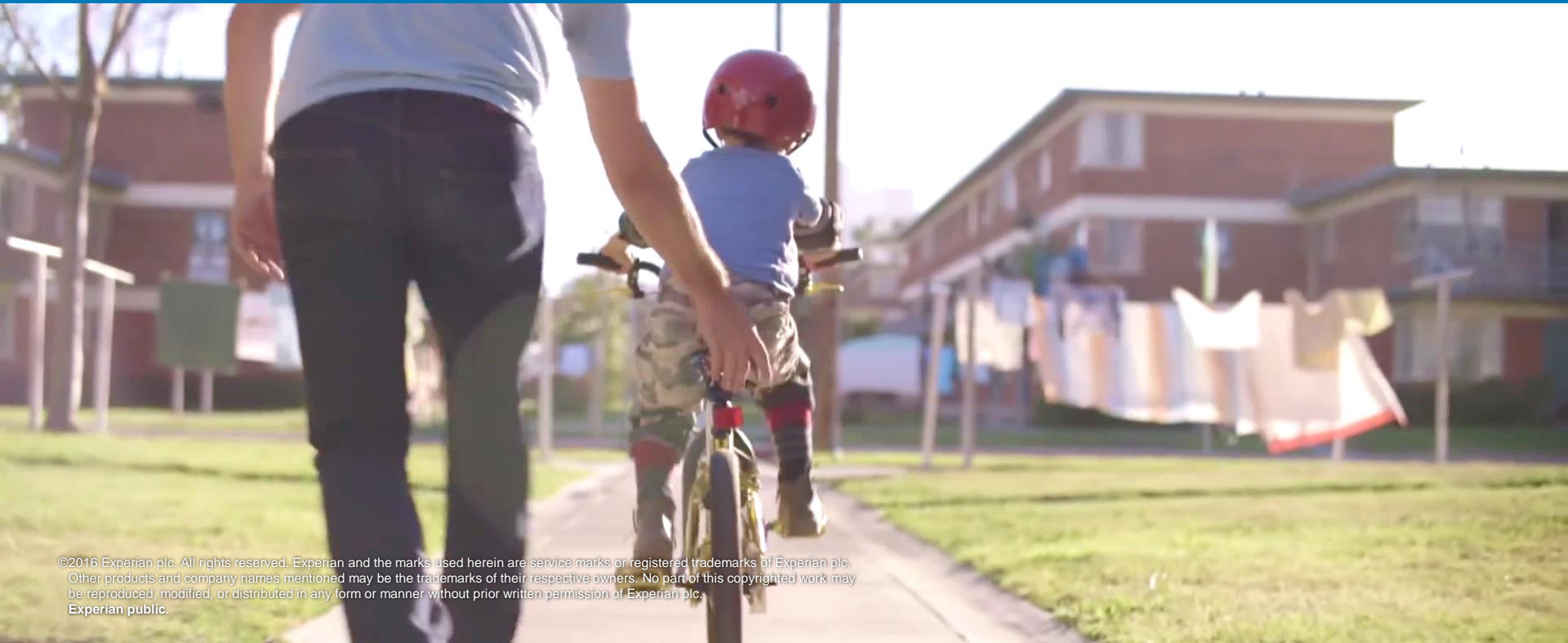




Half-yearly results for six months ended 30 September 2016

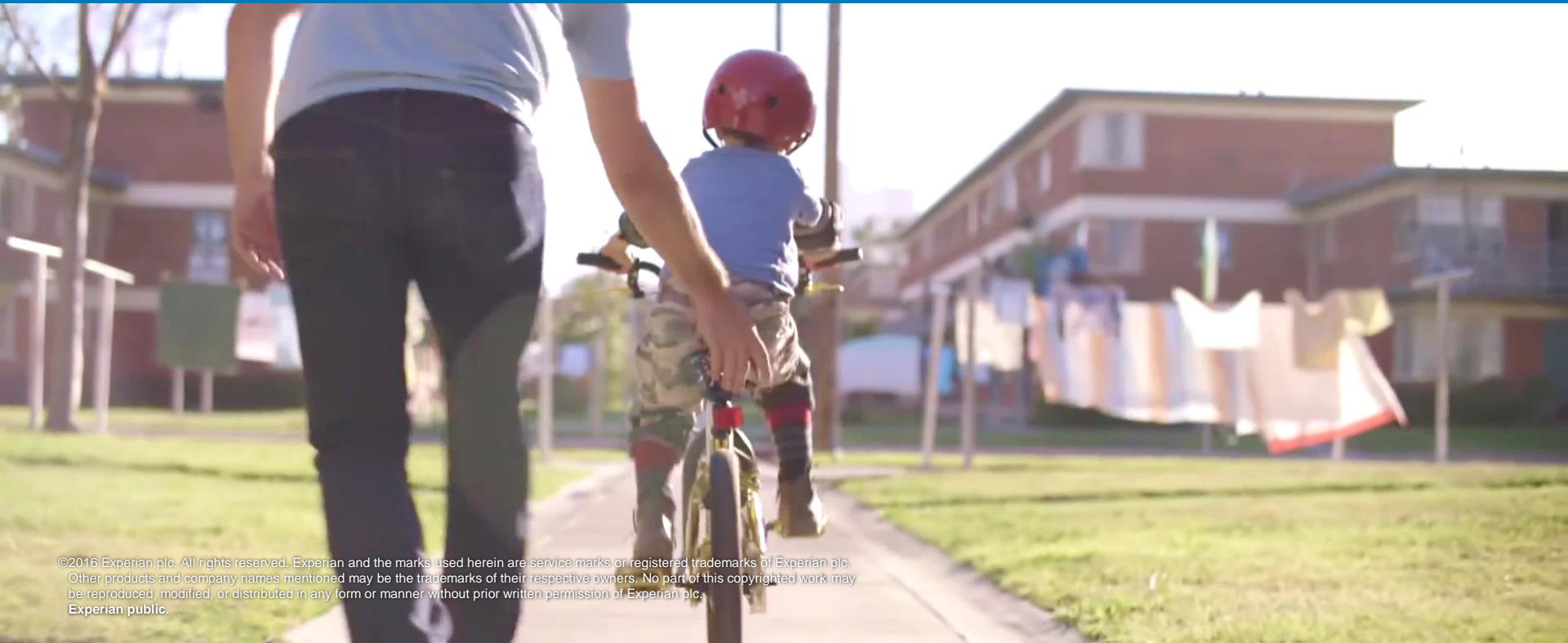
9 November 2016





Strategic and operational overview

Brian Cassin, Chief Executive Officer





H1 progress

- 5% organic revenue growth
 - Positive progress in EBIT and EPS
-

Strategic progress

- Consistently strong growth in North America, Latin America and EMEA/Asia Pacific. Transitioning UK Consumer Services
 - Strong growth in Credit Services and Decision Analytics
 - Marketing Services improving and significant progress in Consumer Services
 - Delivering on key strategic initiatives
-

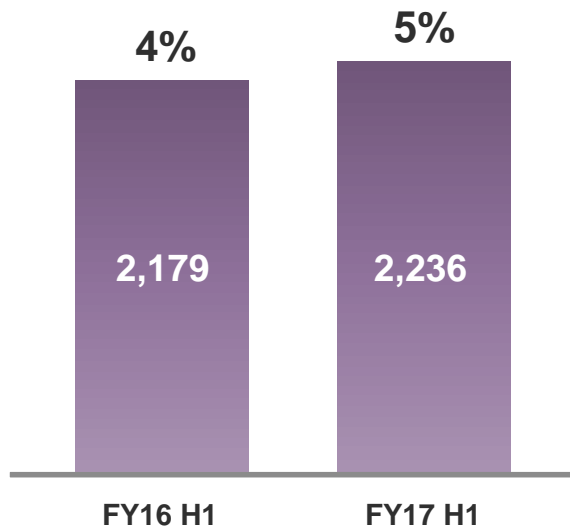
Capital allocation

- Raised first interim dividend by 4%
- Completed US\$79m of expected US\$400m FY17 share repurchase programme

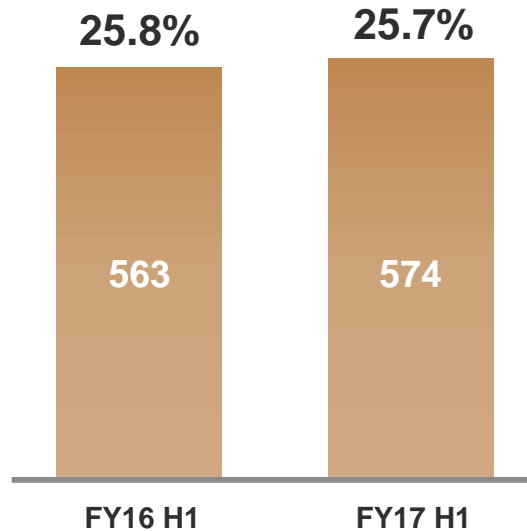


First-half results H1 performance

Revenue (US\$m), and organic revenue growth %



EBIT (US\$m), and EBIT margin %



- Revenue growth of 5% at constant rates, up 3% at actual rates
- EBIT up 5% at constant currency, up 2% at actual rates
- Benchmark EPS up 3% at constant currency

Revenue, EBIT growths and EBIT margin are on an ongoing activities basis.
FY16 H1 adjusted to exclude the businesses divested in FY16 H2.
Organic revenue growths have not been restated.



North America

- **Strong growth in core credit bureau and verticals**
- **Growing wallet share through One Experian**
- **Decision Analytics back to growth**
- **Marketing Services returned to growth in Q2; strength in targeting**
- **Transition in Consumer Services progressing well**



UK and Ireland

- **New client wins and expanded engagements across sectors**
- **Combined capabilities of Credit Services and Decision Analytics create a full solution**
- **Limited Brexit impact; volumes are stable**
- **Launched free offer in Consumer Services**
 - **Accelerating transition to diverse revenue model**



Latin America

- **Strong, resilient performance**
- **Growing pipeline of future opportunities; innovative new products**
- **Decision Analytics becoming bigger part of the mix**
 - **Creates competitive edge**
 - **Bigger deals, longer contracts**
- **Launched free report offer to consumers**

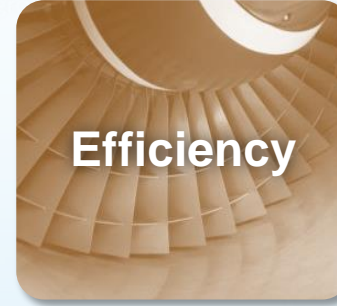


EMEA/ Asia Pacific

- **Building scale and enhancing profitability**
- **Strong progress in Decision Analytics**
 - **Asia Pacific wins 6 PowerCurve contracts, each US\$1m+**
- **Big wins in Australia for decisioning software**
- **EMEA 20 new contracts for cross-channel marketing**



First-half results Strategy update



- **Investment in customer service, agile development, technology, security and innovation**
- **Aimed at sustainable growth**



Portfolio review

- Focus on bigger businesses with scale advantages
- Create competitive differentiation through synergies
- Actions last year resulted in six disposals; the email/cross-channel marketing business will be the largest

**ONE
EXPERIAN**

Targeting

- Proprietary data asset driving digital advertising
- Data also used across Experian business units
 - Fraud detection
 - Consumer Services
 - Credit Services
 - Future use – health

Data Quality

- Data clean-up: consistent, accurate and complete data for every consumer
- Front end to data loading across Experian businesses
- Embedded in products like DataArc 360



Email/cross-channel marketing business; prospective divestment

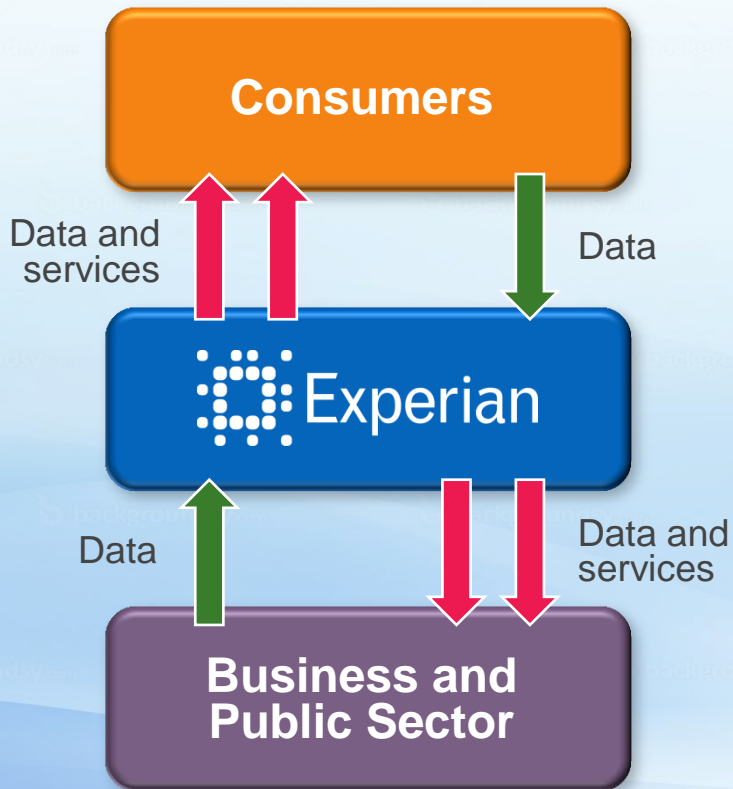
- **Limited synergies with Experian portfolio; pursuing disposal**
- **Invested to improve performance and capture optionality value:**
 - **Launched world-class cross-channel platform; triple digit CAGR over 3 years to c. US\$90 million (US\$290m total)**
 - **Stabilised email platform and improved delivery**
- **Back on path to sustainable growth with good long-term prospects**



Strategy update

Building enduring relationships with consumers

Our approach



Developing long-lasting relationships with the 1 billion people whose data we hold on file



NA Consumer Services: RightOffer solution

Differentiated approach to lead generation

The screenshot shows the Experian website interface for a credit report. The 'Suggested For You' section is highlighted with a red circle, featuring a 'Credit One Bank Visa' card offer with an 'Apply Now' button. The interface includes various summary sections like 'My Accounts Summary', 'My Overall Credit Usage', 'My Debt Summary', 'My Hard Inquiries', and 'My Public Records'.

- Preapproved offers utilising Experian's decisioning capabilities
- Rank-orders offers based on fit with consumer needs, not highest bounty paid
- Beta system in production, optimising performance before adding more lenders

Providing a better consumer experience results in a stronger relationship with lenders



NA Consumer Services: partnering for growth **Affinity, data breach and CSID**



- **Revitalising our approach to affinity and data breach**
 - **Credit and identity offers**
 - **Products, platforms and mobile apps**
- **Expanding beyond financial services partners**
- **Early wins in data breach, already benefitting from CSID**

**Broader distribution to engage
with millions more consumers**



Building relationships with consumers in our biggest credit markets



US

- Rapidly expanding base of free and premium members
 - Free membership of over 6.5 million people
 - 170,000 upgrades and downgrades each month
-



UK

- 'Free for life' score offer
 - Over 700,000 enrolments
 - Credit Matcher price comparison gaining traction
-



Brazil

- Launched free report offer, building out consumer propositions; 1.6 million enrolments
- Online collection of positive data opt-ins; 4.2 million to date
- Enhanced Limpa Nome debt resolution

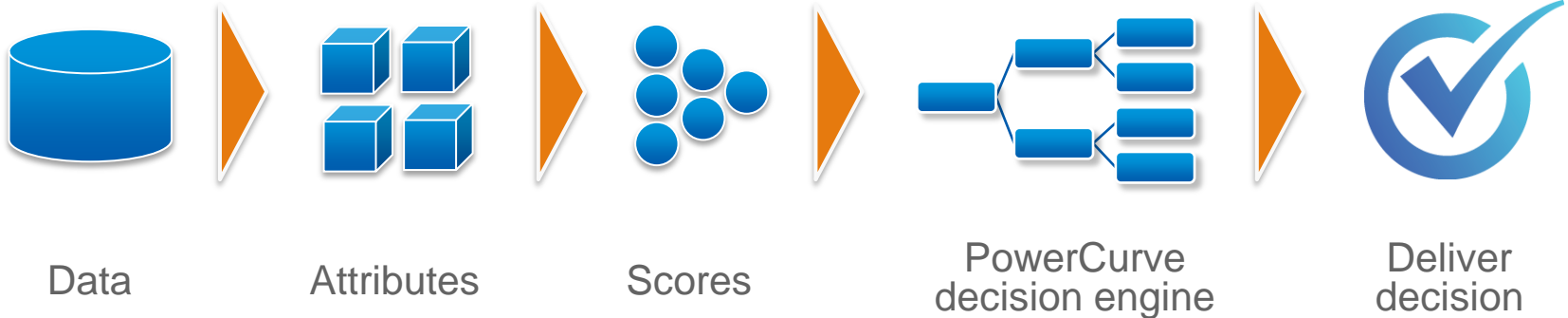


One Experian

Case study: Decisioning-as-a-Service

Instant Credit

moving beyond reports and scores

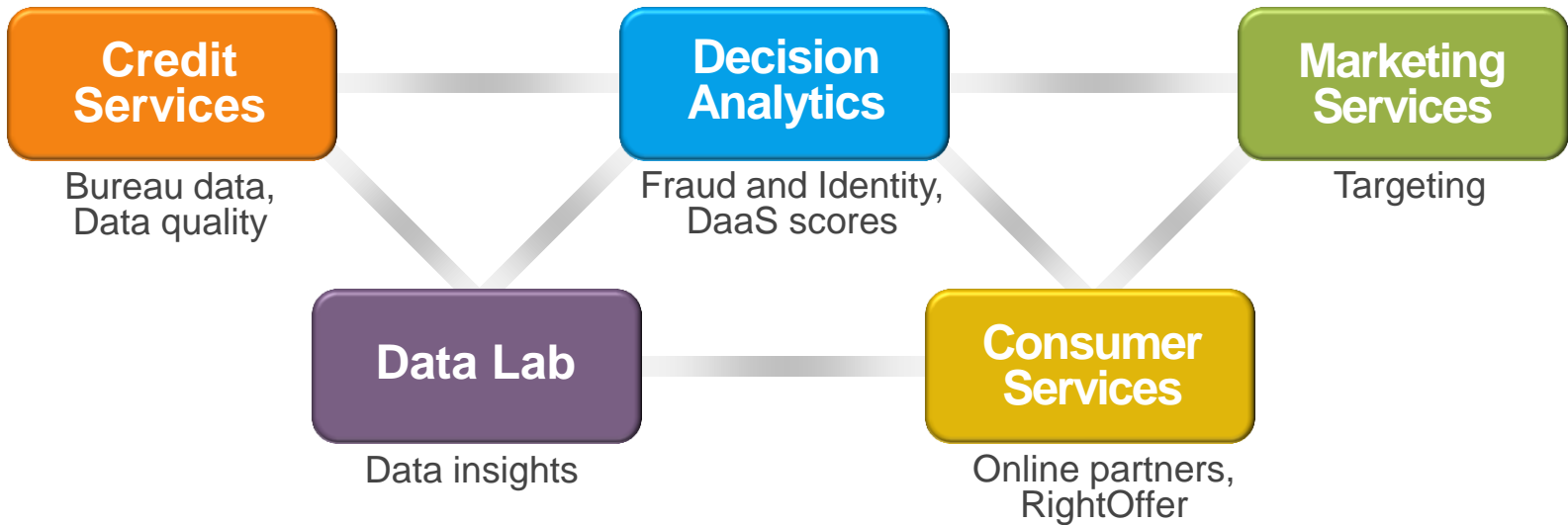


Combining the full resources of Credit Services and Decision Analytics

Delivering decisions in less than one second



..... **One Experian team**





▶ Good progress executing against our strategy, focussing on biggest opportunities and innovating across the business

.....

▶ Delivering organic growth within our target range

.....

▶ Creating greater value for shareholders



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Financial review

Lloyd Pitchford, Chief Financial Officer

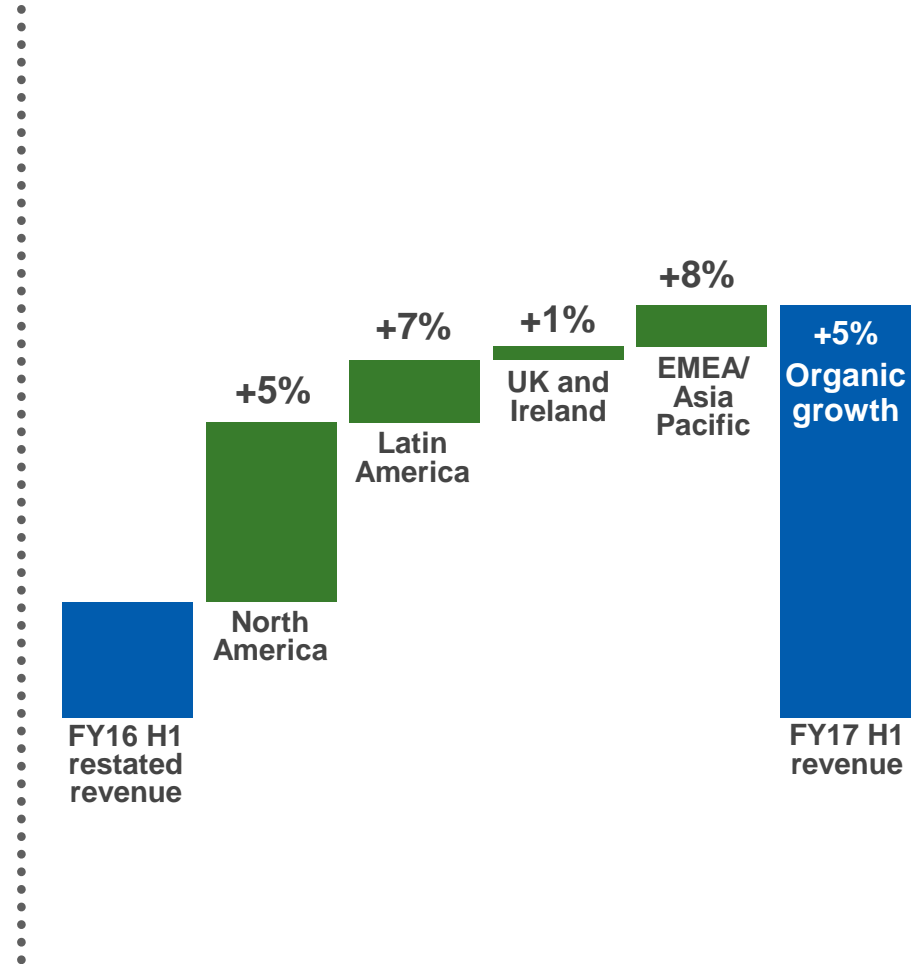
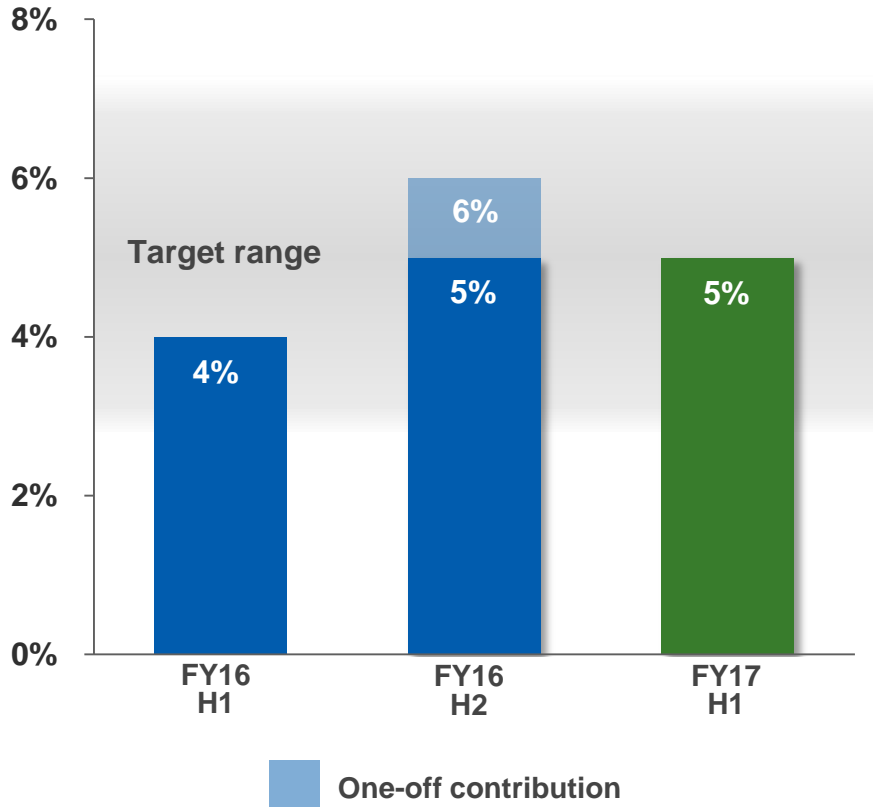




Financial review Highlights – FY17 H1

		Constant rates	Actual rates
Revenue growth	Total revenue growth	5%	3%
	Organic revenue growth	5%	
EBIT	Benchmark EBIT margin		25.7%
Earnings	Benchmark EPS growth	3%	1%
Operating cash flow	Benchmark operating cash conversion		87%
Dividend	First interim DPS growth		4%

Certain financial data have been rounded within this presentation. As a result of this rounding, the totals of data presented may vary slightly from the arithmetic totals of such data. Revenue, EBIT growths and EBIT margin are on an ongoing activities basis.



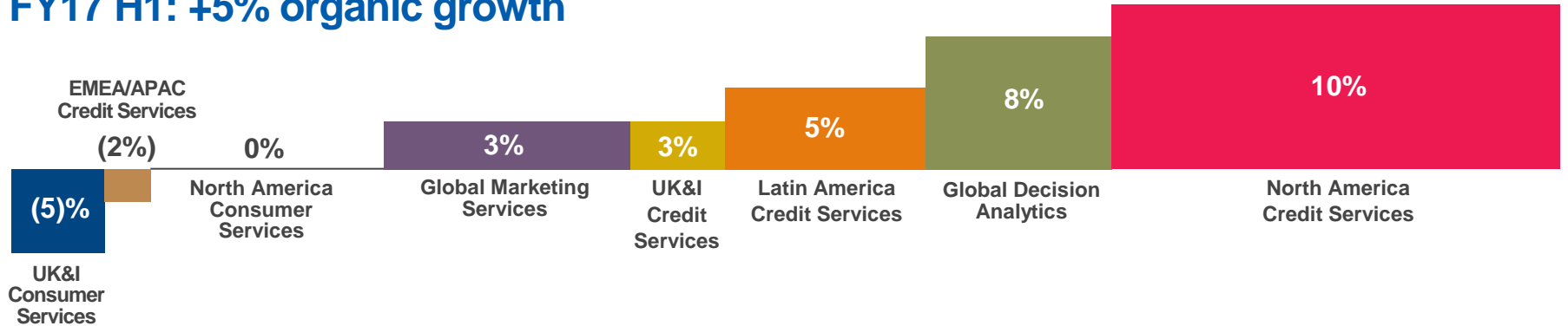
All growths are organic.
All growths in the left-hand chart are as reported and FY16 H1 growth has not been restated for any divestments made during FY16 H2.
Chart on the right is not to scale.



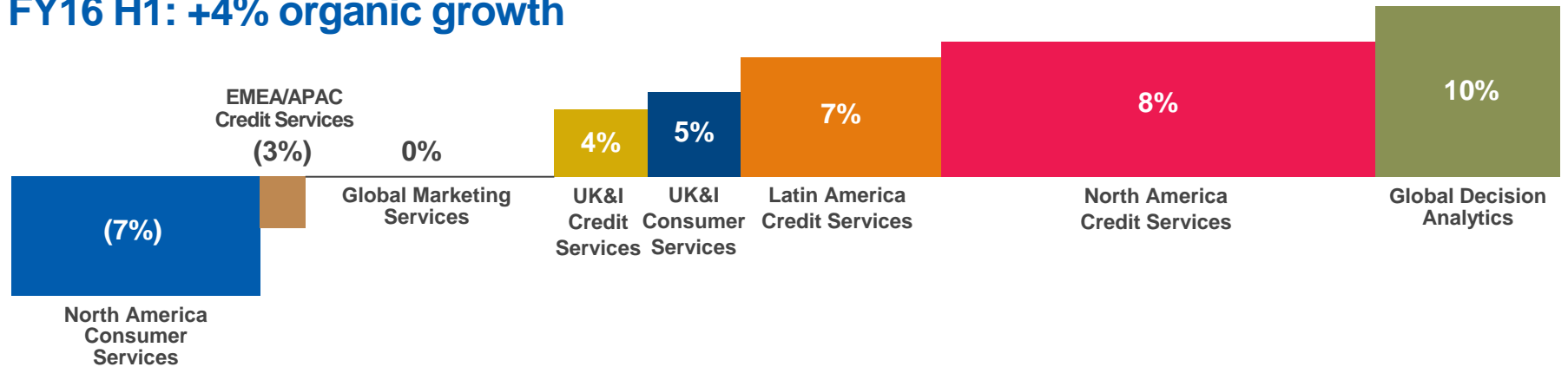
Financial review

Summary of portfolio performance

FY17 H1: +5% organic growth



FY16 H1: +4% organic growth



Horizontal axis indicates share of revenue excluding CSI identity and vertical axis indicates organic revenue growth. Share of revenue in both charts has been calculated at the same exchange rate. FY16 growth rates not restated for disposals.



Benchmark EBIT margin by geography

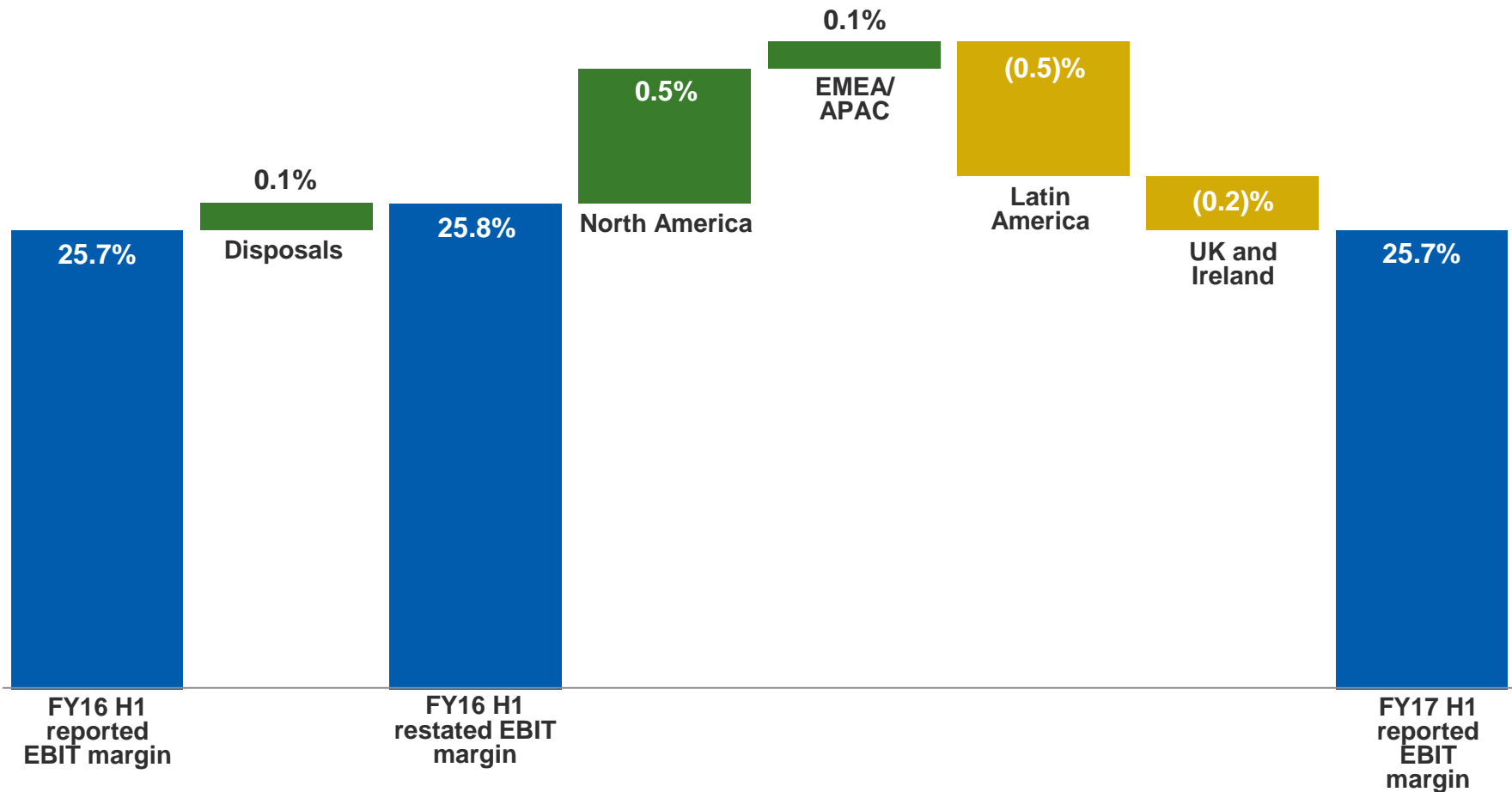


Chart is not to scale.
EBIT margins calculated on a Benchmark and ongoing activities basis.



Six months ended 30 September US\$million

	2016	2015	At constant rates	
			Organic growth	Total growth
Revenue				
Credit Services	652	593	10%	10%
Decision Analytics	77	75	3%	3%
Marketing Services	173	173	0%	0%
Consumer Services	360	345	0%	4%
Total revenue	1,262	1,186	5%	6%
EBIT	394	360		
EBIT margin	31.2%	30.4%		

- **Strength in Credit Services**
- **Improvement in Decision Analytics**
- **Good margin progression**

All results are Benchmark figures and are on an ongoing activities basis.
Six months ended 30 September 2015 figures have been restated to reflect disposals during the six months ended 31 March 2016.



Six months ended 30 September US\$million

	At constant rates			
	2016	2015	Organic growth	Total growth
Revenue				
Credit Services	311	306	5%	5%
Decision Analytics	20	17	28%	28%
Marketing Services	11	8	32%	32%
Total revenue	342	331	7%	7%
EBIT	107	114		
EBIT margin	31.3%	34.4%		

- Continued growth in Credit Services
- Margin reflects investments
 - Free consumer launch
 - Sao Carlos

All results are Benchmark figures and are on an ongoing activities basis.



Six months ended 30 September US\$million

	At constant rates			
	2016	2015	Organic growth	Total growth
Revenue				
Credit Services	122	133	3%	3%
Decision Analytics	101	110	3%	3%
Marketing Services	88	95	3%	3%
Consumer Services	112	131	(5)%	(5)%
Total revenue	423	469	1%	1%
EBIT	121	141		
EBIT margin	28.6%	30.1%		

- **Credit Services reflects tough FY16 Q2 comparable**
- **Momentum in Decision Analytics**
- **Margin reflects Consumer Services transition**

All results are Benchmark figures and are on an ongoing activities basis.
Six months ended 30 September 2015 figures have been restated to reflect disposals during the six months ended 31 March 2016.



Six months ended 30 September US\$million

	2016	2015	At constant rates	
			Organic growth	Total growth
Revenue				
Credit Services	73	76	(2)%	(2)%
Decision Analytics	64	55	18%	18%
Marketing Services	72	62	11%	11%
Total revenue	209	193	8%	8%
EBIT	(12)	(15)		
EBIT margin	(5.7)%	(7.8)%		

- Continued strength in Decision Analytics and Marketing Services
- Improving EBIT margin trend

All results are Benchmark figures and are on an ongoing activities basis.
Six months ended 30 September 2015 figures have been restated to reflect disposals during the six months ended 31 March 2016.



Financial review

Group Benchmark earnings

Six months ended 30 September US\$million

	2016	2015	Growth (actual rates)	Growth (constant rates)
Benchmark EBIT from ongoing activities	574	563	2%	5%
Benchmark EBIT - exited business activities	-	13		
Benchmark EBIT	574	576	0%	2%
Net interest	(35)	(35)		
Benchmark PBT¹	539	541	0%	2%
Benchmark taxation	(140)	(135)		
<i>Benchmark taxation rate</i>	<i>26.0%</i>	<i>25.0%</i>		
Total Benchmark earnings	399	406		
For owners of Experian plc	400	406	(1)%	1%
For non-controlling interest	(1)	-		
Weighted average number of shares, million	945	966		
Benchmark EPS, US cents	42.3	42.0	1%	3%

¹Benchmark PBT is defined as profit before amortisation and impairment of acquisition intangibles, impairment of goodwill, acquisition and disposal expenses, adjustments to contingent consideration, exceptional items, financing fair value remeasurements, tax and discontinued operations. It includes the Group's share of continuing associates' pre-tax results.



Six months ended 30 September US\$million

	2016	2015	Growth (actual rates)
Benchmark profit before tax	539	541	0%
One-off items, acquisition & disposal expenses and contingent consideration	(10)	38	
Amortisation of acquisition intangibles	(52)	(56)	
Financing fair value remeasurements	43	(65)	
Statutory profit before tax	520	458	14%



Six months ended 30 September 2016
US\$million

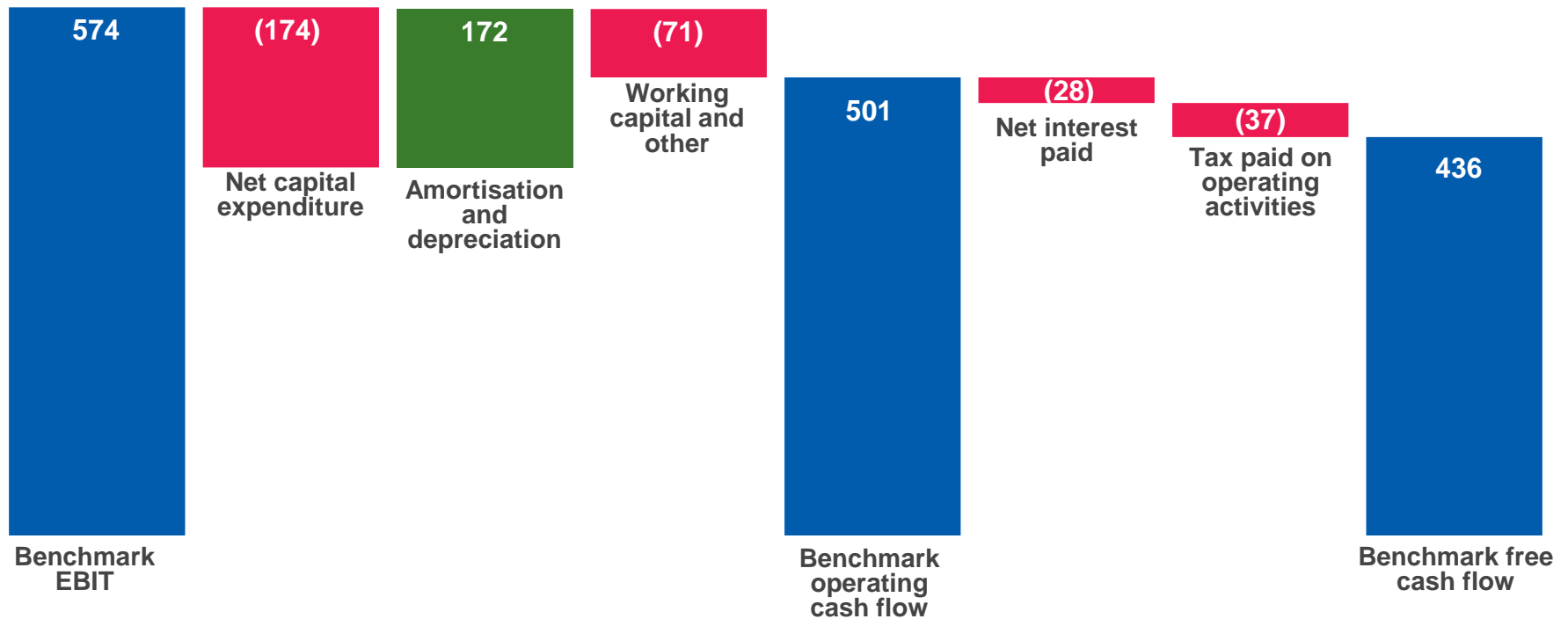
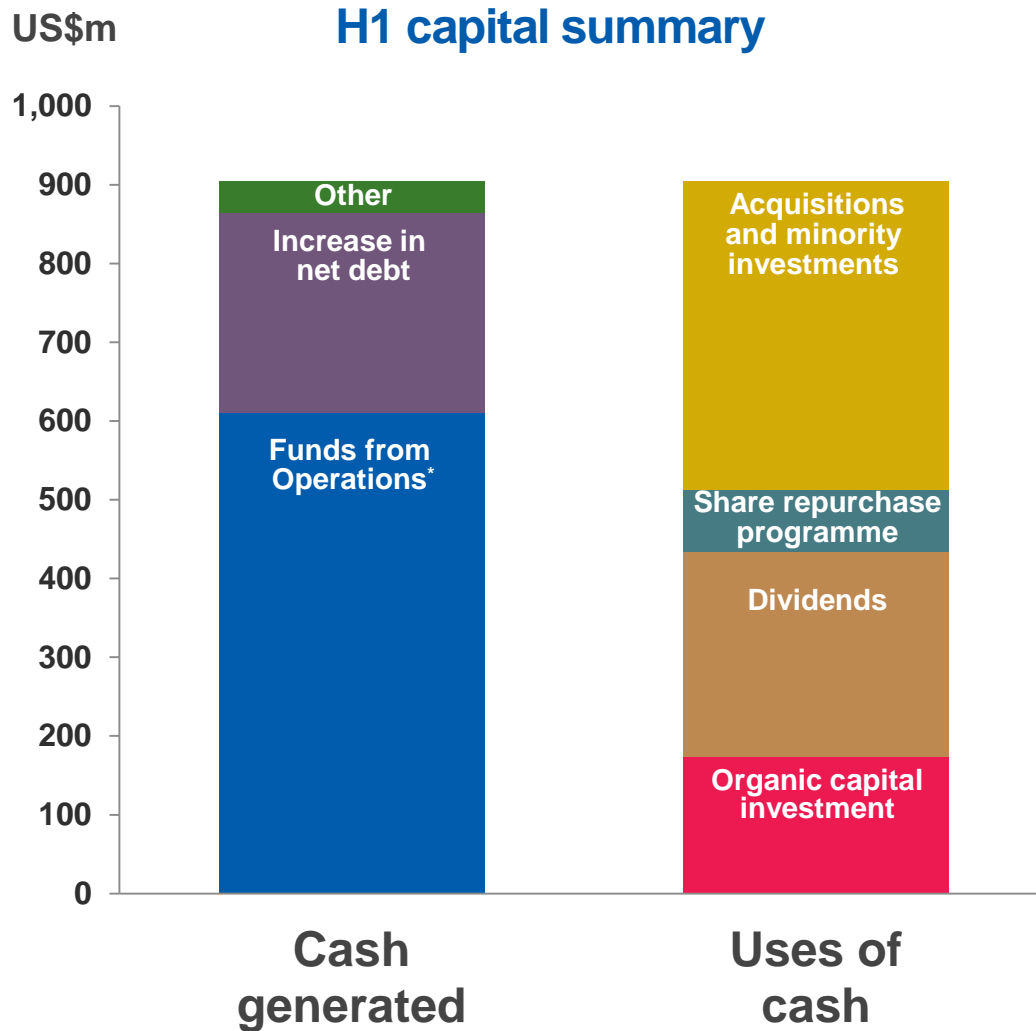


Chart not to scale.



Capital allocation

- Organic investment in key strategic initiatives
- Acquisitions and minority investments
- Completed US\$79m of planned US\$400m share purchase programme
- Raised first interim dividend by 4%

Email/cross-channel marketing business

Anticipated revenue of US\$290m in FY17

* Funds from Operations is defined as Benchmark free cash flow plus organic capital investment (capital expenditure).



Capital strategy

Net debt reconciliation

Six months ended 30 September 2016
US\$million

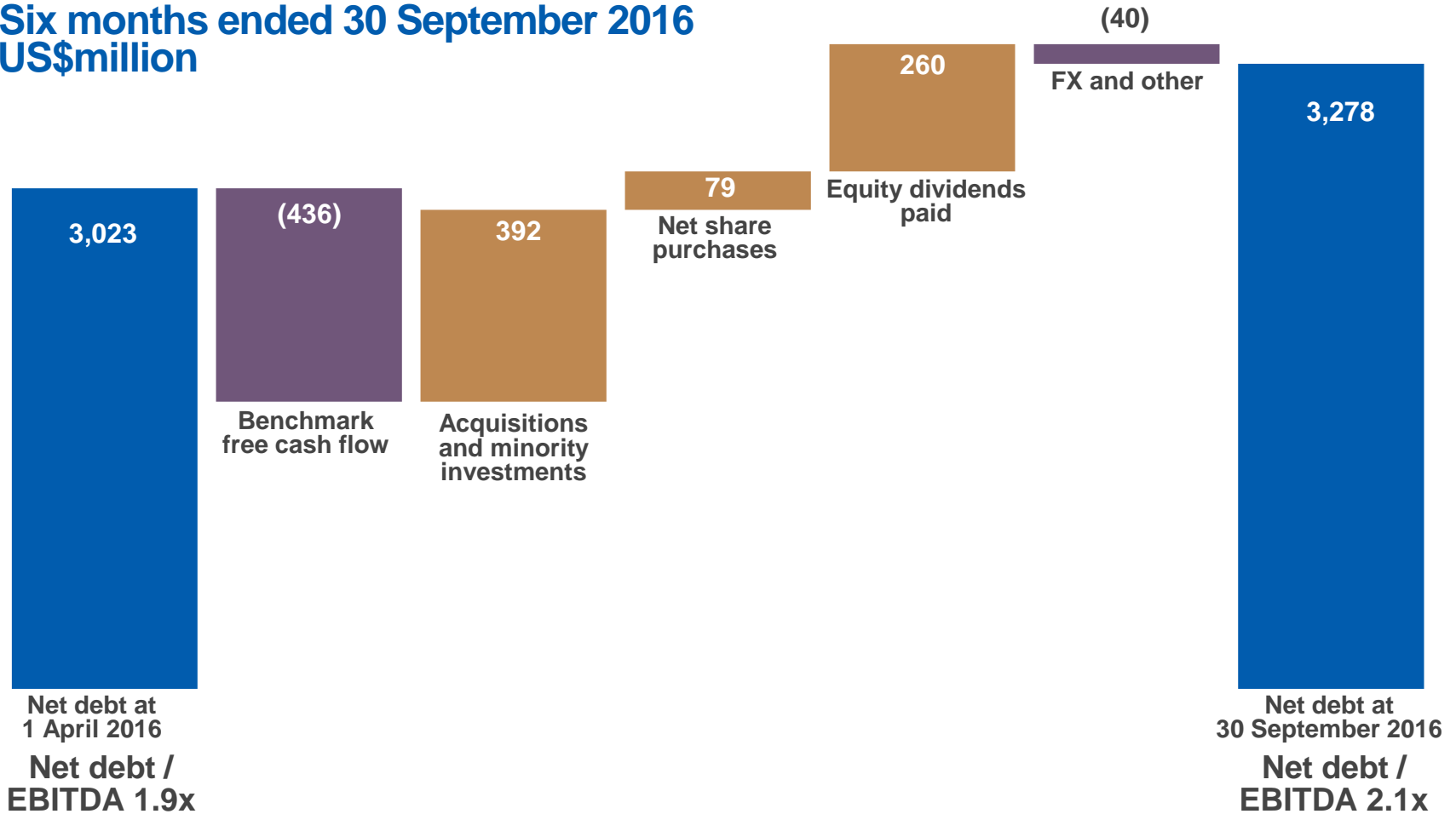


Chart not to scale.

EBITDA used for calculating net debt/EBITDA is based on the trailing twelve months.



Net interest

- Expected to be in the region of US\$80m

Tax

- Benchmark tax rate expected to be around 26%

Foreign exchange

- If recent rates prevail, we expect foreign exchange to be a 2% headwind to revenue and 1% headwind to Benchmark EBIT for the full year

Capital expenditure

- Capital expenditure expected to be 8-9% of revenue

Share repurchases

- Full year WANOS expected to be in the region of c. 942m shares

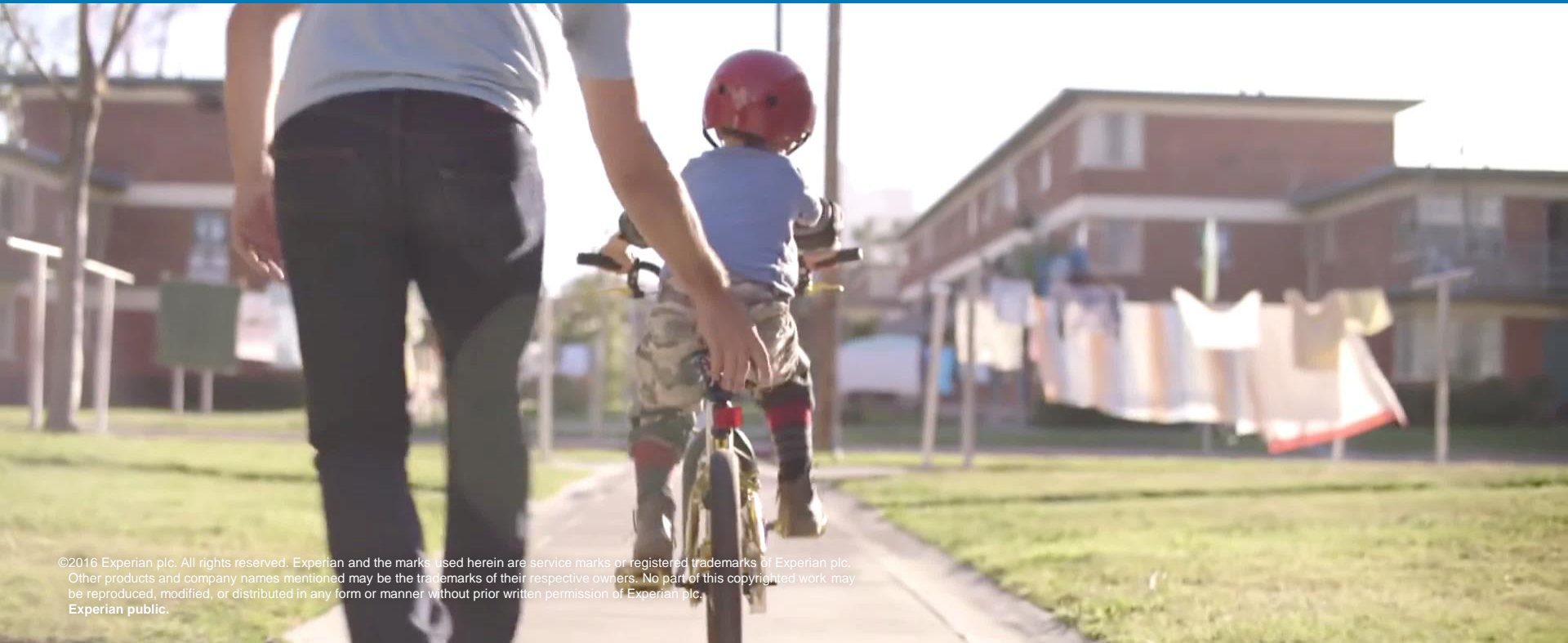


- **Good start to the year**
- **Disciplined capital management**
- **Full year outlook:**
 - **Mid-single digit organic revenue growth**
 - **Stable margins at constant currency**
 - **Benchmark earnings per share growth**



Closing summary

Brian Cassin, Chief Executive Officer





- **Consistent performance, within target range**
- **Benefiting from investments in growth**
- **Disciplined capital allocation**
- **Creating shareholder value**

Building a bigger, stronger business



Appendix



Appendix Contacts

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Appendix Event calendar

18 January 2017

Trading update, third quarter

18 May 2017

Preliminary announcement, full year

18 July 2017

Trading update, first quarter

20 July 2017

Annual General Meeting



Appendix Disclaimer

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