

Experian Holdings Ireland Limited
Directors' Report and Financial Statements
Financial Year ended 31 March 2025

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DIRECTORS AND OTHER INFORMATION

Directors

Charles B Brown
Clariana Carreno
Mariana Pinheiro Monteiro de Carvalho
Brian J Cassin
Durk R de Vries
Lorraine A Keogh
Claire A Murphy
Lloyd M Pitchford
Ashley T Reid
Michael J Rogers

Company secretary and registered office

Elaine Farrell
2 Cumberland Place
Fenian Street
Dublin 2
D02 HY05
Ireland

Registered number: 459716

Auditor

KPMG
Chartered Accountants,
1 Stokes Place
St. Stephen's Green
Dublin 2
D02 DE03
Ireland

DIRECTORS' REPORT

The Directors submit their report together with the audited financial statements for the year ended 31 March 2025.

Directors' Responsibilities Statement

The Directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Directors to prepare financial statements for each financial year. Under that law they have elected to prepare the financial statements in accordance with FRS 101 Reduced Disclosure Framework. Under company law the Directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the Company and of its profit or loss for that year. In preparing these financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- assess the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and
- use the going concern basis of accounting unless they either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

The Directors are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the assets, liabilities, financial position and profit or loss of the Company and enable them to ensure that the financial statements comply with the Irish Companies Act 2014. They are responsible for such internal controls as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, and have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the Company and to prevent and detect fraud and other irregularities. The Directors are also responsible for preparing a Directors' Report that complies with the requirements of the Irish Companies Act 2014.

Principal activities and review of the business

Experian Holdings Ireland Limited ('the Company') is a member of the Experian plc group ('the Group') and acts as a holding company for North America, Latin America, UK & Ireland, EMEA and Asia-Pacific holding and operating companies of the Group.

During the year, the Company subscribed for 3 €1 ordinary shares in Experian Europe Designated Activity Company for a total consideration of €51,500,000 (US\$ 54,490,875).

During the year, the Company further subscribed for ordinary shares in Experian Holdings Chile SpA for a total consideration of US\$ 24,000,000.

The management of the business and the execution of our strategy are subject to a number of risks. The principal risks and uncertainties the Group faces, together with the main means by which they are managed or mitigated, are set out on pages 81 to 89 of the Group's annual report, which has been separately issued. The key business risks and uncertainties affecting the Company are consistent with the Group and are considered to relate to data security, information systems and regulation.

Key performance indicators

As the relevant risks of the Company are managed on a group or divisional basis, the Directors believe that analysis using key performance indicators for the Company in isolation is not necessary or appropriate for an understanding of its development, performance or position. Information on the Experian Group's key performance indicators is given on pages 50 and 51 of the Group's Annual Report 2025.

Result for the year

The Company recorded a loss during the financial year of US\$ 131,515,000 (2024: US\$ 5,943,000).

DIRECTORS' REPORT – continued

Going concern

The Company's parent undertaking, Experian plc, has provided the Directors with a letter of support indicating that it will provide such funds as necessary to ensure that the Company can meet its obligations as they fall due, for a period of at least twelve months from the date on which these financial statements are signed.

Accounting records

The measures taken by the Directors to secure compliance with the Company's obligation to keep adequate accounting records are the use of appropriate systems and procedures and employment of competent persons.

Future developments

The Company will continue to act as a holding company for North America, Latin America, UK & Ireland, EMEA and Asia-Pacific holding and operating companies.

Subsequent events

Events subsequent to the end of the reporting date are set out on page 27.

Directors

The Directors holding office during the financial year and up to the date of this report were:

Craig Boundy (resigned on 20 August 2024)	Ronan Hanna (passed away 16 October 2024)
Charles B Brown	Malin Holmberg (resigned 1 April 2025)
Brian J Cassin	Lorraine A Keogh (appointed 8 November 2024)
Clariana Carreno (appointed 1 April 2025)	Claire A Murphy (appointed 1 April 2025)
Mariana Pinheiro Monteiro de Carvalho	Lloyd M Pitchford
Durk R de Vries	Michael J Rogers
Charlotte E Gillan (resigned 1 April 2025)	Ashley T Reid

Directors' and Secretary's interests

In accordance with Section 260(f)(i) of the Irish Companies Act 2014, shares representing 1% or less of the holding company's issued share capital constitute non-disclosable interests.

The Directors and Secretary had no disclosable interests in the shares of the Company or any other group company at 31 March 2025.

There have been no contracts or arrangements during the period in which a Director of the Company was materially interested and which were significant to the Company's business.

Statement of disclosure of information to auditor

As at the date this report was signed, so far as each Director is aware:

- there is no relevant audit information of which the auditor is unaware; and
- each Director has taken all steps that they ought to have taken as a Director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Political contributions

The Company made no political donations or incurred any political expenditure during the year that require disclosure in accordance with the Electoral Act 1947 (2024: None).

Auditor

KPMG Chartered accountants shall be re-appointed as auditor in accordance with the provisions of s383 of the Companies Act 2014.

DIRECTORS' REPORT – continued

On behalf of the Board

A stylized, handwritten signature in black ink, appearing to be 'D. R. de Vries'.

Durk R de Vries

A handwritten signature in black ink, appearing to be 'L. A. Keogh'.

Lorraine A Keogh

1 October 2025



KPMG

Audit
1 Stokes Place
St. Stephen's Green
Dublin 2
D02 DE03
Ireland

Independent Auditor's Report to the Members of Experian Holdings Ireland Limited

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Experian Holdings Ireland Limited ('the Company') for the year ended 31 March 2025 set out on pages 10 to 27, which comprise the Profit and Loss Account, the Statement of Comprehensive Income, the Balance Sheet, the Statement of Changes in Equity and related notes, including the material accounting policies set out in note 3.

In our opinion:

- the financial statements give a true and fair view of the assets, liabilities and financial position of the Company as at 31 March 2025 and of its loss for the year then ended;
- the financial statements have been properly prepared in accordance with FRS 101 *Reduced Disclosure Framework*; and
- the financial statements have been properly prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Company in accordance with ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Company's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The directors are responsible for the other information presented in the Annual Report together with the financial statements. The other information comprises the information included in the directors' report. The financial statements and our auditor's report thereon do not comprise part of the other information. Our opinion on the financial statements does not cover the other information and, accordingly, we do not express an audit opinion or, except as explicitly stated below, any form of assurance conclusion thereon.



Independent Auditor's Report to the Members of Experian Holdings Ireland Limited (*continued*)

Report on the audit of the financial statements (*continued*)

Other information (continued)

Our responsibility is to read the other information and, in doing so, consider whether, based on our financial statements audit work, the information therein is materially misstated or inconsistent with the financial statements or our audit knowledge. Based solely on that work we have not identified material misstatements in the other information.

Based solely on our work on the other information undertaken during the course of the audit, we report that:

- we have not identified material misstatements in the directors' report;
- in our opinion, the information given in the directors' report is consistent with the financial statements; and
- in our opinion, those parts of the directors' report specified for our review, which does not include sustainability reporting when required by Part 28 of the Companies Act 2014, have been prepared in accordance with the Companies Act 2014.

Our opinions on other matters prescribed by the Companies Act 2014 are unmodified

We have obtained all the information and explanations which we consider necessary for the purposes of our audit.

In our opinion the accounting records of the Company were sufficient to permit the financial statements to be readily and properly audited and the financial statements are in agreement with the accounting records.

Matters on which we are required to report by exception

The Companies Act 2014 requires us to report to you if, in our opinion, the disclosures of directors' remuneration and transactions required by Sections 305 to 312 of the Act are not made. We have nothing to report in this regard.

Respective responsibilities and restrictions on use

Responsibilities of directors for the financial statements

As explained more fully in the directors' responsibilities statement set out on page 4, the directors are responsible for: the preparation of the financial statements including being satisfied that they give a true and fair view; such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error; assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and using the going concern basis of accounting unless they either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



Independent Auditor's Report to the Members of Experian Holdings Ireland Limited (*continued*)

Respective responsibilities and restrictions on use (*continued*)

Auditor's responsibilities for the audit of the financial statements (continued)

A fuller description of our responsibilities is provided on IAASA's website at <https://iaasa.ie/publications/description-of-the-auditors-responsibilities-for-the-audit-of-the-financial-statements/>.

The purpose of our audit work and to whom we owe our responsibilities

Our report is made solely to the Company's members, as a body, in accordance with Section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the Company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Tom McEvoy
for and on behalf of
KPMG
Chartered Accountants, Statutory Audit Firm
1 Stokes Place
St. Stephen's Green
Dublin 2
D02 DE03

3 October 2025

PROFIT AND LOSS ACCOUNT
Financial Year ended 31 March 2025

	Notes	2025 US\$'000	2024 US\$'000
Operating income		-	15
Operating expenses		(2)	-
Operating (loss) / profit	6	(2)	15
Income from shares in group undertakings		-	15,224
Interest receivable and similar income	7	95	299
Interest payable and similar charges		(903)	(576)
Impairment of financial assets	10	(130,540)	(20,971)
(Loss) on ordinary activities before taxation		(131,350)	(6,009)
Tax (charge) / credit on loss on ordinary activities	9	(165)	66
(Loss) for the financial year		(131,515)	(5,943)

The loss for the year arose from continuing operations.

The accompanying notes form part of the financial statements.

STATEMENT OF COMPREHENSIVE INCOME
Financial Year ended 31 March 2025

The Company has no recognised items of income and expenditure other than those included in the profit and loss account. Total comprehensive income for the financial year is therefore equal to the loss for the financial year.

BALANCE SHEET
As at 31 March 2025

	Notes	2025 US\$'000	2024 US\$'000
Fixed Assets			
Investments – shares in group undertakings	10	23,277,059	23,329,108
		23,277,059	23,329,108
Current assets			
Debtors - Amounts due within one year	11	-	13,310
Current liabilities			
Creditors – Amounts falling due within one year	12	(66,156)	-
Net current (liabilities) / assets		(66,156)	13,310
Net assets		23,210,903	23,342,418
Capital and Reserves			
Called-up share capital presented as equity	13	7	7
Profit and loss account reserve	8	23,210,896	23,342,411
Total shareholders' funds		23,210,903	23,342,418

These financial statements were approved by the Board on 1 October 2025 and were signed on its behalf by:



Durk R de Vries



Lorraine A Keogh

Company registered number: 459716

STATEMENT OF CHANGES IN EQUITY
Financial Year ended 31 March 2025

	Notes	Called-up share capital US\$'000	Share premium US\$'000	Profit and loss US\$'000	Total equity US\$'000
Balance at 1 April 2023		7	-	24,848,354	24,848,361
Total comprehensive loss for the year	8	-	-	(5,943)	(5,943)
Dividend paid		-	-	(1,500,000)	(1,500,000)
Balance at 31 March 2024		7	-	23,342,411	23,342,418
Total comprehensive loss for the year	8	-	-	(131,515)	(131,515)
Balance at 31 March 2025		7	-	23,210,896	23,210,903

The accompanying notes form part of the financial statements.

NOTES TO THE FINANCIAL STATEMENTS

1 Incorporation of company

Experian Holdings Ireland Limited was incorporated on 8 July 2008.

2 Holding company

The holding company and controlling party of Experian Holdings Ireland Limited is Experian plc, a company incorporated in Jersey and whose registered office is at 22 Grenville Street, St. Helier, Jersey, JE4 8PX. The corporate headquarters of Experian plc is at 2 Cumberland Place, Fenian Street, Dublin 2, D02 HY05, Ireland.

Experian plc is the smallest and largest group into which the results of the Company for the year were consolidated. Copies of that company's group financial statements may be obtained from the Secretary, Experian plc, 2 Cumberland Place, Fenian Street, Dublin 2, D02 HY05, Ireland.

3 Summary of material accounting policies

The significant accounting policies adopted by the Company are set out below.

Basis of preparation

The financial statements have been prepared on the going concern basis, under the historical cost convention and in accordance with Financial Reporting Standard ('FRS') 101 'Reduced disclosure framework' ('FRS 101'). The financial statements are presented in USD which is the functional currency of the Company.

The Company is exempt by virtue of Section 300 of the Companies Act 2014 from the requirement to prepare group financial statements. These financial statements present information about the Company as an individual undertaking and not about its group.

Going concern

In adopting the going concern basis for preparing these financial statements, the Directors have considered the business activities, the principal risks and uncertainties and the other matters that could threaten the long-term financial stability of the Company. The Directors believe that the Company is well placed to manage its financing and other business risks satisfactorily and have a reasonable expectation that the Company will have adequate resources, including the ongoing availability of funds under the Group's cash pooling arrangements, to continue in operational existence. The Directors therefore consider it appropriate to adopt the going concern basis of accounting in preparing the Company financial statements.

The Company's parent undertaking, Experian plc, has also provided the Directors with a letter of support indicating that it will provide such funds as necessary to ensure that the Company can meet its obligations as they fall due for a period of at least twelve months from the date on which these financial statements are signed.

Financial Reporting Standard ('FRS') 101 'Reduced disclosure framework' ('FRS 101')

These financial statements were prepared in accordance with Financial Reporting Standard 101 'Reduced Disclosure Framework' ("FRS 101") as issued in August 2014.

FRS 101 allows certain exemptions from the requirements of International Financial Reporting Standards ('IFRS') to avoid the duplication of information provided in the group financial statements and to provide more concise financial reporting in entity financial statements. The following exemptions have therefore been applied in the preparation of these financial statements:

- Paragraph 38 of IAS 1 'Presentation of financial statements', so exempting the Company from disclosing comparative information required by:
 - paragraph 79(a)(iv) of IAS 1 – shares outstanding at the beginning and at the end of that period.
- Paragraphs 91 to 99 of IFRS 13 'Fair Value Measurement', exempting the Company from disclosing valuation techniques and inputs used for the measurement of assets and liabilities.

NOTES TO THE FINANCIAL STATEMENTS – continued

3 Summary of material accounting policies (continued)

- The following paragraphs of IAS 1:
 - paragraphs 10(d) and 111, so exempting the Company from providing a cash flow statement and information;
 - paragraph 16, so exempting the Company from providing a statement of compliance with all IFRS;
 - paragraph 38A, so exempting the Company from the requirement for a minimum of two of each primary statement and the related notes;
 - paragraphs 38B to D, so exempting the Company from the requirement to provide additional comparative information;
 - paragraphs 40A to D, so exempting the Company from the requirement to provide a third statement of financial position; and
 - paragraphs 134 to 136, so exempting the Company from presenting capital management disclosures.
- IAS 7 'Statement of cash flows', so exempting the Company from preparing a cashflow statement.
- Paragraphs 30 and 31 of IAS 8 'Accounting policies, changes in accounting estimates and errors', so exempting the Company from disclosing information where it has not applied a new IFRS which has been issued but is not yet effective.
- Paragraph 17 of IAS 24 'Related party disclosures', so exempting the Company from disclosing details of key management compensation; and
- the requirements in IAS 24 'Related party disclosures' to disclose related party transactions with wholly-owned members of the Group.

Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated at the exchange rates ruling at the balance sheet date and revenues, costs and non-monetary assets at the exchange rates ruling at the dates of the transactions. Monetary assets are assets whose values are stated in or convertible into a fixed amount of cash; all other assets are non-monetary assets.

Profits and losses arising from foreign currency translations and on settlement of amounts receivable and payable in foreign currency are dealt with in the profit and loss account.

Financial assets

Investments held by the Company are carried at cost less any provisions necessary for permanent diminution in value.

The Company assesses at each balance sheet date whether there is objective evidence that a financial asset or a group of financial assets is impaired. A financial asset is subject to impairment if its carrying amount materially exceeds its recoverable amount. If such evidence exists, an impairment is determined and recognised in the income statement. The recoverable amount is the higher of an asset's fair value less costs to sell and value in use (i.e. the present value of estimated future cash flows discounted at the current market rate of return for a similar financial asset).

Current and Deferred tax

Current tax is calculated on the basis of the tax laws enacted or substantively enacted at the balance sheet date in Ireland.

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events that result in an obligation to pay more tax in the future or a right to pay less tax in the future have occurred at the balance sheet date.

NOTES TO THE FINANCIAL STATEMENTS – continued

3 Summary of material accounting policies (continued)

Timing differences are temporary differences between profit as computed for tax purposes and profit as stated in the financial statements. These arise because certain items of income and expenditure in the financial statements are dealt with in different periods for taxation purposes.

Deferred tax assets are only recognised when they are regarded as recoverable. Recoverability is assessed on the basis that it will be more likely than not that there will be suitable taxable profits from which the future reversal of the underlying timing differences can be deducted.

Operating income and expenses

Operating income and expenses comprise items that relate to the day-to-day operations of the Company and are recognised on an accrual's basis.

Interest receivable and similar income / Interest payable and similar charges

These items are recognised on a time-weighted basis, taking account of the effective interest rate of the assets and liabilities concerned.

4 Critical accounting estimates and assumptions

In preparing the financial statements, management is required to make estimates and assumptions that affect the reported amount of income, costs and charges, assets and liabilities and the disclosure of contingent liabilities. The resulting accounting estimates, which are based on management's best judgment at the date of the financial statements will, by definition, seldom equal the related actual results.

The most significant of these estimates and assumptions for the Company that has a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year is in respect of the carrying value of investments in subsidiary undertakings.

5 Directors and employees

The Company has not paid any fees or other remuneration to its Directors, related to the directorship roles they provided to the Company as part of their Group wide executive management roles. An amount of US \$1,000 (2024: US \$1,000) represents the estimated allocation of the emoluments paid or payable by the Company to each of its Directors in relation to their Group wide executive management roles. The estimated allocations are based on estimates of the qualifying services, including management of the Company's affairs, they have provided during the financial year. The Company had no employees during the current year and accordingly no employee costs are included in these financial statements.

6 Operating profit

In the current and prior year, the auditor's remuneration of US \$14,000 (2024: US\$5,000) was paid by Experian Group Services Limited and not recharged.

7 Interest receivable and similar income

	2025 US\$'000	2024 US\$'000
Interest receivable on amounts due from group companies	95	299

NOTES TO THE FINANCIAL STATEMENTS – continued

8 Profit and loss reserve

	Profit and loss account US\$'000
At 1 April 2024	23,342,411
Total comprehensive loss in the financial year ended 31 March 2025	(131,515)
At 31 March 2025	23,210,896
At 1 April 2023	24,848,354
Total comprehensive loss in the financial year ended 31 March 2024	(5,943)
Dividend paid	(1,500,000)
At 31 March 2024	23,342,411

9 Tax

The tax charge for the financial year is different from the tax that would result from applying the standard rate of corporation tax in Ireland, to the loss on ordinary activities. The difference is explained below:

	2025 US\$'000	2024 US\$'000
Loss on ordinary activities before tax	(131,350)	(6,009)
Loss on ordinary activities multiplied by the average rate of corporation tax for the year of 12.5%	16,419	751
Effects of:		
Items chargeable at passive income tax rate of 25%	101	33
Non-taxable income	-	1,903
Items disallowed for tax purposes	(16,544)	(2,621)
Adjustments to tax charge in respect of previous period	(141)	-
Total tax (charge) / credit for the year	(165)	66

The Company's tax charge will continue to be influenced by the nature of its income and expenditure and prevailing Irish tax laws.

The Company has no unrecognised deferred tax (2024: US\$nil).

10 Financial assets

	2025 US\$'000	2024 US\$'000
Cost	US\$'000	US\$'000
Balance at beginning of financial year	24,684,819	26,151,321
Additions	78,491	43,498
Disposal	-	(1,510,000)
Balance at end of financial year	24,763,310	24,684,819
Allowances for impairment		
Balance at beginning of financial year	(1,355,711)	(1,334,740)
Impairment charge for financial year	(130,540)	(20,971)
Balance at end of financial year	(1,486,251)	(1,355,711)
Net book value	23,277,059	23,329,108

During the year, the Company subscribed for 3 €1 ordinary shares in Experian Europe Designated Activity Company for a total consideration of € 51,500,000 (US\$ 54,490,875).

NOTES TO THE FINANCIAL STATEMENTS – continued

10 Financial Assets (continued)

During the year, the Company further subscribed for ordinary shares in Experian Holdings Chile SpA for a total consideration of US\$ 24,000,000.

On 31 March 2025, the Company's investments in Experian Holdings Chile SpA, Experian Ireland Limited and Experian Europe Designated Activity Company were deemed to have a higher book value than net realisable value. The investments were reduced by USD 30,842,566, USD 1,697,239 and USD 98,000,223 respectively. An impairment charge was recognised in the profit and loss account to reduce the book values.

The investments in subsidiaries directly owned are the following:

Name	Holding	Business	Registered office	Country of incorporation
Experian Ireland Limited	100%	Decision analytics and marketing services	2 Cumberland Place, Fenian Street, Dublin 2, Ireland, D02 HY05	Ireland
GUS Treasury Services BV	100%	Holding company	Grote Marktstraat 49, 2511 BH 's-Gravenhage	Netherlands
Experian Holdings (UK) Unlimited	100%	Holding company	The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ	United Kingdom
Experian Holdings Chile SpA	100%	Holding company	Av el Golf 40 piso, 20 Santiago	Chile
Experian Europe DAC	100%	Holding company	2 Cumberland Place, Fenian Street, Dublin 2, Ireland, D02 HY05	Ireland
GUS Investments 2003 Unlimited Company	100%	Dormant	2 Cumberland Place, Fenian Street, Dublin 2, Ireland, D02 HY05	Ireland
Experian Ireland Investments Limited	100%	In voluntary liquidation	2 Cumberland Place, Fenian Street, Dublin 2, Ireland, D02 HY05	Ireland

In the opinion of the Directors, the value of the financial assets, none of which are listed on a stock exchange, are not less than their carrying value.

The investments in subsidiaries indirectly owned are the following:

Name	Country of incorporation	Name	Country of incorporation
Experian Strategic Solutions SA	Argentina	EIS UK Unlimited	England and Wales
Avention Australia Pty Limited	Australia	Experian (UK) Finance Limited	England and Wales
CLI Lawyers Pty Limited	Australia	Experian (UK) Holdings 2006 Limited	England and Wales
CLI Lawyers SA Pty Limited	Australia	Experian CIS Limited	England and Wales

NOTES TO THE FINANCIAL STATEMENTS – continued

10 Financial Assets (continued)

Name	Country of incorporation	Name	Country of incorporation
Credit Data Solutions Acquisition Pty Limited	Australia	Experian Colombia Investments Limited	England and Wales
Credit Data Solutions Finance Pty Limited	Australia	Experian Corporate Services Limited	England and Wales
Credit Data Solutions Pty Limited	Australia	Experian Europe and Middle East Limited	England and Wales
Experian Asia Pacific Pty Limited	Australia	Experian Europe Unlimited	England and Wales
Experian Australia Credit Services Pty Limited	Australia	Experian Finance 2012 Unlimited*	England and Wales
Experian Australia Fraud Services Pty Limited	Australia	Experian Finance plc	England and Wales
Experian Australia Holdings Pty Limited	Australia	Experian Group Limited	England and Wales
Experian Australia Pty Limited	Australia	Experian Holdings Limited	England and Wales
Experian (Nominees) Pty Limited	Australia	Experian International Unlimited	England and Wales
Experian Australia Pty Limited	Australia	Experian Investment Holdings Limited	England and Wales
Experian Australia Unit Trust**	Australia	Experian Latam Holdings Unlimited	England and Wales
Experian Consumer Marketing Unit Trust**	Australia	Experian Limited	England and Wales
Experian Data Registries Pty Limited	Australia	Experian NA Holdings Unlimited*	England and Wales
Experian Decisioning Pty Limited	Australia	Experian Nominees Limited	England and Wales
Experian Decisioning Technologies Pty Limited	Australia	Experian SURBS Investments Limited	England and Wales
Experian Financial Viability Reports Pty Limited	Australia	Experian Technology Limited	England and Wales
Experian Group Holdings Pty Limited	Australia	Experian US Holdings Unlimited	England and Wales
Experian Marketing Pty Limited	Australia	G.U.S. Property Management Limited*	England and Wales

NOTES TO THE FINANCIAL STATEMENTS – continued

10 Financial Assets (continued)

Name	Country of incorporation	Name	Country of incorporation
Illion Marketplace (Australia) Pty Limited	Australia	GUS 1998 Unlimited*	England and Wales
Illion Open Data Solutions Holdings Pty Limited	Australia	GUS 2000 Finance Unlimited	England and Wales
Illion Open Data Solutions IP Pty Limited	Australia	GUS 2004 Limited	England and Wales
Illion Open Data Solutions Pty Limited	Australia	GUS Catalogues Unlimited*	England and Wales
Illion Risk Solutions Pty Limited	Australia	GUS Finance (2004) Limited	England and Wales
Illion Services Pty Limited	Australia	GUS Holdings (2004) Limited	England and Wales
Perceptive Communication Holdings Pty Limited	Australia	GUS Holdings Unlimited	England and Wales
Perceptive Communication Pty Limited	Australia	GUS International Holdings Limited*	England and Wales
Experian Austria GmbH	Austria	GUS Ireland Holdings Limited*	England and Wales
Experian Osterreichische Verwaltungsgesellschaft GmbH*	Austria	GUS Overseas Holdings Limited*	England and Wales
Financeira Veloz Holding Financeira S.A.	Brazil ¹	GUS Overseas Investments Limited*	England and Wales
Holding Veloz Investimentos e Participacoes S.A.	Brazil ²	GUS US Holdings 2024 Limited*	England and Wales
Mova Sociedade de Emprestimo Entre Pessoas S.A.	Brazil ³	Illion Digital Tech Solutions UK Limited	England and Wales
Pagueveloz Instituicao de Pagamento Ltda.	Brazil ⁴	International Communication & Data Limited	England and Wales
Salaryfits Sistemas Ltda.	Brazil ⁵	Intozetta Holdings Limited*	England and Wales
Salt Participacoes S.A.	Brazil ⁵	Intozetta Limited*	England and Wales
Salt Tecnologia Ltda.	Brazil ⁵	Pay Dashboard Limited*	England and Wales
Serasa S.A.	Brazil ⁶	Paylink Outsource Services Limited	England and Wales
SOFacil Tecnologia Ltda.	Brazil ⁷	Paylink Solutions Limited	England and Wales

NOTES TO THE FINANCIAL STATEMENTS – continued

10 Financial Assets (continued)

Name	Country of incorporation	Name	Country of incorporation
Experian Bulgaria EAD	Bulgaria	Serasa Finance Limited	England and Wales
Experian Canada Inc.	Canada	Tallyman Limited*	England and Wales
Experian Chile S.A.	Chile ¹	Tapad UK Limited*	England and Wales
Experian Services Chile S.A.	Chile ²	The Royal Exchange Company (Leeds) Unlimited*	England and Wales
Beijing Yiboruizhi Technology Co., Limited	China ¹	The Witney Mattress, Divan & Quilt Co. Unlimited*	England and Wales
Experian Credit Service (Beijing) Company Limited	China ²	Compuscan (Pty) Limited	Eswatini
Experian Hong Kong Holdings Limited	China ³	Experian France S.A.S.	France
Experian Hong Kong Limited	China ³	3 C Deutschland GmbH	Germany ¹
Experian Information Technology (Beijing) Company Limited	China ⁴	Boniversum GmbH	Germany ²
Experian Colombia S.A.	Colombia	Experian GmbH (formerly Informa Solutions GmbH)	Germany ³
Experian Services Costa Rica, S.A.	Costa Rica	Informa HIS GmbH	Germany ⁴
Experian A/S	Denmark ¹	Infoscore Consumer Data GmbH	Germany ³
Noitso A/S	Denmark ²	Tapad Germany GmbH	Germany ⁵
CCN UK 2005 Limited	England and Wales	GHU Insurance Company Limited	Guernsey
CCN UK Unlimited	England and Wales	Experian Account Aggregator Private Limited	India ¹
Chatsworth Investments Limited	England and Wales	Axesor Conocer Para Decidir, S.A.	Spain ¹
EHI 2005 Limited	England and Wales	Experian Bureau de Crédito, S.A.	Spain ²
Experian Credit Information Company of India Private Limited	India ²	Experian España, S.L.U.	Spain ²

NOTES TO THE FINANCIAL STATEMENTS – continued

10 Financial Assets (continued)

Name	Country of incorporation	Name	Country of incorporation
Experian Services India (Private Limited)	India ²	Experian Holdings Espana, S.L.U.	Spain ²
PT. Experian Decision Analytics Indonesia*	Indonesia	Experian Latam España Inversiones, S.L.	Spain ³
GUS Finance Ireland Unlimited Company*	Ireland	Experian Switzerland AG	Switzerland
Experian Holding Italia S.r.l.	Italy	Experian (Thailand) Co., Limited*	Thailand
Experian Italia S.p.A.	Italy	Experian Bilgi Hizmetleri Limited Şirketi	Türkiye
Experian Japan Co., Limited	Japan	Auto I.D., Inc.	USA ¹
Experian Lesotho (Pty) Limited	Lesotho	BillFixers, LLC	USA ²
Experian Information Services (Malaysia) Sdn. Bhd.	Malaysia	CIC Plus, LLC	USA ³
Experian (Malaysia) Sdn. Bhd.	Malaysia	ClarityBlue Inc	USA ³
Experian Marketing Services (Malaysia) Sdn Bhd	Malaysia	Clarity Services, Inc.	USA ²
Experian de Mexico S. de R.L. de C.V.	Mexico	ConsumerInfo.com, Inc	USA ⁴
Scorex S.A.M.	Monaco	CSIdentity Corporation	USA ²
Experian Sistema de Informacao de Credito S.A.*	Mozambique	CSIdentity Insurance Services, Inc.	USA ⁶
Experian Micro Analytics B.V.	The Netherlands	Employment Tax Servicing, LLC	USA ⁴
Experian Nederland B.V.	The Netherlands	Experian Background Data, Inc.	USA ²
Experian Scorex Russia B.V.	The Netherlands	Experian Credit Advisors, Inc.	USA ²
GUS Europe Holdings B.V.	The Netherlands	Experian Data Corp	USA ²
GUS Holdings B.V.	The Netherlands	Experian Employer Services, Inc.	USA ⁵
CDS Holdings (NZ) Limited	New Zealand ¹	Experian Fraud Prevention Solutions, Inc.	USA ²

NOTES TO THE FINANCIAL STATEMENTS – continued

10 Financial Assets (continued)

Name	Country of incorporation	Name	Country of incorporation
Experian New Zealand Limited	New Zealand ¹	Experian Health, Inc.	USA ²
illion Digital Tech Solutions (AUS) Limited	New Zealand ¹	Experian Holdings, Inc.	USA ²
illion Digital Tech Solutions Holdings Limited	New Zealand ¹	Experian Information Solutions, Inc.	USA ⁷
illion Digital Tech Solutions Limited	New Zealand ¹	Experian Marketing Solutions, LLC	USA ²
illion Marketplaces (New Zealand) Limited	New Zealand ¹	Experian Reserved Response, Inc.	USA ²
illion New Zealand Limited	New Zealand ¹	Experian Services Corp.	USA ²
illion New Zealand Marketing Services Limited	New Zealand ²	Frontline eSolutions, LLC	USA ⁸
illion Tenancy Limited	New Zealand ¹	Gabi Personal Insurance Agency, Inc.	USA ²
illion Tenderlink Limited	New Zealand ¹	illion Digital Tech Solutions (US) LLC	USA ³
Experian AS	Norway ¹	illion Digital Tech Solutions Canada Ltd	USA ³
Experian Gjeldsregister AS	Norway ¹	MyExperian, Inc.	USA ²
Tapad Norway AS	Norway ²	My Health Direct, Inc.	USA ²
APC Buro, S.A.	Panama	Neuro-ID, Inc.	USA ³
Experian Peru S.A.C.	Peru	Predictive Pop, Inc.	USA ³
Experian Philippines, Inc	The Philippines	RewardStock, Inc.	USA ²
Experian Polska spółka z ograniczoną odpowiedzialnością*	Poland	Statschedules India, LLC	USA ²
Gabi Polska spółka z ograniczoną odpowiedzialnością	Poland	String Automotive Solutions, Inc.	USA ²
DP Management Pte. Limited	Singapore	String Enterprises, Inc.	USA ²
Experian Asia-Pacific Holdings Pte. Limited	Singapore	Tapad, Inc.	USA ²
Experian Credit Services Singapore Pte. Limited	Singapore	Tax Credit Co, LLC	USA ²

NOTES TO THE FINANCIAL STATEMENTS – continued

10 Financial Assets (continued)

Name	Country of incorporation	Name	Country of incorporation
Experian Singapore Pte. Limited	Singapore	Tayvah, LLC	USA ⁴
Compuscan Holdings International (Pty) Limited	South Africa ¹	TCC Arizona, LLC	USA ⁹
CSH Group (Pty) Limited	South Africa ¹	TCC Services, LLC	USA ¹⁰
Experian South Africa (Pty) Limited	South Africa ²	The 41st Parameter, Inc.	USA ²
Axesor Business Process Outsourcing S.L.U.	Spain ¹	WaveHDC LLC	USA ²
EHI UK Unlimited	England and Wales	Waveland Technologies LLC	USA ³
EIS 2005 Limited	England and Wales		

* In voluntary liquidation

** Unincorporated trust, the country of incorporation provided is the principal place of business.

Addresses of registered offices of subsidiaries indirectly owned are the following:

Country of incorporation	Address of registered office (numeric superscripts refer to subsidiaries indirectly owned)
Argentina	Olga Cossettini 363, Piso 3, Edificio Yacht VI, Ciudad de Buenos Aires
Australia	Level 26, 2 Southbank Boulevard, Southbank, VIC 3006
Austria	Strozzigasse 10/14, 1080 Vienna
Botswana	Plot 64518 Deloitte House, Fairgrounds, Gaborone
Brazil ¹	Rua Dr. Leo de Carvalho, No.74, 5th Floor, Suite 505, Room 2, Ibiza Building, Velha, Blumenau, Santa Catarina, 89036-239
Brazil ²	Rua Hermann Huscher, 113, sala 01 subsala 06, District: Vila Formosa, Blumenau, Santa Catarina, 89.023-000
Brazil ³	Avenida Brigadeiro Faria Lima, No. 1306, 6th floor, Sao Paulo, 01451-914
Brazil ⁴	Rua Dr. Leo de Carvalho, No. 74, 5th Floor, Suites 505, 506 and 507, Ibiza Building, Velha, Blumenau, Santa Catarina, 89036-239
Brazil ⁵	Alameda Oscar Niemeyer, No. 132, Room 1102, Nova Lima, Minas Gerais, 34.006-049
Brazil ⁶	Avenida das Nacoes Unidas, 14401 – Torre C-1 Parque da Cidade Complex, Suites 191, 192, 201, 202, 211, 212, 221, 222, 231, 232, 241 e 242, Chacara Santo Antonio, Sao Paulo/SP, 04794-000

NOTES TO THE FINANCIAL STATEMENTS – continued

10 Financial Assets (continued)

Country of incorporation	Address of registered office (numeric superscripts refer to subsidiaries indirectly owned)
Brazil ⁷	Rua Tapajos, 941, 1st floor, Bairro Barcelona, Sao Caetano do Sul, Sao Paulo, 09551-230
Bulgaria	86 Tsarigradsko shose boul., Mladost region, 1784 Sofia
Canada	199 Bay Street, Suite 4000, Toronto, Ontario M5L 1A9
Chile ¹	Av. Andres Bello 2457, Piso 34 C, Santiago
Chile ²	Avenida Presidente Riesco #5561, Oficina #402, Las Condes, Santiago, 7561127
China ¹	Room 604 6F, One Indigo, 20 Jiuxianqiao Road, Chaoyang District, Beijing, 100015
China ²	Room 05D, 20th Floor, NO.77, Jianguo Road, Chaoyang District, Beijing
China ³	31/F., Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong
China ⁴	Room 05C, 20th Floor, NO.77, Jianguo Road, Chaoyang District, Beijing
Colombia	Carrera 7, No. 76 -35 Floor 10, Bogota
Costa Rica	Edificio Oller Abogados, Provincia de 5551007, Av. 18, San José Province, San José
Denmark ¹	Lyngbyvej 2, DK-2100, Copenhagen
Denmark ²	Krumstappen 4, St. 2500 VALBY
England and Wales	The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ
Eswatini	c/o PricewaterhouseCoopers, Rhus Office Park, Kal Grant Street, Mbabane
France	19 boulevard Malesherbes, 75008 Paris
Germany ¹	Edisonstraße 19, 74076, Heilbronn
Germany ²	Hammfelddamm 13, 41460 Neuss
Germany ³	Rheinstraße 99, 76532, Baden-Baden
Germany ⁴	Kreuzberger Ring 68, 65205, Wiesbaden
Germany ⁵	Walther-von-Cronberg-Platz 13, 60594 Frankfurt a. Main
Guernsey	PO Box 155, Mill Court, La Charroterie, St Peter Port, GY1 4ET
India ¹	1108 Hubtown Solaris, N. S. Phadke Road, Andheri (East), Mumbai 400069

NOTES TO THE FINANCIAL STATEMENTS – continued

10 Financial Assets (continued)

Country of incorporation	Address of registered office (numeric superscripts refer to subsidiaries indirectly owned)
India ²	5th Floor, East Wing, Tower 3, Equinox Business Park, LBS Marg, Kurla (West), Mumbai, 400070
Indonesia	World Trade Centre 3 Lantai 27, Jl. Jendral Sudirman Kav. 29-31, Kelurahan Karet, Kecamatan Setiabudi, Kota Adm. Jakarta Selatan, DKI Jakarta
Ireland	2 Cumberland Place, Fenian Street, Dublin 2, D02 HY05
Italy	Piazza dell'Indipendenza No 11/B, 00185, Rome
Japan	1-1-1 Otemachi, Chiyoda-ku, Tokyo
Lesotho	Plot No. 582, Ha Hoohlo Extension, Maseru
Malaysia	Level 13, Menara 1 Sentrum, 201, Jalan Tun Sambanthan, Brickfields, 50470 Kuala Lumpur
Mexico	Calle Pedregal 24 S 300 P 3 Col. Molino del Rey, Miguel Hidalgo, Ciudad de México, CP 11040
Monaco	Athos Palace 2, Rue de la Lujerneta 6eme etage – lots 27 et 30, MC98000
Mozambique	Edifício Millennium Park, Avenida Vladimir Lenine, 174, 13°, Maputo
The Netherlands	Grote Marktstraat 49, 2511 BH, 's-Gravenhage
New Zealand ¹	Bell Gully, Deloitte Centre, Level 5, 1 Queen Street, Auckland, 1010
New Zealand ²	Level 9, 4 Williamson Avenue, Grey Lynn, Auckland, 1021
Norway ¹	Professor Kohts vei 9, 1366 Lysaker, Bærum
Norway ²	5.etg. Edvard Storms gate, 20166, Oslo
Panama	Panamá Pacífico, International Business Park, Edif. 3845, 4to Piso, Ciudad de Panamá
Peru	Av. Canaval y Moreyra N° 480, Piso 19, San Isidro, Lima
The Philippines	25th Floor Philam Life Tower, 8767 Paseo de Roxas, Makati City
Poland	Henryk Sienkiewicz street 82/84; 90-318, Łódź
Singapore	10 Kallang Avenue, #05-18 Aperia Tower 2, Singapore, 339510
South Africa ¹	Experian House, 3 Neutron Avenue, Techno Park, Stellenbosch, 7600
South Africa ²	Experian House, Ballyoakes Office Park, 35 Ballyclare Drive, Bryanston, Sandton, 2021
Spain ¹	Calle Graham Bell, s/n, Edificio Axesor, Parque Empresarial San Isidro, C.P. 18100, Armilla

NOTES TO THE FINANCIAL STATEMENTS – continued

10 Financial Assets (continued)

Country of incorporation	Address of registered office (numeric superscripts refer to subsidiaries indirectly owned)
Spain ²	C/Principe de Vergara 132, 2a Planta, 28002, Madrid
Spain ³	Principe de Vergara 131 1°, Madrid
Switzerland	Thurgauerstrasse 101a, CH-8152, Opfikon
Thailand	No. 9, G Tower Building, 33rd Floor, Rama 9 Road, Huai Kwang, Bangkok
Türkiye	River Plaza Büyükdere Cad.Bahar Sok.No:13 K:8 Levent 34394 İstanbul
USA ¹	The Corporation Trust Company, 1209 Orange Street, Wilmington DE 19801
USA ²	C T Corporation, 300 Montvue Road, Knoxville TN 37919-5546
USA ³	475 Anton Boulevard, Costa Mesa, CA 92626
USA ⁴	C T Corporation System, 818 West 7th Street, Los Angeles, CA 90017
USA ⁵	C T Corporation System, 155 Federal Street, Ste 700, Boston Massachusetts 02110
USA ⁶	208 South LaSalle St., Ste 814 Chicago IL 60604
USA ⁷	4400 Easton Commons Way, Ste 125, Columbus Ohio 43219
USA ⁸	3026 Woodbridge Lane, Canton, GA 30114
USA ⁹	2711 Centerville Rd Ste 400, Wilmington DE 19808
USA ¹⁰	255 W Sunset Blvd. Ste, 2200 Los Angeles CA 90028

11 Debtors - amounts due within one year

	2025 US\$'000	2024 US\$'000
Amount due from group companies	-	13,244
Corporation tax receivable	-	66
	-	13,310

Amounts due from group companies are unsecured and include amounts on which interest is earned with interest rates determined on the basis of the currency and term of such amounts. There is no additional information required to be disclosed in respect of the credit quality of amounts due from group companies as no amount is past due and no amount is impaired. These amounts attracted interest at rates between 2% and 6% during 2024.

NOTES TO THE FINANCIAL STATEMENTS – continued

12 Creditors - amounts falling due within one year

	2025 US\$'000	2024 US\$'000
Amount due to group companies	66,132	-
Corporation tax payable	24	-
	66,156	-

Amounts due to Group companies are unsecured, repayable on demand or within one year and include amounts on which interest is charged with interest rates determined on the basis of the currency and term of such amounts. These amounts due to Group companies attracted interest at rates between 0% and 6% during the year (2024: nil).

13 Called-up share capital presented as equity

	2025 US\$	2024 US\$
Authorised 1,000,000,000 ordinary shares of €1 each	1,131,991,000	1,131,991,000
Allotted, called-up and fully paid – presented as equity 6,102 ordinary shares of €1 each	6,975	6,975

14 Post balance sheet events

No events of a material nature have occurred since year-end that warrant disclosure in these financial statements.

15 Approval of financial statements

The Directors approved the financial statements on 1 October 2025.