised by FTE	Tonnes CO ₂ e	0.3

TRAVEL CO₂ EMISSIONS (AIR TRAVEL + OWNED AND LEASED VEHICLES)	Unit	2021	2020	2019	2018	2017	2016
CO₂ emissions	000's tonnes CO ₂ e	1.4	17.2	16.4	16.3	15.3	14.7
CO₂ emissions normalised by revenue – per \$1m revenue	Tonnes CO ₂ e	0.3	3.3	3.4	3.5	3.5	3.5
CO₂ emissions normalised by FTE	Tonnes CO ₂ e	0.1	1.0	1.0	1.0	1.0	1.0

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

CO₂ EMISSIONS BREAKDOWN (LOCATION-BASED)	Unit	2021	2020	2019	2018	2017	2016	2015
Buildings (offices + data centres)	000's tonnes CO ₂ e	23.3	26.5	31.3	34.7	38.9	39.8	42.9
Travel (air travel + owned and leased vehicles)	000's tonnes CO ₂ e	1.4	17.2	16.4	16.3	15.3	14.7	15.0
Total CO₂ emissions	000's tonnes CO₂e	24.7	43.7	47.7	51.0	54.2	54.5	57.9

PERFORMANCE DATA CONTINUED

Energy use

TOTAL ENERGY USE	Unit	2021	2020	2019	2018	2017
Energy consumption	GWh	76.0	80.0	95.0	89.0	99.0
Energy consumption normalised by revenue – per \$1m revenue	MWh	14.1	15.4	19.5	19.1	22.8
Energy consumption normalised by headcount – per FTE	MWh	4.3	4.5	5.5	5.4	6.3
Energy consumption normalised by floor area – per square foot	kWh	24.6	29.1	32.7	29.8	34.6

OFFICE BUILDING ENERGY USE	Unit	2021	2020	2019	2018	2017	2016	2015
Energy consumption	GWh	40.0	44.0	55.0	51.0	63.0	74.0	79.0
Energy consumption normalised by revenue – per \$1m revenue	MWh	7.0	9.0	11.0	11.0*	21.0	22.0	22.0
Energy consumption normalised by headcount – per FTE	MWh	2.2	2.5	3.2	3.1	3.5	3.8	4.0

Office building energy used is predominantly electricity.

DATA CENTRE ENERGY USE	Unit	2021	2020	2019	2018	2017
Energy consumption	GWh	36.0	36.0	40.0	38.0	36.0
Energy consumption normalised by revenue – per \$1m revenue	MWh	6.7	7.0	8.2	8.2	8.3
Energy consumption normalised by headcount – per FTE	MWh	2.0	2.0	2.3	2.3	2.3

Data centre energy used is 100% electricity.

RENEWABLE ELECTRICITY	Unit	2021	2020	2019	2018	2017	2016	2015
Proportion of electricity from renewable sources	%	34	29	–	–	–		
Proportion of electricity from renewable or low carbon sources	%	–	–	26	27	26		

SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX

We have started reporting against the Sustainability Accounting Standards Board (SASB) standards for the first time this year. The Index below shows our response to the SASB metrics for the professional and commercial services sector that we are reporting against this year.

	Topic	Accounting metric	Code	Our response
Sustainability Disclosure Topics & Accounting Metrics	DATA SECURITY	Description of approach to identifying and addressing data security risks	SV-PS-230a.1	↗ SEE PAGE 43 OF OUR 2021 ANNUAL REPORT
		Description of policies and practices relating to collection, usage, and retention of customer information	SV-PS-230a.2	↗ SEE PAGES 45-46 OF OUR 2021 ANNUAL REPORT
		Number of data breaches, percentage involving customers' confidential business information or personally identifiable information, and number of customers affected	SV-PS-230a.3	Except as a matter of public record, Experian does not disclose this information due to client and commercial confidentiality.
	WORKFORCE DIVERSITY & ENGAGEMENT	% of gender and racial/ethnic group representation for executive management and all other employees	SV-PS-330a.1	We report gender and racial/ethnic diversity. → SEE PAGES 40-42
		Voluntary and involuntary turnover rate for employees	SV-PS-330a.2	We report both voluntary and involuntary turnover rates. → SEE PAGE 43
		Employee engagement (%)	SV-PS-330a.3	We report employee engagement as one of our key performance indicators for the business. As the COVID-19 pandemic emerged, we quickly implemented regular pulse surveys to check on our employees' health and well-being to allow us to respond rapidly with the right support. Our annual employee survey for 2020/21 was therefore postponed. See page 47 of our Annual Report. for further details. For previous years' employee engagement figures, see page 43. ↗ SEE PAGES 47-51 OF OUR 2021 ANNUAL REPORT
	PROFESSIONAL INTEGRITY	Description of approach to ensuring professional integrity	SV-PS-510a.1	↗ SEE PAGE 51 OF OUR 2021 ANNUAL REPORT
		Total amount of monetary losses as a result of legal proceedings associated with professional integrity	SV-PS-510a.2	Except as a matter of public record, Experian does not disclose this information due to client and commercial confidentiality.
		Number of employees: full-time and part-time, temporary and contract	SV-PS-000.A	→ SEE PAGE 42
Activity metrics		Employee hours worked and % billable	SV-PS-000.B	Not applicable to our business

INDEPENDENT LIMITED ASSURANCE REPORT TO THE DIRECTORS OF EXPERIAN PLC

The Board of Directors of Experian plc (“Experian”) engaged us to provide limited assurance on the information described below and set out in Experian’s Sustainable Business Report 2021 and disclosed online at www.experianplc.com/responsibility/data-and-assurance¹ for the year ended 31 March 2021 (“SB Report 2021”).

OUR CONCLUSION

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Selected Information for the year ended 31 March 2021 has not been prepared, in all material respects, in accordance with the Reporting Criteria.

This conclusion is to be read in the context of what we say in the remainder of our report.

SELECTED INFORMATION

The scope of our work was limited to assurance over the information marked with the symbol Δ in Experian’s SB Report 2021 (the “Selected Information”). The Selected Information and the Reporting Criteria against which it was assessed are summarised in Experian’s Reporting Principles and Methodologies as laid out on the Experian website. Our assurance does not extend to information in respect of earlier periods or to any other

GENDER DIVERSITY

Senior leaders – (%) women	32
Total workforce – (%) women	44

ENVIRONMENTAL MANAGEMENT

Total Scope 1 CO₂e emissions (thousand tonnes)	2.2
Total Scope 2 (location-based) CO₂e emissions (thousand tonnes)	22.2

information included in the SB Report 2021 or disclosed online at www.experianplc.com/responsibility/data-and-assurance¹ and <https://www.experianplc.com/responsibility/reports/>¹

PROFESSIONAL STANDARDS APPLIED AND LEVEL OF ASSURANCE

We performed a limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 (Revised) ‘Assurance Engagements other than Audits or Reviews of Historical Financial Information’ and, in respect of the greenhouse gas emissions, in accordance with International Standard on Assurance Engagements 3410 ‘Assurance engagements on greenhouse gas statements’, issued by the International Auditing and Assurance Standards Board.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

OUR INDEPENDENCE AND QUALITY CONTROL

We complied with the Institute of Chartered Accountants in England and Wales (ICAEW) Code of Ethics, which includes independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour, that are at least as demanding as the applicable provisions of the IESBA Code of Ethics.

We apply International Standard on Quality Control (UK) 1 and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Our work was carried out by an independent and multi-disciplinary team with experience in sustainability reporting and assurance.

UNDERSTANDING REPORTING AND MEASUREMENT METHODOLOGIES

The Selected Information needs to be read and understood together with the Reporting Criteria (Experian 2021 Reporting Principles and Methodologies available on line at www.experianplc.com/responsibility/data-and-assurance¹), which Experian is solely responsible for selecting and applying. The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measurement techniques and can affect comparability between entities and over time. The Reporting Criteria used for the reporting of the Selected Information are as at 31 March 2021.

WORK DONE

We are required to plan and perform our work in order to consider the risk of material misstatement of the Selected Information. In doing so, we:

- made enquiries of Experian's management, including the Corporate Responsibility (CR) team and those with responsibility for CR management and group CR reporting;
- evaluated the design of the key structures, systems, processes and controls for managing, recording and reporting the Selected Information. This included analysing performance within each of Experian's five regions selected on the basis of their inherent risk and materiality to the group, to understand the key processes and controls for reporting site performance data to the group CR team;
- performed limited substantive testing on a selective basis of the Selected Information to check that data had been appropriately measured, recorded, collated and reported; and
- considered the disclosure and presentation of the Selected Information.

EXPERIAN'S RESPONSIBILITIES

The Directors of Experian are responsible for:

- designing, implementing and maintaining internal controls over information relevant to the preparation of the Selected Information that is free from material misstatement, whether due to fraud or error;
- establishing objective Reporting Criteria for preparing the Selected Information;
- measuring and reporting the Selected Information based on the Reporting Criteria; and the content of the SB Report 2021.

OUR RESPONSIBILITIES

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the Selected Information is free from material misstatement, whether due to fraud or error;
- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the Directors of Experian.

This report, including our conclusions, has been prepared solely for the Board of Directors of Experian in accordance with the agreement between us dated

8 January 2021, in order to assist the Directors in reporting Experian's corporate responsibility performance and activities. We permit this report to be disclosed in the SB Report 2021 for the year ended 31 March 2021 and disclosed online at www.experianplc.com/responsibility/data-and-assurance¹, to assist the Directors in responding to their governance responsibilities by obtaining an independent assurance report in connection with the Selected Information. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Board of Directors and Experian for our work or this report except where terms are expressly agreed between us in writing.

PricewaterhouseCoopers LLP

Chartered Accountants
London
09 June 2021

¹ The maintenance and integrity of Experian's website is the responsibility of the Directors, the work carried out by us does not involve consideration of these matters, and accordingly, we accept no responsibility for any changes that may have occurred to the reported Selected Information or Reporting Criteria when presented on Experian's website.



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COMPANY WEBSITE



www.experianplc.com

CORPORATE RESPONSIBILITY



www.experianplc.com/responsibility/

ANNUAL REPORT 2021



www.experianplc.com/investors/report/